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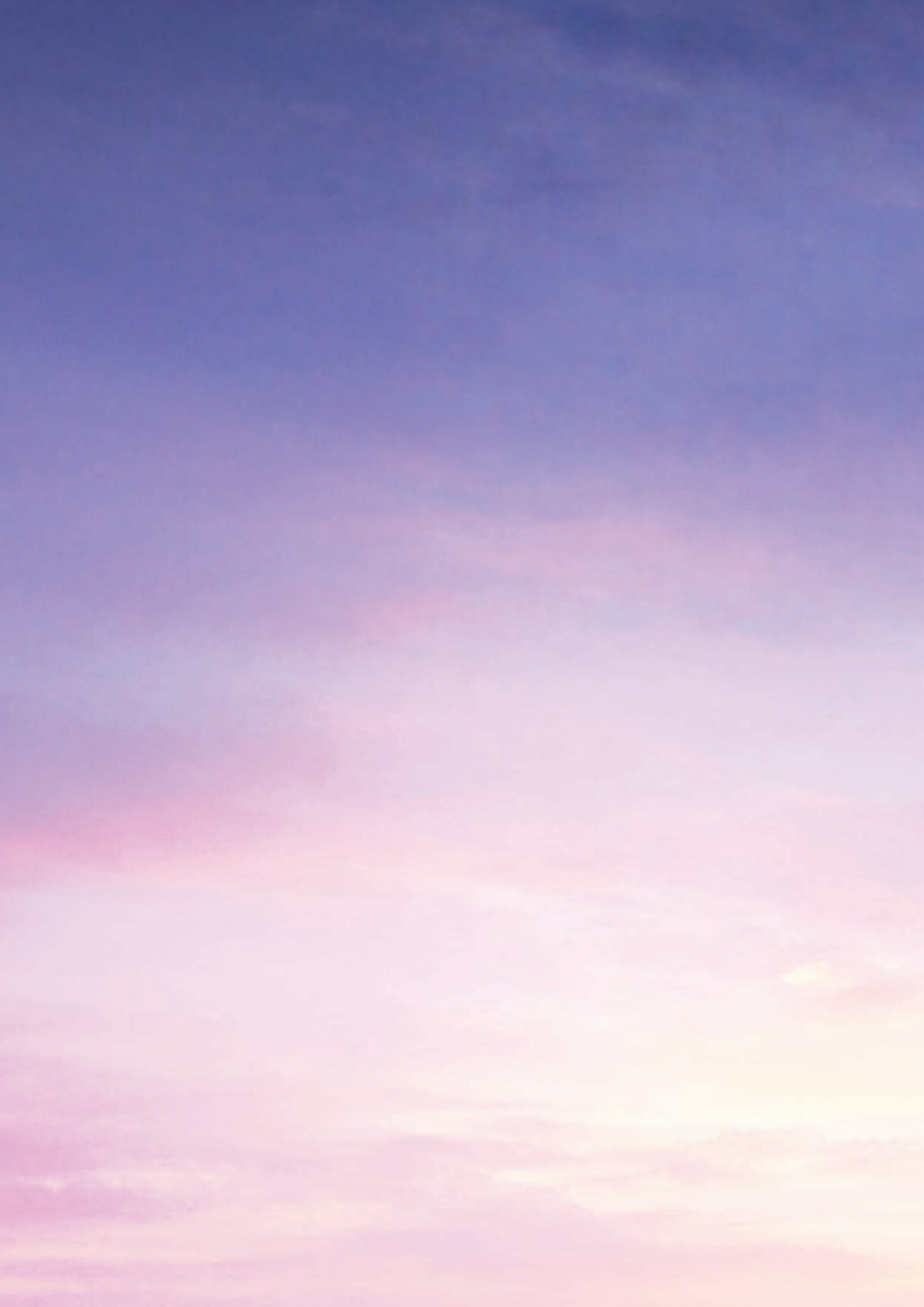
BSG
Torang Pe Bank

Elevating Trust

Meningkatkan Kepercayaan

2025 Laporan Tahunan
Annual Report

PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo



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Disclaimer

Selamat datang di Laporan Tahunan PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo (BSG) Tahun Buku 2025. Laporan Tahunan ini disusun dan disajikan sesuai dengan ketentuan Peraturan Otoritas Jasa Keuangan (OJK), khususnya POJK Nomor 29/POJK.04/2016 tentang Laporan Tahunan Emiten atau Perusahaan Publik, serta Surat Edaran OJK Nomor 9/SEOJK.03/2020 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional dan Surat Edaran OJK Nomor 16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik.

Laporan Tahunan ini memuat informasi, pernyataan, dan analisis yang mencerminkan kondisi keuangan, hasil usaha, serta prospek usaha Perseroan. Beberapa pernyataan dalam laporan ini merupakan pernyataan yang bersifat proyeksi ke depan (forward-looking statements) yang didasarkan pada asumsi dan estimasi manajemen yang wajar pada saat laporan ini disusun.

Kondisi aktual di masa yang akan datang dapat berbeda secara material dari yang diproyeksikan, seiring dengan adanya perubahan kondisi ekonomi, industri, regulasi, serta faktor risiko lainnya yang berada di luar kendali Perseroan. Oleh karena itu, Perseroan tidak memberikan jaminan atas tercapainya proyeksi atau target yang disampaikan dalam laporan ini.

Seluruh informasi keuangan dalam Laporan Tahunan ini disajikan dalam mata uang Rupiah, kecuali dinyatakan lain. Penyebutan "BSG" atau "Perseroan" dalam laporan ini merujuk pada PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo.

Laporan Tahunan ini diterbitkan dalam Bahasa Indonesia dan Bahasa Inggris. Apabila terdapat perbedaan interpretasi antara kedua versi tersebut, maka yang berlaku adalah versi Bahasa Indonesia.

Laporan Tahunan ini dapat diakses melalui situs resmi BSG.

Welcome to the Annual Report of PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo (BSG) for Fiscal Year 2025. This Annual Report has been prepared and presented in accordance with the regulations of the Financial Services Authority (OJK), in particular POJK No. 29/POJK.04/2016 concerning Annual Reports of Issuers or Public Companies, as well as OJK Circular Letter No. 9/SEOJK.03/2020 regarding Transparency and Publication of Reports of Conventional Commercial Banks and OJK Circular Letter No. 16/SEOJK.04/2021 concerning the Form and Content of Annual Reports of Issuers or Public Companies.

This Annual Report contains information, statements, and analyses reflecting the Company's financial condition, operating results, and business prospects. Certain statements in this report constitute forward-looking statements based on reasonable assumptions and estimates of management at the time this report was prepared.

Actual results may differ materially from those projected due to changes in economic conditions, industry developments, regulations, and other risk factors beyond the Company's control. Accordingly, the Company does not guarantee the achievement of any projections or targets presented in this report.

All financial information in this Annual Report is presented in Rupiah, unless otherwise stated. References to "BSG" or the "Company" in this report refer to PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo.

This Annual Report is published in Indonesian and English. In the event of any inconsistency between the two versions, the Indonesian version shall prevail.

This Annual Report is available on the official website of BSG.

Penjelasan Tema
Theme Explanation

Elevating Trust

Meningkatkan Kepercayaan

Tema **"*Elevating Trust* – Meningkatkan Kepercayaan"** merupakan kelanjutan strategis dari tema tahun 2024 "Tangguh, Tumbuh Berkelanjutan", yang merefleksikan transformasi BSG dari fase membangun resiliensi dan pertumbuhan menuju fase memperkuat kualitas kepercayaan. Ketangguhan yang telah dibangun menjadi fondasi untuk menghadirkan kinerja yang lebih solid, tata kelola yang semakin kuat, serta layanan yang lebih andal dan inovatif. Dengan demikian, Bank tidak hanya bertumbuh secara berkelanjutan, tetapi juga semakin dipercaya oleh seluruh pemangku kepentingan, sekaligus memperkuat posisinya sebagai institusi keuangan yang adaptif, kompetitif, dan berorientasi pada penciptaan nilai jangka panjang.

The theme **"Elevating Trust"** represents a strategic continuation of the 2024 theme, "Resilient and Sustainable Growth." It reflects BSG's transformation from a phase of building resilience and growth toward strengthening the quality of trust. The resilience that has been established serves as a foundation for delivering stronger performance, more robust governance, and more reliable and innovative services. As a result, the Bank not only continues to grow sustainably but also earns greater trust from all stakeholders, while reinforcing its position as an adaptive, competitive financial institution focused on creating long-term value.

Kesinambungan Tema
Theme Continuity

2024

Tangguh, Tumbuh Berkelanjutan
Resilient, Sustainable Growth

BSG menunjukan komitmen untuk menjadi katalis pembangun di wilayah Sulawesi Utara dan Gorontalo. Di tengah kondisi ekonomi dan industri perbankan yang sangat menantang, Bank masih dapat menjalankan fungsi intermedianya dengan baik, khususnya untuk menggerakan roda perekonomian masyarakat. BSG juga membukukan kinerja positif. Hal ini menunjukan ketangguhan Bank dalam menghadapi berbagai situasi dan kondisi.

BSG shows its commitment to becoming a catalyst for development in the North Sulawesi and Gorontalo regions. In the midst of very challenging economic and banking industry conditions, the Bank is still able to carry out its intermediary function well, especially to drive the wheels of the community's economy. BSG also posted positive performance. This shows the Bank's resilience in facing various situations and conditions.

Di tahun 2024, Bank tetap fokus untuk mengembangkan produk dan layanan yang terbaik bagi masyarakat. Tidak terbatas hanya bagi nasabah, BSG juga membantu pemerintah daerah dan lembaga sosial masyarakat agar dapat memberikan pelayan terbaik kepada masyarakat luas. Hal itu dimungkinkan karena BSG telah memiliki sistem teknologi informasi yang baik.

In 2024, the Bank remains focused on developing the best products and services for the community. Not only limited to customers, BSG also helps local governments and social institutions to provide the best service to the wider community. This is possible because BSG already has a good information technology system.

Implementasi program digitalisasi BSG terus menunjukkan kemajuan yang signifikan, sekaligus meningkatkan kemudahan akses nasabah terhadap layanan perbankan yang efektif dan efisien. Hal ini memperkuat optimisme BSG dalam mendorong pertumbuhan yang berkelanjutan ke depan.

The ongoing implementation of BSG digitalization initiatives has demonstrated significant progress, while further enhancing customers' access to effective and efficient banking services. This strengthens BSG confidence in driving sustainable growth in the future.

2023

Bertumbuh dan Tangguh
Grow and Resilient

Di tengah kondisi perekonomian nasional yang tumbuh melambat, BSG berhasil menunjukkan kinerja yang positif. Kinerja tersebut tidak terlepas dari komitmen Bank untuk terus menjalankan transformasi berkelanjutan di semua aspek untuk dapat mewujudkan pertumbuhan usaha yang tangguh dan berkelanjutan serta memberikan dukungan yang kuat terhadap pertumbuhan ekonomi, khususnya di wilayah Sulawesi Utara dan Gorontalo.

In the midst of slowing national economic conditions, BSG succeeded in showing positive performance. This performance is inseparable from the Bank's commitment to continue carrying out sustainable transformation in all aspects to be able to realize strong and sustainable business growth and provide strong support for economic growth, especially in the North Sulawesi and Gorontalo regions.

BSG fokus pada upaya penciptaan nilai tambah pada nasabah dengan mempertimbangkan dampak dan kontribusi terhadap pembangunan regional. Karena itu, di tahun 2023, Bank terus meningkatkan dan menyempurnakan layanan digital yang sangat membantu nasabah dalam melakukan transaksi perbankan. Selain itu, Bank juga fokus dalam penyaluran kredit di sektor-sektor yang telah terbukti memberikan dampak positif, baik untuk Bank maupun terhadap pembangunan ekonomi regional.

BSG focuses on efforts to create added value for customers by considering the impact and contribution to regional development. Therefore, in 2023, the Bank will continue to improve and perfect digital services that really help customers in carrying out banking transactions. Apart from that, the Bank also focuses on lending in sectors that have been proven to have a positive impact, both for the Bank and regional economic development.

Sejalan dengan itu, BSG juga fokus pada eskalasi bisnis dengan optimalisasi sinergi dengan pemerintah daerah dan institusi di wilayah Sulawesi Utara dan Gorontalo yang selain ditujukan sebagai layanan nilai tambah, juga dapat memperluas customer based Bank agar dapat terus tumbuh dengan tangguh di masa mendatang.

In line with this, BSG also focuses on business escalation by optimizing synergies with local governments and institutions in the North Sulawesi and Gorontalo regions which, apart from being intended as a value-added service, can also expand the Bank's customer based so that it can continue to grow robustly in the future.

2022

Bertumbuh, Melewati Tantangan
Grow to Overcome Challenges

Upaya Pemerintah Indonesia untuk memulihkan situasi ekonomi mulai memperlihatkan hasil di tahun 2022. Pada tahun 2022 pertumbuhan ekonomi Indonesia mencapai 5,31% yang jika dibandingkan dengan tahun 2021 terjadi peningkatan sebesar 3,70% Pencapaian tersebut menjadi dorongan bagi BSG untuk bertumbuh lebih kuat lagi untuk berkontribusi bagi pemangku kepentingan dan masyarakat.

The efforts of the Government of Indonesia to restore the economic situation will begin to show results in 2022. In 2022 Indonesia's economic growth will reach 5.31%, which when compared to 2021 there will be an increase of 3.70%. The achievement became encouragement for BSG to grow stronger again for to contribute to stakeholders and society.

Di tahun 2022, BSG bergerak untuk memperkuat pertumbuhan Bank pada khususnya dan daerah pada umumnya. Untuk itu, Bank terus memperluas jangkauan layanan dan produk agar dapat memfasilitasi kebutuhan nasabah.

In 2022, BSG is moving to strengthen the growth of the Bank in particular and the region in general. For this reason, the Bank continues to expand its range of services and products in order to facilitate customer needs.

Guna menghadapi tantangan yang akan datang, BSG pun berkolaborasi dan berinovasi untuk memacu ekosistem perbankan digital, dengan bersinergi agar Bank dapat mewujudkan keuangan inklusif yang mendukung program digitalisasi di Sulawesi Utara dan Gorontalo.

In order to face future challenges, BSG also collaborates and innovates to spur the digital banking ecosystem, by synergizing so that the Bank can realize inclusive finance that supports digitalization programs in North Sulawesi and Gorontalo.

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Kinerja Unggul 2025
Excellent Performance In 2025

BSG Award 2025

infobank
ANALISIS STRATEGI PERBANKAN & KEUANGAN

Kategori/Peringkat | Category/Ranking
The Best Regional Bank in Service Excellence

Nama Event | Event Name
22nd Indonesian Best Bank Service Excellence 2025

Nama Event | Organizer
Majalah Infobank bekerja sama dengan Marketing Research Indonesia (MRI)
Infobank Magazine in collaboration with Marketing Research Indonesia (MRI)

artajasa

Kategori/Peringkat | Category/Ranking
ATM Bersama Awards in Service Excellence

Nama Event | Event Name
ATM Bersama Awards 2025

Nama Event | Organizer
Artajasa

KEMENTERIAN UMKM

Kategori/Peringkat | Category/Ranking
Anugerah Mitra Usaha Ekonomi 2025

Nama Event | Event Name
Anugerah Mitra Usaha Mikro 2025

Nama Event | Organizer
Kementerian UMKM-RI
Ministry of MSMEs of the Republic of Indonesia

Kategori/Peringkat | Category/Ranking
Paritrana Award 2025 untuk kategori Perusahaan Besar

Nama Event | Event Name
Paritrana Award 2025

Nama Event | Organizer
Pemerintah Provinsi Sulawesi Utara
The Provincial Government of North Sulawesi

BPJS Kesehatan
Badan Penyelenggara Jaminan Sosial

Kategori/Peringkat | Category/Ranking
Kepatuhan dalam pendaftaran peserta, penyampaian data yang akurat, serta pembayaran iuran JKN tepat waktu selama periode tahun 2025
Compliance with participant registration, accurate data submission, and timely payment of JKN contributions throughout the 2025 period.

Nama Event | Event Name
Kepatuhan dari BPJS Kesehatan
Compliance with BPJS Kesehatan

Nama Event | Organizer
BPJS Kesehatan-RI
BPJS Kesehatan – Republic of Indonesia

Akselerasi Pertumbuhan yang Solid

Solid Growth Acceleration

Pertumbuhan Laba yang Optimal
Optimal Profit Growth

Laba Bruto Gross Profit	Laba Netto Gross Profit	*Return On Equity* (ROE)
26,60% ***YoY***	**25,38%** ***YoY***	**15,21%**

Pertumbuhan dan Perbaikan Kualitas DPK
Growth and Improvement of TPF Quality

Pertumbahan DPK TPF Growth	Pertumbuhan CASA CASA Growth	Pertumbuhan NOA DPK NOA TPF Growth
21,06% ***YoY***	**25,31%** ***YoY***	**9,89%** ***YoY***

Akselerasi Pertumbuhan yang Solid

Solid Growth Acceleration

Pertumbuhan Aset & Kredit
Assets and Credit Growth

Pertumbuhan Aset Assets Growth	Pertumbuhan Kredit Credit Growth	Pertumbuhan NOA Kredit Credit NOA Growth	Rasio RPIM RPIM Ratio
12,11% *YoY*	3,94% *YoY*	11,58% *YoY*	74,07%

Permodalan & Fungsi Intermediasi
Capital and Intermediation Function

Rasio Kecukupan Modal (CAR) Capital Adequacy Ratio (sejak akhir tahun 2024 BSG resmi ber-KUB dengan PT Mega Corpora) (since the end of 2024, BSG has officially formed a KUB with PT Mega Corpora)	*Loan to Deposit Ratio* (LDR)
17,94%	92,09%

Penguatan Layanan melalui Digitalisasi dan Jaringan Inklusif untuk Mendukung Ekosistem Daerah

Strengthening Services through Digitalization and Inclusive Networks to Support Regional Ecosystems

BSG*sms*
Mobile banking berbasis SMS, untuk menjangkau daerah tanpa sinyal internet.
SMS-based mobile banking service to reach areas without internet signal.

BSG*touch*
Aplikasi *mobile banking* pada ponsel pintar untuk bertransaksi perbankan melalui jaringan internet.
Mobile banking application on smartphones to conduct banking transactions via internet network.

BSG*qris*
Kanal pembayaran menggunakan kode QR di seluruh *merchant* berlogo QRIS, baik Bank maupun non-Bank.
Payment channel using QR codes at all merchants with QRIS logo, both banks and non-banks.

BSG*cash*
Kartu uang elektronik BSG yang bekerja sama *co-branding* dengan bank BNI.
BSG electronic money card in co-branding collaboration with Bank BNI.

BSG*debit*
Merupakan pengembangan fungsi kartu ATM menjadi alat pembayaran menggunakan kartu (APMK).
Presents the enhancement of the ATM card function into a card-based payment instrument (APMK).

BSG*direct*
Layanan *Internet Banking* korporasi/ non-perorangan untuk pengelolaan transaksi perbankan secara *online* dan *realtime* melalui *website*.
Corporate/non-individual internet banking service for managing banking transactions online and in real time via website.

Penguatan Layanan Digitalisasi

Enhancement of Digital Services

Pertumbuhan Nominal Transaksi Produk *Digital*
Growth in Nominal Digital Transaction Value
2,41%

Pertumbuhan NOA Produk *Digital*
Growth in Digital Product NOA
38,24%

Penguatan Layanan melalui Digitalisasi dan Jaringan Inklusif untuk Mendukung Ekosistem Daerah

Strengthening Services through Digitalization and Inclusive Networks to Support Regional Ecosystems

Produk Digital & Layanan Kerja Sama Pemerintah Daerah
Digital Products & Services in Collaboration with Regional Governments

BSG*samsat*
Layanan pembayaran PKB, BBNKB, PNBP, sumbangan, serta SWDKLLJ dan angkutan umum.
Payment services for PKB, BBNKB, PNBP, donations, as well as SWDKLLJ and public transportation.

BSG-*sptpd*
Layanan pembayaran pajak daerah (hotel, restoran, hiburan, dll) sekaligus solusi *self-assessment* untuk beberapa jenis pajak.
Regional tax payment service (hotel, restaurant, entertainment, etc.) as well as a self-assessment solution for several types of taxes.

Kartu Kredit Pemerintah Daerah (KKPD)
Regional Government Credit Card (KKPD)
Kerjasama *co-branding* dengan BNI untuk produk kartu kredit yang digunakan oleh Pemerintah Daerah melakukan belanja.
Co-branding collaboration with BNI for credit card products used by Regional Governments for expenditures.

BSG*pbb*
Layanan pembayaran pajak bumi dan bangunan untuk Kabupaten dan Kota.
Payment services for land and building tax for Regencies and Cities.

BSG*kasda*
Aplikasi pengelolaan keuangan daerah untuk pencairan SP2D di BUD dan belanja OPD, termasuk pengelolaan dana BOS, kesehatan, dan desa.
Regional financial management application for SP2D disbursement in BUD and OPD, including management of BOS, health, and village funds.

BSG*billing*
Layanan pengelolaan tagihan institusi tanpa platform, untuk pembayaran iuran melalui teller, ATM, BSG*sms*, dan BSG*touch* menggunakan kode *billing*.
Billing management service for institutions without a platform, enabling payments through tellers, ATMs, BSGsms, and BSGtouch using billing codes.

BSG*payroll*
Aplikasi untuk pengelolaan data gaji ASN secara tepat waktu.
Application for managing civil servant (ASN) payroll data in a timely manner.

Dukungan terhadap percepatan digitalitasi daerah dan program wilayah 3 T (terluar, terdepan & tertinggal)

Support for the acceleration of regional digitalization and 3T area programs (frontier, outermost, and disadvantaged regions)

Penguatan Layanan melalui Digitalisasi dan Jaringan Inklusif untuk Mendukung Ekosistem Daerah

Strengthening Services through Digitalization and Inclusive Networks to Support Regional Ecosystems

Dukungan Jaringan Kantor
Office Network Support

99%

Total kecamatan di Sulawesi Utara dan Gorontalo telah dijangkau oleh jaringan kantor BSG

Total of sub-districts in North Sulawesi and Gorontalo have been covered by the BSG office network.

2 Cabang
Branches

Wilayah kepulauan (Cabang Siau dan Cabang Melonguane) yang merupakan wilayah perbatasan menjadi kas titipan Bank Indonesia

Island regions (Siau Branch and Melonguane Branch), which are border areas, serve as Bank Indonesia cash distribution points.

Satu-satunya Bank yang beroperasi di Pulau Kabaruan (salah satu pulau terluar)

The only bank operating on Kabaruan Island (one of the outermost islands).

Kinerja Aspek EKONOMI
Economic Performance

Pendapatan Operasional Bank
Operating Income

dalam jutaan rupiah
in million IDR

2025*	2.575.540
2024*	2.554.785
2023**	2.340.561

2.575.540

Pendapatan Operasional Bersih
Net Operating Income

dalam jutaan rupiah
in million IDR

2025*	386.779
2024*	375.035
2023**	407.903

386.779

Laba (Rugi) Bersih Bank
Net Profit (Loss)

dalam jutaan rupiah
in million IDR

2025*	281.002
2024*	224.120
2023**	250.008

281.002

Jumlah Penghimpunan Dana Pihak Ketiga
Total Third-Party Funds

15.515.782 (2023**) → 15.039.012 (2024*) → 2025

dalam jutaan rupiah
in million IDR

18.206.818

Total Kredit yang Diberikan
Total Loans

14.850.716 (2023**) → 16.130.663 (2024*) → 2025

dalam jutaan rupiah
in million IDR

16.766.825

*)Data tahun 2024 dan/atau 2023 telah disajikan kembali (*restated*) untuk mencerminkan penyesuaian metodologi pencatatan dan penyajian data.
*)2024 and/or 2023 data have been restated to reflect improvements in data recording and presentation methodology.

Jumlah Penyaluran
Total Distribution

UMKM 2025
2025 MSMEs
Rp IDR **1.015.812** Juta Million

Pembiayaan Hijau 2025
2025 Green Financing
Rp IDR **689.381** Juta Million

Data Tahun 2025 / As of 2025

Produk Ramah Lingkungan
Environmentally Friendly Product
16 Unit Produk / Product Unit

Jumlah Tenaga Kerja Lokal
Number of Local Workers
758 Orang / People

Jumlah Pemasok Lokal
Number of Local Suppliers
49 Entitas / Entity

Produk Ramah Lingkungan
Environmentally Friendly Product

16 Unit Produk / Product Unit

2024* **16** Unit Produk / Product Unit
2023** **15** Unit Produk / Product Unit

Jumlah Tenaga Kerja Lokal
Number of Local Workers

758 Orang / People

2024* **776** Orang / People
2023** **786** Orang / People

Jumlah Pemasok Lokal
Number of Local Suppliers

49 Entitas / Entity

2024* **55** Entitas / Entity
2023** **56** Entitas / Entity

Kinerja Pembiayaan Berkelanjutan (*Green Financing*) Tahun 2025
Sustainable Financing Performance (Green Financing) in 2025

Produk Pembiayaan Berkelanjutan (KKUB)
Sustainable Financing Products (KKUB)

16 Unit Produk / Product Unit

Nilai Pembiayaan Berkelanjutan (KKUB)
Sustainable Financing Value (KKUB)

Rp IDR **22.145.565** Juta / Million

2023** **15** Unit Produk / Product Unit

2024* **16** Unit Produk / Product Unit

2024* Rp IDR **22.120.034** Juta / Million

2023** Rp IDR **22.301.337** Juta / Million

Persentase Total Portofolio Kegiatan Usaha Berkelanjutan Terhadap Total Portofolio (%)
Percentage of Sustainable Business Portfolio to Total Portfolio (%)

Penghimpunan Dana
Funding

-

Penyaluran Dana
Lending

2025 **4,11%**

2024* **4,52%**

2023** **5,40%**

2025

Kinerja Keuangan Inklusif**
Inclusive Financial Performance**

Perkembangan Laku Pandai
Development of Laku Pandai

Jumlah Agen
Number of Agents

- Agen / Agents

Nominal Produk dan/atau Jasa yang Disediakan oleh Agen
Value of Products and/or Services Provided by Agents

Rp IDR **-** Juta / Million

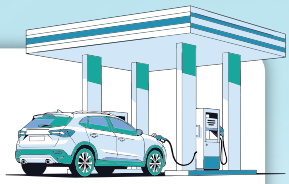
Kinerja Aspek
LINGKUNGAN
Environmental Performance

Penggunaan Kertas
Paper Consumption

Rim
Ream

2025	17.905
2024*	16.529
2023**	16.742

17.905



Penggunaan BBM
Fuel Consumption

Liter | Gigajoule
Liter | Gigajoule

2025	1.468.285 Liter / 52.564,60 Gigajoule
2024*	891.875 Liter / 35.851,26 Gigajoule
2023**	858.925 Liter / 34.931,74 Gigajoule

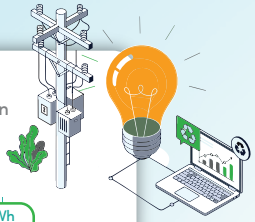
1.468.285 Liter / Liter
59.010,12 Gigajoule / Gigajoule

Penggunaan Air
Water Consumption

M^3

2025	28.780
2024*	33.158
2023**	29.669

28.780



Penggunaan Listrik
Electricity Consumption

kWh | Gigajoule
kWh | Gigajoule

2025	6.155,208 kWh / 22.158.749 Gigajoule
2024*	6.304.006 kWh / 22.694,421 Gigajoule
2023**	5.978.170 kWh / 21.521,412 Gigajoule

6.155.208 kWh / kWh
22.158.749 Gigajoule / Gigajoule

Biaya Lingkungan
Environmental Cost

dalam juta rupiah
in million IDR

2025	51.369.070
2024*	86.500.822
2023**	189.077.166

Kinerja Aspek
SOSIAL TAHUN 2025
Social Performance in 2025

Jumlah Pegawai
Number of Employees
2.064 Orang / People

Jumlah Pegawai Wanita
Number of Female Employees
731 Orang / People

2025 — **Jumlah Senior Manajer yang Berasal dari Masyarakat Lokal**
Number of Senior Management Hired from the Local Community
73 Orang / People

Pengurus Kantor Pusat Bank Berdasarkan Jenis Kelamin
Head Office Executive Management by Gender

- **8** Pria / Male
- **2** Wanita / Female

Kepala Kantor Cabang Berdasarkan Jenis Kelamin
Branch Managers by Gender

- **14** Pria / Male
- **11** Wanita / Female

Jumlah Program Pendidikan dan Pelatihan
Number of Education and Training Programs
221 Program / Programs

Jumlah Peserta Program Pendidikan dan Pelatihan
Number of Training Participants
1.733 Peserta / Participants

Rata-Rata Jam Pelatihan
Average Training Hours per Employee
41,68 Jam/Pegawai / Hours/Employees

Jumlah Kecelakaan Kerja
Number of Work Accidents
1 Kasus/Kejadian / Case/Incident

Tingkat *Turnover* Karyawan
Employee Turnover Rate
3,47%

Jumlah Dana CSR
Total CSR Funding
Rp / IDR **10.527** Juta / Million

Jumlah Penerima Manfaat
Number of Beneficiaries
151 Orang / People

01

Ikhtisar Keuangan

Financial Overview

Ikhtisar Data Keuangan 2021-2025
Summary of Financial Data 2021-2025

Posisi Keuangan
Statement of Financial Position

dalam jutaan rupiah
in millions of rupiah

Uraian Description	2025	2024	2023	2022	2021
Aset **Assets**					
Kas Cash	269.239	282.627	222.862	350.495	691.595
Giro pada Bank Indonesia Current Accounts with Bank Indonesia	1.042.788	1.400.554	1.488.629	2.396.302	1.207.602
Giro pada Bank Lain Current Accounts with Other Banks	627	8.915	15.471	7.402	21.392
Penempatan pada Bank Indonesia dan Bank Lain Placements with Bank Indonesia and Other Banks	804.468	150.000	650.000	1.350.000	600.000
Surat-surat Berharga Marketable Securities	2.575.085	1.853.277	964.933	555.115	264.251
Surat Berharga yang dijual dengan Janji untuk Dibeli Kembali (REPO) Securities Purchased under Resale Agreements (REPO)	148.723	292.963	281.844	-	-
Tagihan Atas Surat Berharga dengan Janji untuk Dijual Kembali Receivables from Securities Sold under Repurchase Agreements	1.462.269	447.605	1.861.907	1.693.168	2.388.186
Kredit yang Diberikan Loans	16.766.825	16.130.663	14.850.716	13.501.560	13.081.843
» Pihak Berelasi Related Parties	33.292	81.610	162.876	129.670	146.072
» Pihak Ketiga Third Parties	16.733.533	16.049.053	14.687.840	13.371.890	12.935.771
» CKPN (-) Allowance for Impairment Losses (CKPN)	(222.793)	(208.860)	(241.444)	(266.373)	(313.877)
» Kredit yang Diberikan – Bersih Loans – Net	16.544.032	15.921.803	14.609.272	13.235.187	12.767.966
Penyertaan Investments	1.186	978	978	978	978

dalam jutaan rupiah
in millions of rupiah

Uraian Description	2025	2024	2023	2022	2021
» CKPN (-) Allowance for Impairment Losses (CKPN)	(7)	(9)	(9)	(9)	(9)
» Penyertaan – Bersih Investments – Net	1.179	968	968	968	968
Aset Tetap Fixed Assets	923.629	848.661	784.403	655.869	538.210
» Akumulasi Penyusutan (-) Accumulated Depreciation (-)	(273.162)	(246.937)	(232.726)	(209.517)	(185.233)
» Nilai Buku Net Book Value	650.467	601.724	551.677	446.352	352.978
Aset Tak Berwujud Intangible Assets	2.646	2.123	2.581		
Aset Pajak Tangguhan Deferred Tax Assets	37.646	33.290	30.880	26.901	26.868
Aset Lain-lain Other Assets	137.227	123.294	178.553	110.324	150.389
Jumlah Aset **Total Assets**	**23.676.397**	**21.119.115**	**20.859.580**	**20.172.214**	**18.472.196**
Liabilitas **Liabilities**					
Liabilitas Segera Due Immediately Liabilities	239.448	188.417	205.868	218.716	145.957
Simpanan Nasabah Customer Deposits	18.206.818	15.039.012	15.515.781	16.188.293	15.671.883
» Pihak Berelasi Related Parties	2.171.282	742.816	1.214.333	1.683.473	1.699.506
» Pihak Ketiga Third Parties	16.035.536	14.296.196	14.301.449	14.504.820	13.972.377
Simpanan dari Bank Lain Deposits from Other Banks	252.460	725.439	490.209	473.592	172.833
Liabilitas surat berharga yang dijual dengan janji dibeli kembali (REPO) Securities Sold under Repurchase Agreements (REPO)	149.494	292.412	283.091	-	-
Surat Berharga yang Diterbitkan Securities Issued	749.392	748.480	747.567	746.655	745.743
Pinjaman Diterima Borrowings	1.600.000	1.850.000	1.350.000	500.000	-
Utang Pajak Taxes Payable	29.609	15.304	19.533	25.176	8.045
Liabilitas Imbalan Pasca Kerja Post-Employment Benefits Liabilities	171.117	151.319	140.364	122.275	122.128
Liabilitas Lainnya Other Liabilities	72.156	68.198	130.961	68.009	28.930
Jumlah Liabilitas **Total Liabilities**	**21.470.494**	**19.078.580**	**18.883.377**	**18.342.717**	**16.895.519**

dalam jutaan rupiah
in millions of rupiah

Uraian Description	2025	2024	2023	2022	2021
Ekuitas Equity					
Modal Saham Share Capital	1.400.068	1.327.118	1.261.022	1.097.523	1.024.413
Tambahan Modal Disetor Additional Paid-in Capital	11.966	11.966	11.966	76.091	24.836
Modal Disetor Lainnya Other Paid-in Capital	53.775	14.951	30.024	11.966	11.241
Komponen Ekuitas Lainnya Other Equity Components					
» Keuntungan/(Kerugian) yang Belum Direalisasikan atas Efek-efek Tersedia untuk Dijual Unrealized Gains/(Losses) on Available-for-Sale Securities	-	-	-	-	-
» Keuntungan/(Kerugian) Aktuarial Program Manfaat Pasti Actuarial Gains/(Losses) on Defined Benefit Plans	(116.459)	(111.260)	(109.455)	(91.235)	(99.130)
Keuntungan (Kerugian) Revaluasi Aset Tetap Revaluation Surplus of Fixed Assets	189.192	189.192	189.192	189.192	189.192
Saldo Laba Retained Earnings					
Telah Ditentukan Penggunaannya Appropriated	386.357	384.477	343.445	304.558	264.071
Belum Ditentukan Penggunaannya Unappropriated	281.002	224.120	250.008	241.402	162.053
Jumlah Ekuitas Total Equity	**2.205.901**	**2.040.565**	**1.976.203**	**1.829.497**	**1.576.677**
Jumlah Liabilitas dan Ekuitas Total Liability and Equity	**23.676.396**	**21.119.145**	**20.859.580**	**20.172.214**	**18.472.196**

Laba (Rugi) dan Penghasilan Komprehensif Lainnya
Profit or Loss and Other Comprehensive Income

dalam jutaan rupiah
in millions of rupiah

Uraian Description	2025	2024	2023	2022	2021
Pendapatan Bunga Interest Income	2.407.485	2.320.408	2.178.029	2.027.058	2.013.230
Beban Bunga Interest Expense	(1.045.024)	(1.038.945)	(830.176)	(710.725)	(850.351)
Pendapatan Bunga Bersih Net Interest Income	1.362.461	1.281.463	1.347.853	1.316.333	1.162.878
Pendapatan Operasional Lainnya Other Operating Income	168.055	204.622	141.334	114.616	115.587
CKPN Aset Produktif (+/-) Allowance for Impairment Losses on Earning Assets (+/−)	(22.043)	29.755	21.197	49.900	(18.379)
Beban Operasional Lainnya Other Operating Expenses	(1.121.693)	(1.140.805)	(1.102.482)	(1.077.429)	(981.588)
Pendapatan Operasional Bersih Net Operating Income	386.779	375.035	407.903	403.420	278.499
Pendapatan Non Operasional Non-Operating Income	6.744	831	2.334	6.190	2.905
Beban Non Operasional Non-Operating Expenses	(12.927)	(75.238)	(76.715)	(82.382)	(49.894)
Pendapatan/Beban Non Operasional Bersih Net Non-Operating Income/ (Expenses)	(6.183)	(74.407)	(74.381)	(76.192)	(46.990)
Laba Sebelum Pajak Profit Before Tax	380.596	300.628	333.521	327.228	231.509
Pajak Penghasilan Income Tax Expense	(99.594)	(76.508)	(83.513)	(85.826)	(69.456)
Laba Bersih Periode Berjalan Net Profit for the Year	281.002	224.120	250.008	241.402	162.053
Penghasilan Komprehensif Lain Tahun Berjalan Setelah Pajak Penghasilan Other Comprehensive Income for the Year (Net of Tax)	(5.199)	(1.805)	(18.219)	7.894	24.893
Laba Komprehensif Tahun Berjalan Total Comprehensive Income for the Year	275.803	222.315	231.788	249.296	186.946
Laba per Saham Dasar Basic Earnings per Share					
Periode Berjalan * **)) (Rupiah penuh) Basic Earnings per Share (for the Year) (in full Rupiah)	20.071	16.859	19.826	22.242	9.677
Komprehensif Periode Berjalan *) (Rupiah penuh) Comprehensive Income for the Year (in full Rupiah)	19.699	16.723	18.381	22.969	19.708

Arus Kas
Cash Flows

dalam jutaan rupiah
in millions of rupiah

Uraian Description	2025	2024	2023	2022	2021
Arus Kas dari Aktivitas Operasi Cash Flows from Operating Activities	500.369	(238.405)	(1.455.748)	1.753.405	532.291
Arus Kas dari Aktivitas Investasi Cash Flows from Investing Activities	(114.877)	(106.507)	(164.317)	(144.232)	(97.341)
Arus Kas dari Aktivitas Pendanaan Cash Flows from Financing Activities	(110.466)	(189.953)	(107.171)	(25.563)	(582.276)
Kenaikan (Penurunan) Bersih Kas dan Setara Kas Net Increase (Decrease) in Cash and Cash Equivalents	275.026	(534.866)	(1.727.236)	1.583.610	1.017.227
Kas dan Setara Kas Awal Tahun Cash and Cash Equivalents at the Beginning of the Year	1.842.096	2.376.963	4.104.199	2.520.589	1.503.362
Kas dan Setara Kas Akhir Tahun Cash and Cash Equivalents at the End of the Year	2.117.122	1.842.096	2.376.963	4.104.199	2.520.589

Rasio Keuangan dan Kepatuhan
Financial and Compliance Ratios

dalam %
in %

Uraian Description	2025	2024	2023	2022	2021
Capital Adequacy Ratio (CAR)	17,94	19,44	20,40	18,51	16,26
Aktiva Tetap Terhadap Modal Fixed Assets to Capital Ratio	29,49	29,59	28,05	35,85	34,14
Aktiva Produktif Bermasalah terhadap Total Aktiva Produktif Non-Performing Earning Assets to Total Earning Assets	2,31	2,05	2,19	2,44	2,80
Return On Assets (ROA)	1,68	1,40	1,68	1,65	1,24
Return On Equity (ROE)	15,21	12,91	15,07	16,50	13,39
Loan to Funding Ratio (LFR)	84,48	95,57	87,58	81,69	81,70
Loan to Deposit Ratio (LDR)	92,09	107,26	95,71	83,40	83,47
Loan to Assets Ratio (LAR)	70,81	76,37	71,19	66,93	70,82
Rasio Intermediasi Makroprudensial (RIM) Macroprudential Intermediation Ratio (RIM)	88,25	91,37	91,56	92,98	95,81

dalam %
in %

Uraian Description	2025	2024	2023	2022	2021
Cost to Income Ratio (CIR)	73,29	76,77	74,03	75,29	76,93
Biaya Operasional dan Pendapatan Operasional (BOPO) Operating Expenses to Operating Income (BOPO)	84,98	85,32	82,57	81,59	86,89
Net Interest Margin (NIM)	6,74	6,68	7,71	7,68	7,23
Non Performing Loan (NPL) *Net*	1,88	1,32	1,61	1,52	1,79
Non Performing Loan (NPL) *Gross*	2,97	2,41	2,70	2,90	3,44
Pelanggaran Batas Maksimum Pemberian Kredit (BMPK) Breach of Legal Lending Limit (BMPK)	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
Pelampauan Batas Maksimum Pemberian Kredit (BMPK) Exceedance of the Maximum Lending Limit (BMPK)	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
Giro Wajib Minimum (GWM) Statutory Reserves (GWM)	10,43	10,82	11,65	5,24	4,76
Rasio Posisi Devisa Neto Net Open Position Ratio	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
Gross Profit Margin (GPM)	14,78	11,77	14,25	15,28	10,88
Net Profit Margin (NPM)	10,91	8,77	10,68	11,27	7,61
Rasio Aktiva Lancar per NCD Liquid Assets to Non-Core Deposits Ratio	149,15	86,78	22,59	39,74	30,30
Rasio Kecukupan Likuiditas (LCR) Liquidity Coverage Ratio (LCR)	139,86	-	-	-	-
Net Stable Funding Ratio (NSFR)	107,01	-	-	-	-
Rasio Liabilitas terhadap Ekuitas Liabilities to Equity Ratio	973,32	934,97	955,54	1.002,61	1.071,59
Rasio Liabilitas terhadap Jumlah Aset Liabilities to Total Assets Ratio	90,68	90,93	90,53	90,93	91,46

Ikhtisar Permodalan & Obligasi
Capital & Bond Highlights

Struktur Permodalan BSG 2021-2025
BSG Capital Structure 2021-2025

Uraian Description	2025	2024	2023	2022	2021
Modal Dasar Authorized Capital					
» Jumlah Saham Number of Shares	50.000.000	50.000.000	50.000.000	50.000.000	50.000.000
» Jumlah Nominal (Rp) Total Nominal (IDR)	5.000.000.000.000	5.000.000.000.000	5.000.000.000.000	5.000.000.000.000	5.000.000.000.000
Belum Ditempatkan Unissued Capital					
» Jumlah Saham Number of Shares	3.599.932	3.672.882	3.738.978	402.477	475.587
» Jumlah Nominal (Rp) Total Nominal (IDR)	3.599.932.400.000	3.672.882.000.000	3.738.978.000.000	402.477.000.000	475.587.000.000
Modal Disetor (Sudah ditempatkan/Disetor Penuh) Issued and Fully Paid Capital					
» Jumlah Saham Number of Shares	1.400.068	1.327.118	1.261.022	1.097.523	1.024.413
» Jumlah Nominal (Rp) Total Nominal (IDR)	1.400.067.600.000	1.327.118.000.000	1.261.022.000.000	1.097.523.000.000	1.024.413.000.000
Modal Inti (Rp) Core Capital (IDR)	1.870.957.000.000	1.803.181.000.000	1.774.542.000.000	1.725.053.000.000	1.488.459.000.000

Realisasi Dividen BSG 2021-2025
BSG Dividend Distribution 2021-2025

dalam jutaan rupiah
in millions of rupiah

Uraian Description	2025	2024	2023	2022	2021
Laba Bersih Net Profit	281.002	224.120	250.007	241.402	162.053
Dividen Tunai Cash Dividends	207.942	196.105	200.006	193.121	121.539
Tanggal Pencatatan Date of Record	9 April 2025 April 9, 2025	5 Februari 2024 February 5, 2024	9 Februari 2023 Februari 9, 2023	11 Maret 2022 March 11, 2022	18 Maret 2021 March 18, 2021
Tanggal Pembayaran Payment Date	15 April 2025 April 15, 2025	16 Februari 2024 February 16, 2024	22 Februari 2023 Februari 22, 2023	22 Maret 2022 March 22, 2022	6 April 2021 April 6, 2021
Dividend Payout Ratio (%) Dividend Payout Ratio (%)	74,00	87,50	80,00	80,00	75,00

Ikthisar Obligasi
Bond Overview

Instrumen Instrument	Tanggal Penerbitan Issuance Date	Mata Uang Currency	Jumlah Pokok Obligasi Principal Amount	Jangka Waktu Tenor	Jatuh Tempo Maturity Date	Suku Bunga Interest Rate	Wali Amanat Trustee	Penjamin Emisi Underwriter	Peringkat Rating
Obligasi PUB I BSG Tahap I Bond: PUB I BSG Phase I									
Obligasi PUB I Instrument: Bonds PUB I	7 September 2021 September 7, 2021	Rupiah IDR	Rp750 miliar IDR750 billion	5 Tahun 5 Years	7 September 2026 September 7, 2026	7,80%	PT Bank Mandiri (Persero) Tbk	PT Indo Primer Securitas	Single A

02

Laporan Manajemen

Management Report

Laporan Direksi
Report of the Board of Directors

Di tengah perubahan, kami tidak sekadar bertahan, kami bertransformasi dan memperkuat fundamental untuk menciptakan nilai berkelanjutan.

Amid change, we go beyond resilience, we transform and strengthen our fundamentals to create sustainable value.

Revino M. Pepah

Direktur Utama
President Director

Para Pemegang Saham yang Terhormat,
Dear Shareholders,

Tahun 2025 menjadi periode konsolidasi global yang ditandai dengan dinamika ekonomi yang masih penuh ketidakpastian. Pertumbuhan ekonomi global berada masih diproyeksikan melambat pada kisaran 3,3% yang mencerminkan proses penyesuaian pasca tekanan inflasi dan kebijakan suku bunga tinggi yang masih berlangsung di berbagai negara utama. Volatilitas pasar keuangan, tensi geopolitik, serta fragmentasi perdagangan global turut menjadi faktor yang mempengaruhi arah pertumbuhan ekonomi dunia.

Di tengah tekanan tersebut, Indonesia menunjukkan ketahanan ekonomi yang solid dengan pertumbuhan sekitar 5,11%, didukung oleh konsumsi domestik yang kuat, stabilitas sektor keuangan, serta keberlanjutan program pembangunan nasional. Sektor perbankan nasional tetap berada dalam kondisi yang sehat, ditopang oleh permodalan yang kuat, likuiditas yang memadai, serta kualitas aset yang terjaga.

Secara regional, perekonomian Sulawesi Utara dan Gorontalo menunjukkan kinerja yang stabil dengan pertumbuhan di kisaran 4,5%–5,5%, yang didorong oleh sektor perdagangan, jasa, serta aktivitas fiskal pemerintah daerah. Momentum ini memberikan ruang strategis bagi BSG untuk terus memperkuat perannya sebagai motor penggerak ekonomi daerah.

Dalam konteks tersebut, BSG berhasil mencatatkan kinerja yang impresif dan berkelanjutan. Total aset tumbuh menjadi Rp23,68 triliun, meningkat signifikan dari Rp21,12 triliun pada tahun sebelumnya. Penyaluran kredit juga menunjukkan ekspansi yang sehat menjadi Rp16,77 triliun, mencerminkan fungsi intermediasi yang optimal.

Dari sisi profitabilitas, Bank membukukan laba bersih sebesar Rp281,00 miliar, tumbuh kuat dibandingkan Rp224,12 miliar pada tahun 2024, sejalan dengan peningkatan efisiensi dan penguatan kualitas aset. Hal ini tercermin pada rasio ROE sebesar 15,21% dan *Cost to Income Ratio* (CIR) yang membaik menjadi 73,29%, menunjukkan efektivitas pengelolaan operasional.

Selain itu, kualitas aset tetap terjaga dengan NPL Gross sebesar 2,97% dan NPL Net sebesar 1,88%, mencerminkan penerapan prinsip kehati-hatian yang konsisten dalam penyaluran kredit. Di sisi likuiditas, Bank juga menunjukkan posisi yang solid dengan LDR sebesar 92,09% serta dukungan rasio likuiditas yang memadai.

Secara keseluruhan, pencapaian ini menegaskan bahwa BSG tidak hanya mampu bertumbuh secara kuantitatif, tetapi juga memperkuat kualitas pertumbuhan tersebut, sehingga kinerja tahun 2025 secara umum berada pada level yang melampaui target yang telah ditetapkan. Ringkasan pencapaian target indikator keuangan utama BSG tahun 2025 sebagai berikut:

The year 2025 served as a period of global consolidation, marked by ongoing economic dynamics and uncertainty. Global economic growth was estimated to have moderated to approximately 3.3%, reflecting a post-inflationary adjustment process and the continued impact of high-interest rate policies across major economies. Financial market volatility, geopolitical tensions, and global trade fragmentation remained key factors influencing the trajectory of the world economy.

Amidst these pressures, Indonesia demonstrated solid economic resilience with growth of approximately 5.11%, underpinned by robust domestic consumption, financial sector stability, and the continuity of national development programs. The national banking sector remained healthy, supported by strong capitalization, adequate liquidity, and maintained asset quality.

Regionally, the economies of North Sulawesi and Gorontalo delivered stable performance, with growth ranging between 4.5% and 5.5%, driven by the trade and services sectors, as well as local government fiscal activities. Such momentum provided a strategic opportunity for BSG to further strengthen its role as a catalyst for regional economic growth.

In this context, BSG successfully recorded impressive and sustainable performance. Total assets grew to IDR23.68 trillion, a significant increase from IDR21.12 trillion in the previous year. Total lending expanded robustly to IDR16.77 trillion, a clear indication of the Bank's optimal performance in its core intermediation capacity.

Regarding profitability, the Bank posted a net profit of IDR281.00 billion, representing strong growth compared to IDR224.12 billion in 2024, driven by improved efficiency and strengthened asset quality. This was reflected in a Return on Equity (ROE) of 15.21% and an improved Cost to Income Ratio (CIR) of 73.29%, demonstrating effective operational management.

Furthermore, asset quality remained well-maintained with a Gross NPL of 2.97% and a Net NPL of 1.88%, reflecting the consistent application of prudential principles in lending. In terms of liquidity, the Bank maintained a solid position with an LDR of 92.09% and supported by adequate liquidity ratios.

Overall, these achievements reaffirm that BSG is capable of not only quantitative growth but also enhancing the quality of that growth, with 2025 performance generally exceeding established targets. A summary of BSG's key financial indicator targets for 2025 is as follows:

dalam jutaan Rupiah
in millions of Rupiah

Indikator Keuangan Financial Indicator	Realisasi Realization	Target	Capaian Achievement
Total Aset Total Assets	23.676.396	22.720.221	104,21
Total Kredit Total Loans	16.766.825	17.439.828	96,14
Total DPK Total Third-Party Funds (DPK)	18.206.818	16.400.454	111,01
Laba Bruto Gross Profit	380.596	365.313	104,18
Laba Netto Net Profit	281.002	273.985	102,56
ROA (%) ROA (%)	1,68	1,61	104,68
ROE (%) ROE (%)	15,21	14,56	104,48

Sepanjang tahun 2025, BSG menghadapi sejumlah tantangan eksternal yang memengaruhi kinerja, antara lain tekanan likuiditas akibat percepatan belanja APBD, peningkatan risiko kredit bermasalah (NPL), serta kebutuhan akselerasi transformasi digital di tengah keterbatasan literasi dan infrastruktur. Selain itu, kebijakan efisiensi anggaran pemerintah, perlambatan pertumbuhan ekonomi yang berdampak pada konsumsi masyarakat, serta meningkatnya persaingan dari *fintech* dan bank digital turut memberikan tekanan terhadap pertumbuhan bisnis. Di sisi lain, penguatan tata kelola dan kualitas sumber daya manusia juga menjadi perhatian untuk memitigasi risiko operasional dan potensi *fraud*.

Throughout 2025, BSG faced a number of external challenges that affected its performance, including liquidity pressure due to the acceleration of regional government (APBD) spending, an increase in non-performing loan (NPL) risk, and the need to accelerate digital transformation amid limited literacy and infrastructure. In addition, government budget efficiency policies, slowing economic growth impacting public consumption, and intensifying competition from fintech and digital banks have further pressured business growth. On the other hand, strengthening governance and improving the quality of human resources have also become key priorities to mitigate operational risks and potential fraud.

Grand Strategy 2025
Grand Strategy 2025

Menghadapi lanskap industri perbankan yang semakin terdigitalisasi dan kompetitif, BSG secara konsisten mengakselerasi transformasi bisnis melalui strategi yang terintegrasi dan berorientasi jangka panjang. Fokus utama strategi Bank diarahkan pada penguatan struktur pendanaan melalui peningkatan dana murah (CASA), sebagai fondasi untuk menjaga *cost of fund* yang kompetitif. Di saat yang sama, Bank terus memperluas basis nasabah melalui pendekatan ekosistem, khususnya dalam mendukung digitalisasi transaksi keuangan daerah.

Transformasi digital menjadi salah satu pilar utama, yang diwujudkan melalui pengembangan fitur layanan digital seperti BSG*touch*, BSG*qris*, dan BSG*direct*. Digitalisasi ini tidak hanya meningkatkan efisiensi operasional, tetapi juga memperluas akses layanan keuangan bagi masyarakat, termasuk di wilayah 3T (terluar, terdepan, dan tertinggal).

Di sisi penyaluran kredit, Bank tetap menjaga keseimbangan antara pertumbuhan dan kualitas melalui pendekatan yang selektif dan berbasis risiko. Fokus diberikan pada sektor-sektor

In facing an increasingly digitized and competitive banking landscape, BSG has consistently accelerated its business transformation through an integrated, long-term strategy. The Bank's primary strategic focus has been directed toward strengthening its funding structure by increasing low-cost funds (CASA) as a foundation for maintaining a competitive cost of funds. Simultaneously, the Bank has continuously expanded its customer base through an ecosystem-based approach, particularly in supporting the digitalization of regional financial transactions.

Digital transformation remains a core pillar, realized through the enhancement of digital service features such as BSG*touch*, BSG*qris*, and BSG*direct*. This digitalization not only improves operational efficiency but also expands access to financial services for the public, including those in the 3T regions (frontier, outermost, and remote areas).

In the area of lending, the Bank has maintained a balance between growth and quality through a selective, risk-based approach. By prioritizing resilient sectors like consumer banking

yang memiliki daya tahan tinggi, termasuk segmen konsumer dan UMKM, sebagai bagian dari upaya memperkuat struktur ekonomi daerah.

and MSMEs, we continue to play a pivotal role in strengthening the regional economy.

Dengan pendekatan tersebut, *Grand Strategy* 2025 difokuskan pada:

1. Penguatan ekosistem keuangan daerah yang terintegrasi;
2. Akselerasi transformasi *digital end-to-end*;
3. Optimalisasi *captive market* berbasis *payroll* dan ASN;
4. Penguatan manajemen risiko dan kualitas aset;
5. Peningkatan efisiensi dan profitabilitas berkelanjutan.

Under this framework, the Grand Strategy 2025 focuses on:

1. Strengthening the integrated regional financial ecosystem;
2. Accelerating end-to-end digital transformation;
3. Optimizing the captive market based on payroll and Civil Servants (ASN);
4. Strengthening risk management and asset quality;
5. Enhancing efficiency and sustainable profitability.

Penerapan Tata Kelola & Tingkat Kesehatan Bank
Implementation of Good Corporate Governance & Bank Soundness Level

BSG menempatkan tata kelola perusahaan sebagai fondasi utama dalam memastikan keberlanjutan bisnis. Implementasi prinsip *Good Corporate Governance* (GCG) dilakukan secara menyeluruh, mencakup aspek transparansi, akuntabilitas, responsibilitas, independensi, dan kewajaran.

BSG establishes corporate governance as the fundamental cornerstone for ensuring business sustainability. The implementation of Good Corporate Governance (GCG) principles is carried out comprehensively, encompassing transparency, accountability, responsibility, independence, and fairness.

Sepanjang tahun 2025, Bank terus memperkuat kerangka tata kelola melalui:

1. Penyempurnaan kebijakan dan prosedur internal
2. Penguatan fungsi pengawasan dan kepatuhan
3. Peningkatan kualitas pelaporan dan keterbukaan informasi
4. Penguatan budaya risiko (*risk culture*) di seluruh lini organisasi.

Throughout 2025, the Bank continued to strengthen its governance framework through:

1. Refining internal policies and procedures;
2. Strengthening oversight and compliance functions;
3. Improving the quality of reporting and information disclosure;
4. Reinforcing a risk culture across all organizational levels.

Sebagai bagian dari pemenuhan ketentuan, pada tahun 2025 BSG kembali melakukan *self-assessment* Tingkat Kesehatan Bank (TKB) mengacu pada POJK No. 4/POJK.03/2016 dengan pendekatan *Risk-Based Bank Rating* yang mencakup profil risiko, GCG, rentabilitas, dan permodalan. Berdasarkan hasil *assesment* tersebut, posisi Bank per 31 Desember 2025 berada pada Peringkat Komposit 2 (PK-2), yang mencerminkan kondisi Bank secara umum sehat dan mampu menghadapi tekanan dari perubahan kondisi bisnis maupun faktor eksternal. Kinerja pada seluruh faktor penilaian menunjukkan hasil yang sangat baik, dan apabila terdapat kelemahan, dapat diselesaikan dalam kegiatan usaha normal.

As part of regulatory compliance, in 2025 BSG once again conducted a self-assessment of its Bank Soundness Level (TKB), referring to POJK No. 4/POJK.03/2016 using the Risk-Based Bank Rating approach, which covers risk profile, Good Corporate Governance (GCG), earnings, and capital. Based on the results of the assessment, as of 31 December 2025, the Bank was assigned a Composite Rating of 2 (PK-2), reflecting that the Bank is generally in a sound condition and capable of withstanding pressures arising from changes in business conditions as well as external factors. Performance across all assessment factors was very strong, and any identified weaknesses can be addressed in the normal course of business.

Peran Direksi dalam perumusan kebijakan & strategi
Role of the Board of Directors in Policy and Strategy Formulation

Direksi memainkan peran sentral dalam memastikan arah strategis Bank tetap relevan, adaptif, dan berorientasi pada penciptaan nilai jangka panjang.

The Board of Directors plays a key role in ensuring that the Bank's strategic direction remains relevant, adaptive, and oriented toward long-term value creation.

Dalam menjalankan mandatnya, Direksi secara aktif:
1. Mengarahkan strategi bisnis berbasis kondisi makroekonomi dan dinamika industri.
2. Memastikan implementasi manajemen risiko yang efektif dan terintegrasi.
3. Mengawal pencapaian kinerja melalui monitoring yang disiplin dan terukur.
4. Mendorong inovasi dan transformasi organisasi secara berkelanjutan.

Pendekatan kepemimpinan yang adaptif dan berbasis data menjadi kunci dalam menjaga keseimbangan antara pertumbuhan bisnis dan pengelolaan risiko, sehingga Bank tetap berada dalam kondisi yang sehat dan kompetitif.

In exercising its mandate, the Board actively:
1. Steers business strategies based on macroeconomic conditions and industry dynamics;
2. Ensures the implementation of effective and integrated risk management;
3. Oversees performance achievement through disciplined and measurable monitoring;
4. Drives continuous innovation and organizational transformation.

An adaptive, data-driven leadership approach is key to maintaining the balance between business growth and risk management, ensuring the Bank remains healthy and competitive.

Kinerja Komite dibawah Direksi
Performance of Committees under the Board of Directors

Dalam mendukung efektivitas pengambilan keputusan, Direksi didukung oleh komite-komite strategis yang menjalankan fungsi *advisory* dan evaluatif secara independen dan profesional, antara lain Komite Manajemen Risiko, ALCO, Komite Kredit, Komite Pengarah Teknologi Informasi, serta Komite Manajemen Kepegawaian.

Sepanjang tahun 2025, komite-komite tersebut telah berperan aktif dalam:
1. Memberikan rekomendasi strategis berbasis analisis komprehensif.
2. Mengawal implementasi kebijakan sesuai prinsip kehati-hatian.
3. Memastikan konsistensi antara strategi dan *risk appetite* Bank.

Sinergi antara Direksi dan komite-komite ini menjadi elemen penting dalam menjaga kualitas keputusan strategis serta memperkuat tata kelola perusahaan.

To support effective decision-making, the Board of Directors is assisted by strategic committees that perform advisory and evaluative functions independently and professionally. These include the Risk Management Committee, ALCO, Credit Committee, IT Steering Committee, and Personnel Management Committee.

Throughout 2025, these committees played an active role in the following areas:
1. Providing strategic recommendations based on comprehensive analysis;
2. Overseeing policy implementation in accordance with prudential principles;
3. Ensuring consistency between the Bank's strategy and its risk appetite.

The synergy between the Board of Directors and these committees is a key driver in maintaining the quality of strategic decisions and strengthening corporate governance.

Suksesi Manajemen
Management Succession

Sebagai bagian dari upaya memperkuat tata kelola serta memastikan keberlanjutan kepemimpinan, BSG melaksanakan Rapat Umum Pemegang Saham Luar Biasa (RUPS LB) pada tanggal 09 April 2025. Salah satu agenda dalam RUPS LB tersebut adalah pembahasan dan penetapan perubahan komposisi pengurus Perseroan, khususnya pada jajaran Dewan Komisaris.

As part of the strategies to strengthen governance and ensure leadership continuity, BSG convened an Extraordinary General Meeting of Shareholders (EGMS) on April 9, 2025. A key agenda item of the EGM was the discussion and resolution regarding changes to the composition of the Company's management, specifically within the Board of Commissioners.

Melalui keputusan RUPS LB, Perseroan melakukan pemberhentian dengan hormat terhadap sebagian anggota Dewan Komisaris, disertai dengan penyampaian apresiasi atas kontribusi, dedikasi, dan pengabdian selama masa jabatan. Selanjutnya, RUPS menetapkan dan mengangkat susunan Dewan Komisaris yang baru, sebagai bagian dari langkah penyegaran organisasi dan penguatan fungsi pengawasan.

Through the resolution of the EGMS, the Company honorably discharged certain members of the Board of Commissioners, expressing its profound appreciation for their contributions, dedication, and service during their tenure. Subsequently, the EGMS resolved to appoint a new structure of the Board of Commissioners as part of an organizational refreshment and the strengthening of the oversight function.

Adapun susunan Dewan Komisaris yang baru terdiri dari:

The following are the newly appointed Board of Commissioners:

No.	Jabatan Position	Nama Name
1.	Komisaris Utama President Commissioner	Ramoy Markus Thimotius Luntungan
2.	Komisaris Commissioner	Max R.M. Kembuan
3.	Komisaris Independen Independent Commissioner	Sam Sachrul Mamonto
4.	Komisaris Independen Independent Commissioner	Djafar Alkatiri
5.	Komisaris Independen Independent Commissioner	Jaclyn Ivana Koloay

Perubahan komposisi ini mencerminkan komitmen Perseroan untuk memastikan bahwa struktur pengawasan tetap adaptif, profesional, dan mampu menjawab tantangan bisnis yang semakin kompleks. Pengurus yang baru diangkat, bersama dengan pengurus yang tidak mengalami perubahan, akan menjalankan masa jabatan hingga tahun 2026.

Such changes reflect our dedication to ensuring that BSG's supervisory framework remains resilient and professional in the face of evolving industry challenges. These officials will fulfill their mandates alongside existing board members until 2026.

Prospek Tahun 2026
2026 Outlook

Menghadapi tahun 2026, kami menetapkan Grand Strategy yang berfokus pada "Penguatan Tata Kelola, Ekspansi Bisnis yang Berkualitas, dan Optimalisasi Biaya" sebagai landasan utama dalam mendorong pertumbuhan yang berkelanjutan. Strategi ini diarahkan untuk memperkuat fondasi internal melalui peningkatan pengendalian, manajemen risiko, dan efisiensi operasional, sekaligus memperluas ekspansi bisnis secara selektif dengan tetap menjaga kualitas aset dan profitabilitas. Implementasi strategi dilakukan secara terintegrasi di seluruh direktorat, mencakup penguatan organisasi dan SDM, peningkatan budaya kepatuhan, akselerasi digitalisasi layanan, serta optimalisasi sinergi dalam Kelompok Usaha Bank (KUB) guna mendukung pertumbuhan kredit dan penghimpunan dana.

Looking ahead to 2026, we have established a Grand Strategy focused on "Strengthening Governance, Quality Business Expansion, and Cost Optimization" as the primary foundation for driving sustainable growth. This strategy is designed to reinforce the internal foundation through enhanced controls, risk management, and operational efficiency, while simultaneously pursuing selective business expansion that maintains asset quality and profitability. The implementation of this strategy will be integrated across all directorates, encompassing organizational and human capital strengthening, the enhancement of a compliance culture, acceleration of service digitalization, and the optimization of synergies within the Bank Business Group (KUB) to support loan growth and funding.

Sejalan dengan arah strategis tersebut, BSG memproyeksikan pertumbuhan indikator keuangan utama tahun 2026 sebagai berikut:

In alignment with this strategic direction, BSG projects growth for its key financial indicators in 2026 as follows:

Indikator Keuangan Financial Indicator	Target Pertumbuhan 2026 Growth Target 2026
Total Aset Total Assets	6,00%-7,00%
Total Kredit Total Loans	10,00%-11,00%
Total DPK Total Third-Party Funds (TPF)	7,00%-8,00%
Laba Bruto Gross Profit	15,00%-16,00%

Dengan didukung oleh struktur permodalan yang kuat, likuiditas yang memadai, serta strategi yang terarah, BSG optimistis dapat melanjutkan pertumbuhan kinerja yang berkelanjutan dan memperkuat posisinya sebagai bank pembangunan daerah yang unggul dan kompetitif.

Leveraging its robust capital structure and sound liquidity, the Bank is well-positioned to drive sustainable growth and further enhance its competitive edge within the regional development banking sector.

Pada kesempatan ini, kami menyampaikan apresiasi dan terima kasih yang setinggi-tingginya kepada Dewan Komisaris atas arahan, pengawasan, dan nasihat strategis yang senantiasa memperkuat kualitas pengambilan keputusan Direksi. Kami juga menyampaikan terima kasih kepada para pemegang saham atas kepercayaan dan dukungan yang berkelanjutan, kepada regulator atas pembinaan dan pengawasan yang konstruktif, serta kepada seluruh nasabah atas kepercayaan yang terus diberikan kepada BSG."

On this occasion, we would like to express our highest appreciation and gratitude to the Board of Commissioners for their strategic guidance, oversight, and counsel, which consistently enhance the quality of the Board of Directors' decision-making. We also extend our thanks to the shareholders for their continued trust and support, to the regulators for their constructive guidance and supervision, and to all our customers for their enduring confidence in BSG.

Tidak lupa, kami memberikan penghargaan kepada seluruh insan BSG atas dedikasi, profesionalisme, dan komitmen yang tinggi dalam menghadapi berbagai tantangan serta dalam mewujudkan kinerja yang solid sepanjang tahun 2025. Sinergi seluruh pemangku kepentingan ini menjadi fondasi utama bagi Bank untuk terus tumbuh secara berkelanjutan.

Furthermore, we commend all BSG employees for their dedication, professionalism, and unwavering commitment in navigating various challenges and delivering solid performance throughout 2025. The synergy among all stakeholders serves as the primary foundation for the Bank's sustainable growth.

Kami memandang masa depan dengan optimisme yang terukur. Dengan fondasi yang semakin kuat, strategi yang adaptif, serta komitmen yang konsisten terhadap tata kelola dan kinerja berkelanjutan, BSG akan terus melangkah maju untuk menciptakan nilai jangka panjang dan memperkuat peran sebagai penggerak ekonomi daerah."

We approach the future with measured optimism. With an increasingly strong foundation, an adaptive strategy, and a consistent commitment to governance and sustainable performance, BSG will continue to move forward to create long-term value and strengthen its role as a catalyst for the regional economy.

Manado, 6 Februari 2026
Manado, February 6, 2026

Atas Nama Direksi
On Behalf of the Board of Directors

Revino M. Pepah
Direktur Utama
President Director

ANGGOTA DIREKSI
MEMBERS OF THE BOARD OF DIRECTORS

Revino M. Pepah
Direktur Utama
President Director

Joubert R.J. Dondokambey
Direktur Umum
General Director

Machmud Turuis
Direktur Kepatuhan
Compliance Director

Louisa J. Parengkuan
Direktur Operasional
Operations Director

Pius S.L. Batara
Direktur Pemasaran
Marketing Director

Laporan Tugas Pengawasan Dewan Komisaris
Supervisory Report of The Board of Commissioners

Sejalan dengan arah strategis Perseroan, Dewan Komisaris meyakini bahwa keberlanjutan kinerja hanya dapat dicapai melalui tata kelola yang kuat, pengawasan yang efektif, serta konsistensi dalam menjaga keseimbangan antara pertumbuhan dan pengelolaan risiko.

Reflecting our strategic path, the Board believes that enduring growth depends on a foundation of strong governance and effective supervision, underpinned by a continuous commitment to harmonizing business growth with prudent risk mitigation.

Ramoy Markus Thimotius Luntungan

Komisaris Utama
President Commissioner

Para Pemangku Kepentingan yang Terhormat,
Dear Shareholders,

Tahun 2025 merupakan periode yang penuh dinamika, di mana perekonomian global masih dihadapkan pada ketidakpastian, sementara ekonomi nasional tetap menunjukkan ketahanan yang solid dengan pertumbuhan sekitar 5,0%. Di tengah kondisi tersebut, BSG berhasil mencatatkan kinerja yang positif dan bertumbuh, baik dari sisi aset, kredit, maupun profitabilitas. Kinerja keuangan BSG sepanjang tahun 2025 menunjukkan capaian yang secara umum berada pada jalur yang positif, meskipun terdapat beberapa indikator yang perlu menjadi perhatian dalam rangka penguatan kinerja ke depan. Total aset tercatat sebesar Rp23,68 triliun atau mencapai 104,21% dari target, mencerminkan pertumbuhan yang solid. Dana Pihak Ketiga juga menunjukkan kinerja yang baik dengan realisasi sebesar Rp18,21 triliun atau 111,01% dari target yang ditetapkan.

Dari sisi intermediasi, penyaluran kredit mencapai Rp16,77 triliun atau 96,14% dari target, yang menunjukkan adanya ruang optimalisasi dalam mendorong pertumbuhan kredit secara lebih agresif namun tetap *prudent*. Sementara itu, kinerja profitabilitas tetap terjaga dengan capaian laba bruto sebesar Rp380,60 miliar (104,18% dari target) dan laba neto sebesar Rp281.00 miliar (102,56% dari target). Rasio profitabilitas juga menunjukkan kinerja yang relatif baik, dengan ROA sebesar 1,68% dan ROE sebesar 15,21%, yang secara umum berada di atas target yang ditetapkan.

Dewan Komisaris memandang bahwa pencapaian ini merupakan hasil dari implementasi strategi yang tepat, disiplin dalam pengelolaan risiko, serta sinergi yang kuat antara Direksi dan seluruh jajaran manajemen. Oleh karena itu, Dewan Komisaris menyampaikan apresiasi kepada Direksi atas kepemimpinan yang efektif, serta kepada seluruh insan BSG atas dedikasi dan kontribusi dalam menjaga kinerja Bank tetap tumbuh secara berkelanjutan.

The year 2025 was a highly dynamic period, marked by ongoing global economic uncertainty, while the national economy continued to demonstrate solid resilience with growth of approximately 5.0%. Amidst these conditions, BSG successfully recorded positive and upward performance across its assets, loans, and profitability. BSG's financial performance throughout 2025 generally remained on a positive trajectory, although certain indicators require further attention to strengthen future performance. Total assets were recorded at IDR23.68 trillion, reaching 104.21% of the target, reflecting solid growth. Third-Party Funds (DPK) also performed well, realizing IDR18.21 trillion, or 111.01% of the set target.

In terms of intermediation, lending reached IDR16,77 trillion, or 96.14% of the target, indicating a strategic opportunity for optimization in driving more aggressive yet prudent loan growth. Meanwhile, profitability remained stable, with gross profit reaching IDR380.60 billion (104.18% of target) and net profit at IDR281,00 billion (102.56% of target). Profitability ratios also showed relatively strong performance, with an ROA of 1.68% and an ROE of 15.21%, both generally exceeding established targets.

The Board of Commissioners views these achievements as the result of effective strategic implementation, disciplined risk management, and strong synergy between the Board of Directors and all levels of management. Consequently, the Board of Commissioners expresses its appreciation to the Board of Directors for their effective leadership, and to all BSG employees for their dedication and contribution to maintaining the Bank's sustainable growth.

Penilaian Komisaris atas Kinerja Direksi
Performance Assessment of the Board of Directors by the Board of Commissioners

Dewan Komisaris menilai bahwa Direksi telah menjalankan fungsi pengelolaan Bank secara efektif, dengan tetap berpegang pada prinsip kehati-hatian dan tata kelola yang baik.

Dalam menjalankan mandatnya, Direksi dinilai mampu menjaga keseimbangan antara pertumbuhan bisnis dan pengelolaan risiko, serta responsif terhadap dinamika eksternal yang berkembang. Selain itu, Direksi juga dinilai konsisten dalam memastikan bahwa kebijakan strategis yang diambil selaras dengan arah bisnis Bank dan ketentuan regulator.

Sepanjang tahun 2025, Direksi dinilai berhasil:

1. Mendorong pertumbuhan bisnis yang sehat dan berkelanjutan.
2. Menjaga kualitas aset dan stabilitas keuangan.
3. Mengoptimalkan fungsi intermediasi.
4. Mengakselerasi transformasi digital.

Kinerja tersebut tercermin dari peningkatan laba, pertumbuhan kredit, serta rasio keuangan yang tetap berada dalam batas yang sehat. Dewan Komisaris juga menilai bahwa Direksi responsif dalam menghadapi dinamika eksternal serta mampu menjaga keseimbangan antara ekspansi bisnis dan pengelolaan risiko.

The Board of Commissioners assesses that the Board of Directors has managed the Bank effectively while consistently adhering to prudential principles and good corporate governance.

In the execution of its mandate, the Board of Directors is deemed to have successfully balanced business growth with risk management and remained responsive to evolving external dynamics. Furthermore, the Board of Directors has been consistent in ensuring that strategic policies remain aligned with the Bank's business direction and regulatory requirements.

Throughout 2025, the Board of Directors achieved significant milestones, as follows:

1. Driving healthy and sustainable business growth;
2. Maintaining asset quality and financial stability;
3. Optimizing the intermediation function;
4. Accelerating digital transformation.

This performance was reflected in increased profits, loan growth, and financial ratios that remained within healthy limits. The Board of Commissioners also evaluates the Board of Directors as highly responsive to external shifts and capable of maintaining a balance between business expansion and risk management.

Penerapan Keberlanjutan
Sustainability Implementation

Dewan Komisaris mengawasi implementasi prinsip keberlanjutan yang telah menjadi bagian integral dari strategi Bank.

Sepanjang tahun 2025, BSG telah menunjukkan komitmen dalam mendukung pembangunan berkelanjutan melalui:

1. Penyaluran kredit pada sektor-sektor produktif dan inklusif.
2. Dukungan terhadap UMKM dan ekonomi daerah.
3. Penguatan layanan keuangan berbasis digital untuk meningkatkan inklusi keuangan.

Dewan Komisaris memandang bahwa langkah-langkah tersebut telah sejalan dengan prinsip *Environmental, Social and Governance* (ESG) serta mendukung peran Bank sebagai agen pembangunan daerah.

The Board of Commissioners oversees the implementation of sustainability principles, which have become an integral part of the Bank's strategy.

Throughout 2025, BSG demonstrated its commitment to supporting sustainable development through:

1. Lending to productive and inclusive sectors;
2. Support for MSMEs and the regional economy;
3. Reinforcement of digital-based financial services to enhance financial inclusion.

The Board of Commissioners views these initiatives as being aligned with Environmental, Social, and Governance (ESG) principles, reinforcing the Bank's role as an agent of regional development.

Pengawasan implementasi kebijakan dan strategi
Supervision of Policy and Strategy Implementation

Dalam menjalankan fungsi pengawasan, Dewan Komisaris secara aktif memastikan bahwa implementasi kebijakan strategis yang ditetapkan Direksi berjalan konsisten dengan arah transformasi Bank, prinsip kehati-hatian, serta ketentuan regulator.

Pengawasan dilakukan melalui mekanisme yang terstruktur dan berkelanjutan, antara lain melalui rapat gabungan Dewan Komisaris dan Direksi yang diselenggarakan secara berkala. Sepanjang tahun 2025, telah dilaksanakan 10 kali rapat gabungan, yang secara khusus membahas evaluasi realisasi Rencana Bisnis Bank (RBB), pencapaian kinerja keuangan dan operasional, serta isu-isu strategis yang memerlukan perhatian manajemen. Dalam forum tersebut, Dewan Komisaris memberikan arahan, masukan strategis, serta rekomendasi perbaikan guna memastikan pencapaian target yang optimal.

Selain itu, Dewan Komisaris melakukan penelaahan secara berkala terhadap profil risiko Bank, termasuk risiko kredit, likuiditas, pasar, dan operasional, serta mengevaluasi kecukupan permodalan dalam mendukung ekspansi usaha. Pengawasan ini bertujuan untuk memastikan bahwa pertumbuhan bisnis tetap berada dalam koridor risk appetite yang telah ditetapkan serta didukung oleh struktur permodalan yang memadai.

Dewan Komisaris juga melakukan evaluasi terhadap tindak lanjut atas temuan audit, baik yang berasal dari audit internal maupun hasil pemeriksaan eksternal, termasuk regulator. Evaluasi difokuskan pada ketepatan waktu penyelesaian, kualitas perbaikan yang dilakukan, serta efektivitas mitigasi risiko yang dihasilkan. Dewan Komisaris memastikan bahwa setiap temuan ditindaklanjuti secara tuntas, sehingga dapat memperkuat sistem pengendalian internal dan mencegah potensi terulangnya permasalahan di masa mendatang.

Melalui pendekatan pengawasan yang aktif, komprehensif, dan berbasis risiko tersebut, Dewan Komisaris memastikan bahwa setiap kebijakan dan langkah strategis yang diambil Direksi tidak hanya selaras dengan arah bisnis Bank, tetapi juga mampu menjaga stabilitas kinerja serta memperkuat ketahanan Bank dalam menghadapi dinamika internal maupun eksternal.

In exercising its supervisory function, the Board of Commissioners actively ensures that the implementation of strategic policies established by the Board of Directors remains consistent with the Bank's transformation direction, prudent principles, and regulatory requirements.

Supervision is conducted through structured and continuous mechanisms, including periodic joint meetings between the Board of Commissioners and the Board of Directors. Throughout 2025, 10 joint meetings were held, specifically focusing on the evaluation of the Bank Business Plan (RBB) realization, financial and operational performance achievements, and strategic issues requiring management attention. During these forums, the Board of Commissioners provided guidance, strategic input, and recommendations for improvement to ensure optimal target achievement.

Additionally, the Board of Commissioners conducts regular reviews of the Bank's risk profile, including credit, liquidity, market, and operational risks, and evaluates capital adequacy to support business expansion. This oversight aims to ensure that business growth remains within the established risk appetite corridors and is supported by a sufficient capital structure.

The Board of Commissioners also evaluates the follow-up actions on audit findings from both internal audits and external examinations, including those from regulators. The evaluation focuses on the timeliness of resolution, the quality of improvements made, and the effectiveness of the resulting risk mitigation. The Board of Commissioners ensures that every finding is thoroughly addressed to strengthen the internal control system and prevent the recurrence of potential issues in the future.

Through this active, comprehensive, and risk-based oversight approach, the Board of Commissioners ensures that every policy and strategic step taken by the Board of Directors is not only aligned with the Bank's business direction but also maintains performance stability and strengthens the Bank's resilience against internal and external dynamics.

Implementasi Tata Kelola dan WBS
Governance and WBS Implementation

Dewan Komisaris menilai bahwa penerapan *Good Corporate Governance* (GCG) di BSG telah berjalan dengan baik dan konsisten. Penguatan tata kelola tercermin dari kepatuhan terhadap regulasi, efektivitas sistem pengendalian internal, serta meningkatnya kualitas transparansi dan akuntabilitas.

Dewan Komisaris menekankan pentingnya penguatan budaya kepatuhan dan integritas sebagai bagian dari fondasi keberlanjutan perusahaan. Selain itu, mekanisme *Whistleblowing System* (WBS) telah diimplementasikan sebagai sarana pelaporan pelanggaran yang transparan dan akuntabel. Dewan Komisaris memastikan bahwa setiap laporan yang masuk ditindaklanjuti secara objektif dan profesional, sehingga mampu memperkuat integritas organisasi.

The Board of Commissioners assesses that the implementation of Good Corporate Governance (GCG) at BSG has proceeded effectively and consistently. This strengthening of governance is reflected in full regulatory compliance, the effectiveness of internal control systems, and the enhanced quality of transparency and accountability.

The Board of Commissioners emphasizes the importance of reinforcing a culture of compliance and integrity as a fundamental pillar of corporate sustainability. Furthermore, the Whistleblowing System (WBS) has been implemented as a transparent and accountable mechanism for reporting violations. The Board of Commissioners ensures that every report received is followed up objectively and professionally, thereby strengthening organizational integrity.

Penilaian Komite di bawah Dewan Komisaris
Assessment of Committees under the Board of Commissioners

Dalam mendukung pelaksanaan fungsi pengawasan, Dewan Komisaris dibantu oleh komite-komite, antara lain:

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

Dewan Komisaris menilai bahwa komite-komite tersebut telah menjalankan fungsi secara efektif, khususnya dalam:

1. Melakukan kajian atas laporan keuangan dan pengendalian internal.
2. Memantau profil risiko dan implementasi manajemen risiko.
3. Memberikan rekomendasi terkait kebijakan remunerasi dan suksesi.

Kontribusi komite-komite tersebut menjadi faktor penting dalam menjaga kualitas pengawasan dan pengambilan keputusan.

To support the execution of its supervisory function, the Board of Commissioners is assisted by the following committees:

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

The Board of Commissioners evaluates that these committees have performed their functions effectively, particularly in:

1. Reviewing financial statements and internal controls;
2. Monitoring risk profiles and the implementation of risk management;
3. Providing recommendations regarding remuneration policies and succession planning.

The contributions of these committees remain significant in maintaining the quality of supervisory and strategic decision-making.

Susunan Dewan Komisaris
Composition of the Board of Commissioners

Sebagai bagian dari penguatan tata kelola dan keberlanjutan kepemimpinan, BSG melaksanakan Rapat Umum Pemegang Saham Luar Biasa (RUPS LB) pada tanggal 09 April 2025 yang menetapkan perubahan komposisi Dewan Komisaris. Melalui keputusan tersebut, Perseroan melakukan pemberhentian dengan hormat kepada sebagian anggota Dewan Komisaris serta mengangkat susunan Dewan Komisaris yang baru sebagai langkah penyegaran organisasi dan penguatan fungsi pengawasan.

As part of the effort to strengthen governance and ensure leadership continuity, BSG convened an Extraordinary General Meeting of Shareholders (EGM) on April 9, 2025, which resolved to change the composition of the Board of Commissioners. Through this resolution, the Company honorably discharged certain members of the Board and appointed a new lineup as a step toward organizational refreshment and the strengthening of the oversight function.

Per 31 Desember 2025, susunan Dewan Komisaris BSG adalah sebagai berikut:

As of December 31, 2025, the composition of BSG's Board of Commissioners is as follows:

No.	Jabatan Position	Nama Name
1.	Komisaris Utama President Commissioner	Ramoy Markus Thimotius Luntungan
2.	Komisaris Commissioner	Max R.M. Kembuan
3.	Komisaris Independen Independent Commissioner	Sam Sachrul Mamonto
4.	Komisaris Independen Independent Commissioner	Djafar Alkatiri
5.	Komisaris Independen Independent Commissioner	Jaclyn Ivana Koloay

Komposisi ini mencerminkan kombinasi kompetensi, independensi, dan pengalaman yang memadai dalam mendukung fungsi pengawasan secara optimal.

This composition reflects a balanced combination of competence, independence, and extensive experience, providing optimal support for the supervisory function.

Prospek 2026
2026 Outlook

Dewan Komisaris memandang bahwa prospek industri perbankan pada tahun 2026 tetap positif, meskipun diwarnai oleh tantangan global yang masih berlanjut.

The Board of Commissioners views the outlook for the banking industry in 2026 as remaining positive, despite the persistence of global challenges.

BSG diharapkan dapat terus:
1. Memperkuat fundamental bisnis dan struktur permodalan;
2. Meningkatkan kualitas aset dan manajemen risiko;
3. Mengakselerasi transformasi digital;
4. Memperluas peran dalam mendukung ekonomi daerah.

BSG is expected to consistently:
1. Strengthen business fundamentals and capital structure;
2. Enhance asset quality and risk management;
3. Accelerate digital transformation;
4. Expand its role in supporting the regional economy.

Dewan Komisaris akan terus menjalankan fungsi pengawasan secara optimal guna memastikan bahwa Bank tetap berada pada jalur pertumbuhan yang sehat, berkelanjutan, dan sesuai dengan prinsip tata kelola yang baik.

The Board of Commissioners is dedicated to maintaining proactive and objective oversight, ensuring that every step toward the Bank's future growth is taken within the framework of sound corporate governance.

Penutup
Closing

Kami menyampaikan apresiasi kepada Direksi atas pelaksanaan fungsi pengelolaan yang efektif, serta kepada seluruh insan BSG atas dedikasi yang telah diberikan. Ucapan terima kasih juga kami sampaikan kepada pemegang saham, regulator, dan nasabah atas kepercayaan yang terus diberikan kepada BSG.

Dewan Komisaris akan terus menjalankan fungsi pengawasan secara independen dan objektif, serta memastikan bahwa setiap kebijakan dan strategi yang dijalankan senantiasa berorientasi pada keberlanjutan dan penciptaan nilai jangka panjang.

We extend our appreciation to the Board of Directors for their effective management and to all BSG employees for their unwavering dedication. We also convey our gratitude to our shareholders, regulators, and customers for the continued trust placed in BSG.

The Board of Commissioners will continue to exercise its supervisory function independently and objectively, ensuring that every policy and strategy implemented remains oriented toward sustainability and long-term value creation.

Manado, 6 Februari 2026
Manado, February 6, 2026

Atas Nama Dewan Komisaris
On Behalf of the Board of Commissioners

Ramoy Markus Thimotius Luntungan
Komisaris Utama
President Commissioner

ANGGOTA DEWAN KOMISARIS
MEMBERS OF THE BOARD OF COMMISSIONERS

Ramoy Markus Thimotius Luntungan
Komisaris Utama
President Commissioner

Max R.M. Kembuan
Komisaris
Commissioner

Sam Sachrul Mamonto
Komisaris Independen
Independent Commissioner

Djafar Alkatiri
Komisaris Independen
Independent Commissioner

Jaclyn Ivana Koloay
Komisaris Independen
Independent Commissioner

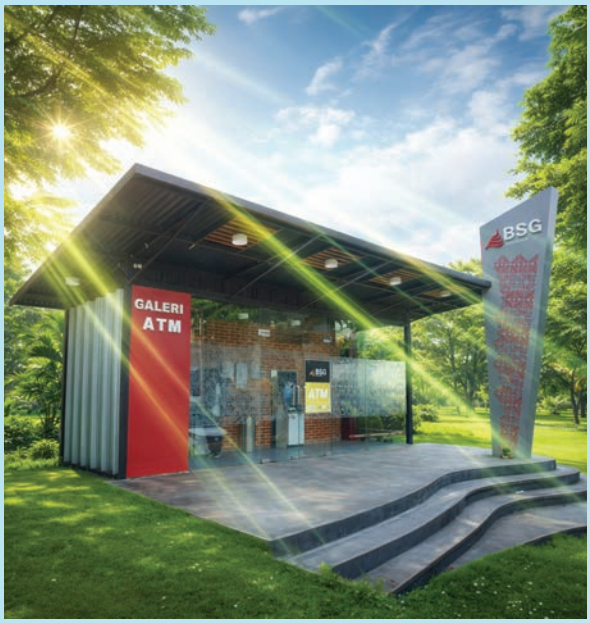
03

Profil Perusahaan

Company Profile

BSG

Informasi Umum Perusahaan
Company General Informations



Nama Perusahaan | Company's Name
PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo

Nama Panggilan | Call Name
BSG

Bidang Usaha | Business Sector
Perbankan Umum
Commercial Banking

Tanggal Pendirian | Establishment Date
3 Juni 1961
June 3, 1961

Status Bank | Bank's Status
KBMI - 1

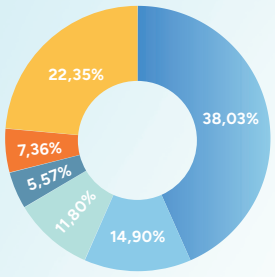
Status Badan Hukum | Legal Entity's Status
Perseroan Terbatas
Limited Liability Company

Dasar Hukum | Legal Framework
Akta No. 88 tanggal 17 Maret 1961 oleh Raden Hadiwido
Deed No. 88 on March 17, 1961 by Raden Hadiwido

Modal Dasar | Authorized Capital
Rp5.000.000.000.000
IDR5,000,000,000,000

Modal Disetor Penuh | Paid-up Capital
Rp1.400.067.600.000
IDR1,400,067,600,000

Kepemilikan Saham | Shareholding



- Pemerintah Daerah Provinsi Sulawesi Utara (38,03%)
  North Sulawesi Province Regional Government (38.03%)
- Pemerintah Daerah Kabupaten dan Kota Se-Provinsi Sulawesi Utara (14,90%)
  Regency and City Regional Governments of North Sulawesi Province (14.90%)
- Pemerintah Daerah Provinsi Gorontalo (5,57%)
  Gorontalo Province Regional Government (5.57%)
- Pemerintah Daerah Kabupaten dan Kota Se-Provinsi Gorontalo (11,80%)
  Regency and City Regional Governments of Gorontalo Province (11.80%)
- Koperasi Karyawan BSG (7,36%)
  BSG Employee Cooperatives (7.36%)
- PT Mega Corpora (22,35%)
  PT Mega Corpora (22.35%)

Nomor Induk Berusaha (NIB) | Single Business Number (NIB)
9120201871462

NPWP | NPWP
01.148.694.1.821-000

Nama KBLI | KBLI Name
Penanaman Modal Dalam Negeri (PMDN)
Domestic Investment (PMDN)

Kode KBLI | KBLI Code
64123

Sekretaris Perusahaan | Corporate Secretary
corsec@banksulutgo.co.id

Alamat Kantor Pusat | Head Office Address
Kompleks Marina Plaza
Jl. Pierre Tendean No. 100 - Manado 95111
Telp/Phone : (0431) 888659
Fax/Fac : (0431) 854522

Kontak Alamat | Contact Address
Sekretaris Perusahaan
Corporate Secretary
Kompleks Marina Plaza
Jl. Pierre Tendean No. 100 - Manado 95111
Telp/Phone : (0431) 888659
Fax/Fac : (0431) 854522
E-mail : corsec@banksulutgo.co.id

Jumlah Karyawan | Total Employee
2.064 orang/people

***Call Center* | Call Center**
1500-659

***Website* | Website**
www.banksulutgo.co.id

Media Sosial | Social Media

@BankSulutGo **@BankSulutGo** **BankSulutGo**

Jaringan Kantor | Office Network

1	Kantor Pusat Head Office	**1**	Kantor Wilayah Regional Office	**1**	Kantor Cabang Utama Main Branch Office	**25**	Kantor Cabang Branch Offices
25	Kantor Cabang Pembantu Sub-Branch Offices	**63**	Kantor Cabang Pembantu Layanan Kas* Cash Service Sub-Branch Offices*	**296**	ATM & CRM ATMs & CRMs		

*) Mengalami proses perubahan status jenis jaringan sesuai POJK Nomor 12/POJK.03/2021 tentang Bank Umum
*) Subject to process of changes in the status of network type under POJK Number 12/POJK.03/2021 on Commercial Banks

Bidang Usaha
Line of Business

Sesuai dengan Anggaran Dasar Bank yang terakhir diubah melalui Akta Pernyataan Keputusan Rapat No. 137 tanggal 24 Juni 2013, yang dibuat di hadapan M.S.E. Pangemanan, S.H., Notaris di Manado, pada pasal 3 menyebutkan maksud dan tujuan BSG adalah berusaha dalam bidang perbankan dan jasa keuangan lainnya yang dapat dilakukan oleh suatu bank berdasarkan peraturan perundangan yang berlaku di Indonesia, sebagai berikut :

1. Menghimpun dana dari masyarakat dalam bentuk simpanan berupa giro, deposito berjangka, sertifikat deposito, tabungan dan/atau bentuk lain yang dipersamakan dengan itu;
2. Memberikan Kredit;
3. Menerbitkan surat pengakuan hutang;
4. Membeli, menjual atau menjamin atas risiko sendiri maupun untuk kepentingan dan atas perintah nasabahnya;
5. Memindahkan uang baik untuk kepentingan sendiri maupun untuk kepentingan nasabah;
6. 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 lain;

In accordance with the Bank's Articles of Association, as recently amended by the Deed of Statement of Meeting Resolution Number 137 dated June 24, 2013, by M.S.E. Pangemanan, S.H., Notary in Manado, Article 3 states that the purpose and objective of BSG is to engage in banking and other financial services as permitted for a bank under the prevailing laws and regulations in Indonesia, as follows:

1. To raise funds from the public in the form of deposits, including current accounts (giro), time deposits, deposit certificates, savings, and/or other equivalent forms;
2. To provide credit facilities;
3. To issue debt acknowledgment letters;
4. To purchase, to sell, or to underwrite for its own risk or for the interest and upon the instruction of its customers;
5. To transfer funds, both for its own interest and for the interest of customers;
6. To place funds with, to borrow funds from, or to lend funds to other banks, through the use of letters, telecommunications, sight drafts, checks, or other means;

7. Menerima pembayaran dari tagihan atau surat berharga dan melakukan perhitungan dengan atau antar pihak ketiga;
8. Menyediakan tempat untuk menyimpan barang dan surat berharga;
9. Melakukan kegiatan penitipan untuk kepentingan pihak lain berdasarkan suatu kontrak;
10. Melakukan penempatan dana dari nasabah kepada nasabah lainnya dalam bentuk surat berharga yang tidak tercatat di bursa efek;
11. Membeli sebagian atau seluruh agunan 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 debitor tidak memenuhi kewajibannya kepada Perseroan, dengan ketentuan agunan yang diberi tersebut wajib segera dicairkan secepatnya;
12. Melakukan kegiatan anjak piutang, usaha kartu kredit dan kegiatan wali amanat;
13. Melakukan kegiatan dalam valuta asing dan/atau sebagai Bank Devisa dengan memenuhi ketentuan yang ditetapkan oleh yang berwenang;
14. Melakukan kegiatan penyertaan modal pada Bank atau perusahaan lain di bidang keuangan antara lain sewa guna usaha, modal ventura, perusahaan efek, asuransi serta lembaga kliring penyelesaian dan penyimpanan dengan memenuhi ketentuan yang ditetapkan yang berwenang;
15. Melakukan kegiatan penyertaan modal sementara untuk mengatasi akibat kegagalan kredit atau kegagalan pembiayaan berdasarkan prinsip syariah, dengan syarat harus menarik kembali penyertaannya dengan memenuhi ketentuan yang ditetapkan oleh yang berwenang;
16. Bertindak sebagai pendiri dana pensiun sesuai dengan ketentuan Peraturan Perundang-undangan tentang Dana Pensiun;
17. Memberi bantuan teknis kepada Badan Usaha Milik Daerah (BUMN) di lingkungan Daerah Provinsi Sulawesi Utara dan Daerah Kabupaten/Daerah Kota Seluruh Provinsi Sulawesi Utara dan Provinsi Gorontalo yang berbadan hukum perseroan terbatas (PT) dalam rangka pengelolaan keuangan daerah;
18. Melakukan kegiatan perbankan termasuk perbankan konvensional maupun perbankan berdasarkan prinsip syariah serta kegiatan usaha lain yang lazim dilakukan oleh Bank sepanjang tidak bertentangan dengan Peraturan Perundang-undangan yang berlaku.

7. To receive payments from receivables or securities and to conduct settlements with or between third parties;
8. To provide safety deposit boxes for goods and securities;
9. To engage in custodial activities for the benefit of other parties based on a contract;
10. To conduct fund placements from customers to other customers in the form of securities not listed on the stock exchange;
11. To purchase part or all of the collateral, whether through auction or outside of auction, based on voluntary submission by the collateral owner or based on power of attorney to sell outside of auction in the event a debtor fails to fulfill their obligations to the Company, provided that such purchased collateral must be liquidated as soon as possible;
12. To engage in factoring, credit card business, and trustee (wali amanat) activities;
13. To conduct foreign exchange activities and/or to act as a Foreign Exchange Bank, subject to the provisions set by the authorities;
14. To engage in equity participation in other banks or companies in the financial sector, including leasing, venture capital, securities companies, insurance, as well as clearing, settlement, and depository institutions, subject to the provisions set by the authorities;
15. To engage in temporary equity participation to address the impact of credit or financing failures based on Sharia principles, provided that such participation is withdrawn in accordance with the provisions set by the authorities;
16. To act as a pension fund founder in accordance with the laws and regulations concerning Pension Funds;
17. To provide technical assistance to Regional Government-Owned Enterprises (BUMD) within the Provincial Government of North Sulawesi and Regency/Municipal Governments throughout North Sulawesi and Gorontalo Provinces that are incorporated as limited liability companies (PT) in the context of regional financial management;
18. To engage in other banking activities, including both conventional and Sharia-based banking, as well as other business activities commonly conducted by banks, provided they do not conflict with prevailing laws and regulations.

Riwayat Singkat BSG
A Brief History of BSG

PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo, disebut juga "Bank SulutGo" atau "BSG", berdiri dengan nama Bank Pembangunan Daerah Sulawesi Utara Tengah berdasarkan Akta No. 88 tanggal 17 Maret 1961 oleh Raden Hadiwido, Notaris pengganti dari Raden Kadiman, Notaris di Jakarta yang diperbaiki dengan Akta Perubahan Anggaran Dasar No. 22 tanggal 4 Agustus 1961 oleh Raden Kadiman Notaris di Jakarta dan Akta Perubahan Anggaran Dasar No. 46 tanggal 10 Oktober 1961 oleh Raden Hadiwido pengganti dari Raden Kadiman, Notaris di Jakarta, yang telah memperoleh pengesahan dari Menteri Kehakiman Republik Indonesia dengan penetapan No. J.A.5/109/6 tanggal 13 Oktober 1961.

Seiring waktu, nama dan bentuk badan hukumnya beberapa kali berubah. Pernah menjadi Perusahaan Daerah Bank Pembangunan Daerah Sulawesi Utara sesuai Peraturan Daerah tanggal 2 Juni 1964. Perubahan itu mengikuti Undang-Undang No. 13 tahun 1964 tentang antara lain pembentukan Provinsi Daerah Tingkat I Sulawesi Utara.

PT Bank Pembangunan Daerah Sulawesi Utara, also referred to as "Bank SulutGo" or "BSG", was established under the name of North Central Sulawesi Regional Development Bank under No. 88 on March 17 1961 by Raden Hadiwido, Notary Public replacing Raden Kadiman, Notary Public in Jakarta revised by Deed of Amendment to Articles of Association No. 22 on August 04, 1961 by Raden Kadiman Notary Public in Jakarta and Deed of Amendment to Articles of Association No. 46 on October 10, 1961 by Raden Hadiwido, substitute for Raden Kadiman, Notary Public in Jakarta, which has obtained approval of Minister of Justice of Republic of Indonesia with stipulation No. J.A.5/109/6 on October 13, 1961.

Over time, the name and form of the legal entity has been subject to change several times. It was Perusahaan Daerah Bank Pembangunan Daerah Sulawesi Utara under Regional Regulations on June 2, 1964. This change complies with Law No. 13 of 1964 regarding, among other things, the formation of Level I North Sulawesi Regional Province.

Pada tahun 1999, bentuk badan hukum Bank Pembangunan Daerah Sulawesi Utara berubah dari perusahaan daerah menjadi perseroan terbatas (PT). Sebagai perseroan terbatas maka pendirian Bank Sulut dilakukan dengan Akta No. 7 tanggal 14 April 1999.

Dibuat di hadapan Joanes Tommy Lasut, SH, notaris di Manado yang disahkan oleh Menteri Kehakiman R.I dengan Keputusan No. C-8296.HT.01.01.TH'99 tanggal 14 Mei 1999.

Perubahan ini telah diumumkan dalam Berita Negara R.I. No. 63 tanggal 6 Agustus 1999 dan Tambahan Berita Negara R.I. No. 4772. Modal dasar ditetapkan saat itu senilai Rp100 miliar dengan kepemilikan daerah provinsi, kabupaten dan kota.

Perubahan bentuk badan hukum Bank Sulut tersebut merupakan tuntutan dalam rangka memenuhi salah satu persyaratan mengikuti program rekapitalisasi perbankan. Saat itu Bank Sulut menghadapi risiko kewajiban pemenuhan modal minimum (KPPM) kurang dari 8%.

Berdasarkan Peraturan Daerah No. 84 tahun 1998 tentang Program Rekapitalisasi Bank Umum, Surat Keputusan Bersama Menteri Keuangan dan Gubernur Bank Indonesia No. 135/KMK.017/1999 dan No. 32/17/KEP/GBI tanggal 9 April 1999, Bank Sulut telah menandatangani Perjanjian Rekapitalisasi.

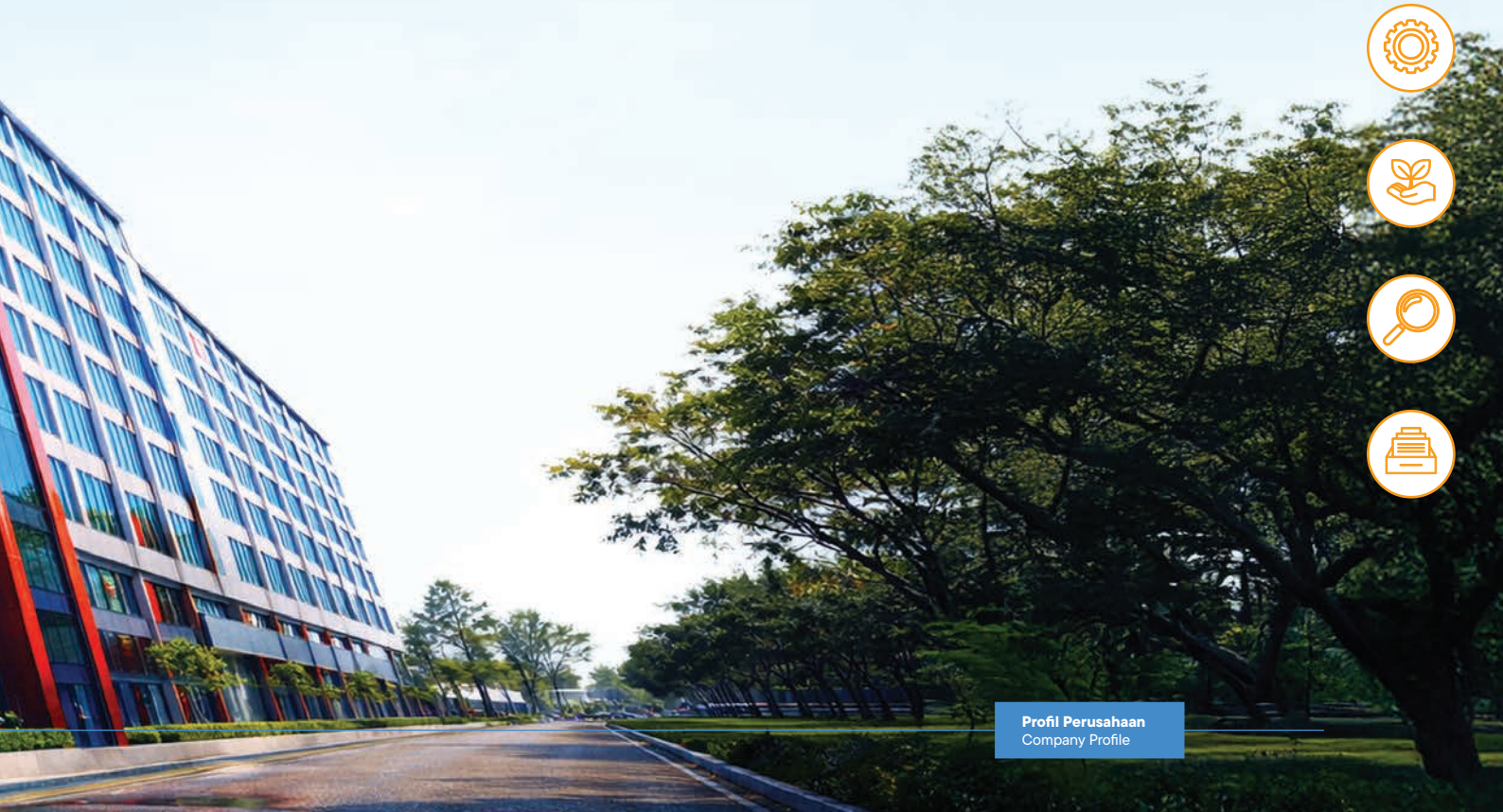
In 1999, the legal entity form of North Sulawesi Regional Development Bank changed from a regional company to a limited liability company (PT). As a limited liability company, the establishment of Bank Sulut was executed by Deed No. 7 on April 14, 1999.

It was executed before Joanes Tommy Lasut, SH, a notary public in Manado which was approved by the Minister of Justice of Republic of Indonesia by Decree No. C-8296.HT.01.01.TH'99 on May 14, 1999.

This change has been announced in the State Gazette of Republic of Indonesia No. 63 on August 6, 1999 and Supplement to State Gazette of Republic of Indonesia No. 4772. The authorized capital was set at that time at IDR100 billion with regional ownership by provinces, regencies and cities.

The change in the legal entity form of Bank Sulut is a requirement in order to comply with one of the requirements for participating in the banking recapitalization program. Bank Sulut at that time faced the risk of having to fulfill the minimum capital requirement (KPPM) of less than 8%.

Subject to Regional Regulation No. 84 of 1998 on Commercial Bank Recapitalization Program, Joint Decree of Minister of Finance and Governor of Bank Indonesia No. 135/KMK.017/1999 and No. 32/17/KEP/GBI dated April 9, 1999, Bank Sulut has signed a Recapitalization Agreement.



Pada tahun 2004, Pemerintah RI melalui Menteri Keuangan telah menjual kembali (divestasi) seluruh saham negara pada Bank Sulut berdasarkan Perjanjian Jual beli seluruh Saham Negara dan Pelunasan Obligasi Negara pada PT Bank Sulut tanggal 30 Juni 2004.

In 2004, the Indonesian Government through Minister of Finance resold (divested) all state shares in Bank Sulut based on the Agreement of Sale and Purchase of all State Shares and Repayment of State Bonds at PT Bank Sulut on June 30, 2004.

Setelah Bank Sulut melepaskan diri dari program rekapitalisasi perbankan terjadi beberapa perubahan Anggaran Dasar berkaitan dengan perubahan susunan kepemilikan saham setelah divestasi saham negara.

After Bank Sulut withdrew from the banking recapitalization program, several changes were made to the Articles of Association relating to changes in the composition of share ownership following the divestment of state shares.

Terakhir dengan peningkatan modal dasar dari Rp100 miliar menjadi Rp300 miliar yang telah mendapat persetujuan Menteri Hukum dan Hak Asasi Manusia RI No. C-24640 HT.01.04. TH.2006 tanggal 23 Agustus 2006. Hal ini telah diumumkan dalam Berita Negara RI tanggal 23 Oktober 2006 No. 85 Tambahan No. 11432/2006.

Ultimately, the authorized capital increased from IDR100 billion to IDR300 billion which has received approval from Minister of Law and Human Rights of Republic of Indonesia No. C-24640 HT.01.04.TH.2006 on August 23, 2006. This was announced in the State Gazette of Republic of Indonesia on October 23, 2006 No. 85 Supplement No. 11432/2006.

PT Bank Pembangunan Daerah Sulawesi Utara (PT Bank Sulut) kemudian berubah menjadi PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo (BSG).

PT Bank Pembangunan Daerah Sulawesi Utara (PT Bank Sulut) later changed to PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo (BSG).

Perubahan ini sesuai hasil Rapat Umum Pemegang Saham Luar Biasa PT Bank Sulut pada 8 Mei 2015. Juga sesuai Keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan No. AHU-0935695.AH.01.02.TAHUN 2015 tanggal 23 Mei 2015 dan Keputusan Dewan komisioner Otoritas Jasa Keuangan No. 17/ KDK.03/2015 tanggal 23 September 2015.

This change complies with the results of Extraordinary General Meeting of Shareholders of PT Bank Sulut on May 8, 2015. It also complies with Decree of Minister of Law and Human Rights of Republic of Indonesia with No. AHU-0935695.AH.01.02.Year 2015 on May 23, 2015 and Decision of Board of Commissioners of Otoritas Jasa Keuangan No. 17/KDK.03/2015 on September 23, 2015.

Perkembangan BSG terus memperlihatkan peningkatan dari waktu ke waktu menjawab tantangan industri perbankan khususnya dalam hal sistem pelayanan yang telah terkoneksi secara digital dan penggunaan teknologi yang mutakhir dengan tetap menjadikan kepuasan nasabah sebagai faktor yang paling utama.

The development of BSG continues to represent improvement from time to time in response to the challenges of the banking industry, particularly in terms of digitally connected service systems and the use of the latest technology while still making customer satisfaction the most significant factor.

Di tahun 2017, BSG mengeluarkan program BSG*digital* sebagai pilar bisnis baru, yang dilanjutkan dengan peluncuran produk dan layanan yang berbasis digital seperti BSG*kasda* v2, BSG*samsat* Wilayah Gorontalo, USS Banking, dan Pinjaman Diskonto pada tahun berikutnya. Berbagai produk dan layanan unggulan tersebut memposisikan BSG menjadi bank yang terpercaya dan pilihan masyarakat Sulawesi Utara dan Gorontalo sesuai dengan *tagline* "Torang Pe Bank."

In 2017, BSG launched BSG*digital* program as a new business pillar, followed by the launch of digital-based products and services such as BSG*kasda* v2, BSG*samsat* for Gorontalo Region, USS Banking, and Pinjaman Diskonto the following year. These various superior products and services turn BSG to be a trusted bank and the choice of the people of North Sulawesi and Gorontalo according to the the "Torang Pe Bank" tagline.

Di tahun 2019 BSG menghadirkan produk BSG*debit* dengan teknologi chip yang dapat digunakan bertransaksi di mesin EDC berlogo Garuda GPN di seluruh Indonesia. Selain itu, BSG juga menandatangani kerja sama dengan beberapa sekolah untuk mempermudah transaksi pembayaran iuran pendidikan dan penandatanganan kerja sama dengan PDAM Gorontalo yang mempercayakan pengelolaan keuangan dan pembayarannya kepada BSG.

In 2019, BSG presented BSG*debit* product with chip technology that can be used for transactions on EDC machines with Garuda GPN logo throughout Indonesia. In addition, BSG also signed collaborations with several schools to facilitate education fee payment transactions and a collaboration with PDAM Gorontalo which entrusts its financial management and payments to BSG.

Pada tahun 2021, BSG secara resmi meluncurkan aplikasi *mobile banking* BSG*touch* yang akan semakin memberikan kemudahan bagi nasabah dalam melakukan transaksi.

Dengan mempertahankan kinerja dan performa saat ini, cakupan jaringan kegiatan operasional BSG semakin diperluas hingga ke pelosok daerah yang belum tersentuh layanan perbankan dengan mendirikan kantor kas daerah yang berbasis internet, akan mempermudah dan mempercepat proses transaksi perbankan di mana saja dan kapan saja.

In 2021, BSG officially launched BSG*touch* mobile banking application which will make it even easier for customers to make transactions.

By maintaining the current achievement and performance, the network coverage of BSG operational activities is significantly expanded to remote areas that have not been touched by banking services by establishing internet-based regional cash offices, which will facilitate and accelerate the banking transaction process anywhere and anytime.

Perubahan nama dan Status

Bank telah mengalami 4 (empat) kali perubahan nama dan status sejak didirikan di tahun 1961 hingga akhir tahun 2020, sebagaimana dijabarkan pada bagan berikut:

Changes in Name and Status

The Bank has undergone 4 (four) changes in name and status since its establishment in 1961 until the end of 2020, as described in the following chart:

01

Bank Pembangunan Daerah Sulawesi Utara Tengah, Berdasarkan Akta No. 88 tanggal 17 Maret 1961

Bank Pembangunan Daerah Sulawesi Tengah Utara, under Deed No. 88 on March 17, 1961

02

Perusahaan Daerah Bank Pembangunan Daerah Sulawesi Utara, Berdasarkan Undang-undang No. 13 tahun 1962 tentang ketentuan-ketentuan pokok Bank Pembangunan Daerah jo. Undang-undang No. 13 tahun 1964 tentang antara lain pembentukan Provinsi Daerah Tingkat I Sulawesi Utara dan Perda tanggal 2 Juni 1964

Perusahaan Daerah Bank Pembangunan Daerah Sulawesi Utara, under Law No. 13 of 1962 on the main provisions of Regional Development Banks jo. Law No. 13 of 1964 concerning, among other things, the formation of Level I North Sulawesi Province and Regional Regulation on June 2, 1964

03

Perseroan Terbatas Bank Pembangunan Daerah Sulawesi Utara, Berdasarkan Peraturan Daerah Provinsi Daerah Tingkat I Sulawesi Utara No. 1 tahun 1999

Perseroan Terbatas Bank Pembangunan Daerah Sulawesi Utara, under Regional Regulation of Level I North Sulawesi Province No. 1 of 1999Deed No. 88 on March 17, 1961

04

PT Bank Pembangunan Daerah Sulawesi Utara dan Gorontalo, berdasarkan Rapat Umum Pemegang Saham Luar Biasa tanggal 8 Mei 2016; Keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan No. AHU0935695.AH.01.02. Tahun 2015 tanggal 23 Mei 2015 dan Keputusan Dewan Komisioner Otoritas Jasa Keuangan No. 17/KDK.03/2015 tanggal 23 September 2015

PT Bank Pembangunan Daerah Sulawesi Utara dan Gorontalo, based on Extraordinary General Meeting of Shareholders on May 08, 2016; Decree of Minister of Law and Human Rights of Republic of Indonesia No. AHU0935695.AH.01.02. 2015 on May 23, 2015 and Decision of the Board of Commissioners of Otoritas Jasa Keuangan No. 17/KDK.03/2015 on September 23, 2015

Jejak Langkah
Milestones

1961

KPR Bank Pembangunan Daerah Sulawesi Utara Tengah berdiri
KPR Bank Pembangunan Daerah Sulawesi Utara Tengah established

1964

Menjadi Perusahaan Daerah Bank Pembangunan Daerah Sulawesi Utara
Became Regional Company of North Sulawesi Regional Development Bank

1990

Melepas Obligasi I Bank Sulawesi Utara
Releases Bank Sulawesi Utara Bond I

1991

Melepas Obligasi II Bank Sulawesi Utara
Bank of North Sulawesi Second Bond Release

1999

- **Perubahan bentuk badan hukum Perusahaan Daerah Bank Pembangunan Daerah Sulawesi Utara dari menjadi Perseroan Terbatas Bank Pembangunan Daerah Sulawesi Utara**
  Change of legal form of the Regional Company of North Sulawesi Regional Development Bank from being a Limited Liability Company of North Sulawesi Regional Development Bank
- **Penandatanganan Perjanjian Rekapitalisasi Perbankan**
  Signing of Banking Recapitalization Agreement

2004

Menjadi Perusahaan Daerah Bank Pembangunan Daerah Sulawesi Utara
Became Regional Company of North Sulawesi Regional Development Bank

2021

- **BSG *Launching* Kredit Bohusami (Ba-Kobong, Ba-Ternak, Ba-Soma, Ba-Tibo & Perempuan Hebat)**
  BSG Launching Bohusami Credit (Ba-Kobong, Ba-Ternak, Ba-Soma, Ba-Tibo & Perempuan Hebat)
- **BSG Gelar *Kick Off* Meeting Penerapan ISO 37001:2016 SMAP**
  BSG Holds Kick Off Meeting for ISO 37001:2016 SMAP Implementation
- **BSG Dipercaya Kelola Keuangan Sinode GMIM**
  BSG Trusted to Manage GMIM Synod Finances
- **Penerbitan Obligasi Berkelanjutan Tahap I sebesar Rp750miliar**
  Issuance of Shelf Registration Bonds Phase I amounting to IDR750 billion

2022

- **BSG dan Taspen MOU Penyaluran Dana Pensiunan di Sulawesi Utara**
  BSG and Taspen MOU on Pension Fund Distribution in North Sulawesi
- **BSG Menggandeng IBI dan Binus Business School tingkatan kualitas talenta pegawai**
  BSG Collaborates with IBI and Binus Business School to Improve Employee Talent Quality
- **BSG Meraih Predikat Kinerja *Excellent* pada Infobank Award 2022**
  BSG Achieves Excellent Performance Predicate in Infobank Award 2022

2023

- **Pembukaan Kantor Wilayah Gorontalo**
  Opening of Gorontalo Regional Office
- **Peresmian Gedung Kantor Pusat Baru**
  Inauguration of New Head Office Building
- **Launching QRIS dan Kartu Kredit Pemerintah Daerah**
  Launching QRIS and Local Government Credit Cards

2024

- ***Fitch Rating* Afirmasi Peringkat Bank SulutGo A *Outlook* Stabil**
  Fitch Rating Affirms Bank SulutGo A Outlook Stable
- **Bank SulutGo dan Mitracomm Ekasarana Menandatangani Kerja Sama *Switching Aggregator***
  Bank SulutGo and Mitracomm Ekasarana Sign Switching Aggregator Cooperation
- **BSG Resmi melakukan kerja sama KUB dengan Mega Corpora**
  BSG Officially Cooperates with Mega Corpora

2025

- **BSG Luncurkan Tabungan Bohusami *Plan* (TBP) dan Tabungan Bohusami *Young***
- **Pemanfaatan aplikasi Kasda *Online* desa yang terintegrasi dengan Sistem Keuangan Desa (SISKEUDES)**
- BSG Launches Bohusami Plan Savings Account (TBP) and Bohusami Young Savings Account
- Utilization of the Village Online Regional Cash Application integrated with the Village Financial System (SISKEUDES)

2005

- **Membuka cabang di Jakarta**
  Opened a branch in Jakarta
- **Melepas Obligasi III Bank Sulawesi Utara**
  North Sulawesi Bank Releases Bond III

2010

- **Membuka Cabang di Surabaya**
  Opening a Branch in Surabaya
- **Melepas Obligasi IV dan Subordinasi 1**
  Releases Bond IV and Subordinated 1

2011

Masuknya Investor Strategis Swasta PT Mega Corpora resmi menjadi pemegang saham di Bank SulutGo
Private Strategic Investor PT Mega Corpora officially became a shareholder in Bank SulutGo

2012

- **Perubahan Organisasi pada Bulan Februari dan September 2012**
  Organizational Changes in February and September 2012
- **Penerapan PBI 14/26 Bank Umum Kegiatan Usaha**
  Implementation of PBI 14/26 Commercial Bank Business Activities

2013

Bank SulutGo meluncurkan Tabungan Bunaken dan menetapkan tahun 2013 sebagai Tahun Pelayanan
Bank SulutGo launched Bunaken Savings and established 2013 as the Year of Service

2014

Bank SulutGo menawarkan Obligasi V tahun 2015 senilai Rp750 miliar
Bank SulutGo offers 2015 Bond V worth IDR750 billion

2015

- **PT Bank Pembangunan Daerah Sulawesi Utara (PT Bank Sulut) berubah menjadi PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo (PT Bank SulutGo)**
  PT Bank Pembangunan Daerah Sulawesi Utara (PT Bank Sulut) changed to PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo (PT Bank SulutGo)
- **Bank SulutGo meluncurkan Tabungan Bohusami sebagai tabungan sebagai produk berciri khas daerah**
  Bank SulutGo launches Bohusami Savings as a savings product with regional characteristics
- **Meluncurkan unit layanan kredit mikro: Sentra Mitra Sejahtera (SMS) di Manado dan Gorontalo**
  Launched a microcredit service unit: Sentra Mitra Sejahtera (SMS) in Manado and Gorontalo.

2016

Modal Inti BSG diatas Rp1 triliun dan menjadi Bank BUKU II
BSG Core Capital above IDR1 trillion and became a BUKU II Bank

2017

***Kick off* BSG*digital* sebagai pilar bisnis baru**
Kick off of BSG*digital* as a new business pillar

2018

Pengoperasian *Weekend Banking*
Weekend Banking Operation

2019

- **Bekerja sama dengan PDAM Gorontalo tentang elektronifikasi pembayaran air**
  Cooperate with PDAM Gorontalo on water payment electronification
- **BSG Deklarasi Anti Gratifikasi**
  BSG Declares Anti Gratification
- **Peluncuran Kartu BSG*debit***
  BSG*debit* Card Launch

2020

- **BSG Tandatangani Kerja sama Penyaluran KUR dengan Kementerian Koperasi dan UKM RI**
  BSG Signs KUR Disbursement Cooperation with Ministry of Cooperatives and SMEs
- **BSG menerima dana Pemulihan Ekonomi Nasional (PEN) sebesar Rp1 triliun Rupiah dari Pemerintah Pusat**
  BSG received IDR1 trillion in National Economic Recovery (PEN) funds from the central government
- **BSG Tandatangani Kerja sama dengan UNIMA tentang Pengelolaan Keuangan (*Cash Management*)**
  BSG Signs a Cooperation with UNIMA on Cash Management

Peristiwa Penting 2025
Event Highlights 2025

30 Januari 2025
January 30, 2025

BSG dan PPATK Kolaborasi dalam Edukasi Publik Gerakan Nasional APU-PPT di Kabupaten Kepulauan Sangihe
BSG and PPATK Collaborate on Public Education for the National AML-CFT Movement in the Sangihe Islands Regency

BSG bersama Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK) memperkuat komitmennya dalam pencegahan tindak pidana pencucian uang dan pendanaan terorisme (APU-PPT) melalui rangkaian kegiatan edukasi publik Gerakan Nasional APU-PPT. Kegiatan ini digelar dalam bentuk PPATK Mengajar, Kampanye *Anti Green Financial Crime*, serta program Anti Pencucian Uang *Goes to* Kabupaten Kepulauan Sangihe.

BSG, in collaboration with the Indonesian Financial Transaction Reports and Analysis Center (PPATK), has reinforced its commitment to preventing money laundering and terrorism financing (AML-CFT) through a series of public education initiatives under the National AML-CFT Movement. This program included the "PPATK Mengajar" (PPATK Teaches) initiative, an Anti-Green Financial Crime campaign, and the "Anti-Money Laundering Goes to Sangihe Islands Regency" outreach program.

17 Februari 2025
February 17, 2025

Pertama di Gorontalo, Aplikasi Kasda Online Seluruh Desa di Bone Bolango Terintegrasi Dengan Siskeudes Link
A First in Gorontalo: Bone Bolango Regency Integrates Kasda Online (Village Online Treasury) Application with Siskeudes Link

Pemerintah Kabupaten Bone Bolango resmi menandatangani perjanjian kerja sama (PKS) dengan BSG Cabang Suwawa dalam pemanfaatan aplikasi Kasda Online desa yang terintegrasi dengan Sistem Keuangan Desa (SISKEUDES) link di seluruh Pemerintah Desa.

The Bone Bolango Regency Government officially signed a Cooperation Agreement (PKS) with the BSG Suwawa Branch for the implementation of the Kasda Online (Village Online Treasury) application across all village administrations. This system is fully integrated with Siskeudes Link, the official Village Financial System, marking the first integration of its kind in the Gorontalo Province.

11 Maret 2025
March 11, 2025

OJK Gandeng BSG dan BNI sosialisasi Gencarkan di Kabupaten Bolmong dan Bolmut

OJK Partners with BSG and BNI to Promote Financial Literacy in Bolmong and Bolmut Regencies

BSG berkolaborasi bersama OJK dan BNI melakukan kegiatan literasi Keuangan di Pelabuhan Labuan Uki, Kabupaten Bolaang Mongondow dan Boroko, Kabupaten Bolaang Mongondow Utara, dengan materi "Gerakan Non-Tunai" yang bertujuan mengajak masyarakat dan komunitas setempat untuk gemar menabung dan bertransaksi secara digital.

BSG, in collaboration with the Financial Services Authority (OJK) and Bank Negara Indonesia (BNI), conducted a series of financial literacy initiatives at Labuan Uki Port in Bolaang Mongondow Regency and Boroko in North Bolaang Mongondow Regency. Under the theme "Cashless Movement", the program aimed to encourage local communities to adopt a culture of saving and to transition toward secure digital transactions.

19 Maret 2025
March 19, 2025

Ramadan KUR Fest BSG 2025

BSG Ramadan KUR Fest 2025

Ramadan KUR Fest BSG 2025 resmi dibuka pada tanggal 18 Maret 2025 di halaman kantor BSG di Manado. Acara ini dihadiri oleh berbagai tokoh penting, termasuk Direksi BSG, Kepala Bank Indonesia (BI) Sulawesi Utara, Kepala Otoritas Jasa Keuangan (OJK), *Group Head* BSG, serta pemimpin divisi dan mahasiswa dari Universitas Sam Ratulangi (Unsrat).

The BSG Ramadan KUR Fest 2025 was officially inaugurated on March 18, 2025, at the BSG Head Office in Manado. The event was attended by several high-ranking officials and stakeholders, including the Board of Directors of BSG, the Head of Bank Indonesia (BI) for North Sulawesi, the Head of the Financial Services Authority (OJK), BSG Group Heads, and various Division Heads. Additionally, students from Sam Ratulangi University (Unsrat) participated in the event.

17 April 2025
April 17, 2025

Kemendagri dan 24 Bank Pembangunan Daerah Tandatangani Kerja Sama Pelaksanaan SP2D *Online* melalui Aplikasi SIPD

Ministry of Home Affairs and 24 Regional Development Banks Sign Cooperation Agreement for Online SP2D Implementation via SIPD

Direktur Utama BSG, Revino Pepah, mewakili salah satu BPD yang ikut serta, secara langsung menandatangani PKS bersama 24 pimpinan BPD lainnya dari berbagai daerah di Indonesia. Kerja sama ini merupakan langkah penting dalam mendukung digitalisasi tata kelola keuangan pemerintah daerah, khususnya dalam proses pencairan dana yang kini dapat dilakukan secara lebih cepat, transparan, dan efisien melalui *platform* SIPD.

The President Director of BSG, Revino Pepah, representing one of the participating Regional Development Banks (BPDs), formally signed a Cooperation Agreement (PKS) alongside 24 other BPD leaders from across Indonesia. This collaboration marked a significant milestone in supporting the digitalization of regional government financial management, specifically regarding the Fund Disbursement Order (SP2D) process.

25 April 2025
April 25, 2025

BSG Teken Kerjasama Pembiayaan Subsidi Bunga KUR dan Subsidi IJP Bersama Kementerian UMKM

BSG Signs Cooperation Agreement with Ministry of MSMEs for KUR Interest and IJP Subsidies

Penandatanganan perjanjian kerja sama antara BSG dan Kementerian Usaha Mikro, Kecil, dan Menengah Republik Indonesia pada 25 April 2025 di SMESCO Indonesia, Jakarta, menandai komitmen bersama dalam mendukung pembiayaan UMKM melalui program subsidi bunga/marjin Kredit Usaha Rakyat (KUR) serta subsidi Imbal Jasa Penjaminan (IJP).

BSG formally signed a Cooperation Agreement with the Ministry of Micro, Small, and Medium Enterprises (MSMEs) of the Republic of Indonesia on April 25, 2025, at SMESCO Indonesia in Jakarta. This partnership reaffirms a mutual commitment to strengthening MSME financing through the People's Business Credit (KUR) interest/margin subsidy program and the Guarantee Fee Subsidy (IJP) scheme.

5 Mei 2025
May 5, 2025

BSG Luncurkan Tabungan Bohusami Plan (TBP), Solusi Tabungan Masa Depan dengan Setoran Fleksibel

BSG Launches "Bohusami Plan" (TBP): A Future Savings Solution with Flexible Deposits

BSG meluncurkan produk Tabungan Bohusami *Plan* sebagai tabungan berjangka dengan setoran fleksibel untuk membantu masyarakat merencanakan keuangan masa depan, sekaligus mendukung peningkatan inklusi keuangan dan pertumbuhan Dana Pihak Ketiga.

BSG has officially launched the "Bohusami Plan" (TBP), a structured time-savings product designed with flexible deposit options to assist the public in long-term financial planning. The introduction of this product is a strategic initiative to enhance financial inclusion and drive the growth of Third-Party Funds (DPK) within the region.

8 Mei 2025
May 8, 2025

BSG Gandeng BSSN Gelar Edukasi Cyber Security Awareness

BSG Partners with BSSN to Host Cybersecurity Awareness Training

BSG bekerja sama dengan Badan Siber dan Sandi Negara menyelenggarakan edukasi keamanan siber di Gorontalo untuk meningkatkan kesadaran dan ketahanan sistem pertahanan siber di lingkungan perbankan. Kegiatan ini menjadi bagian dari komitmen BSG dalam memperkuat budaya keamanan siber serta menjaga keamanan data nasabah dan operasional perbankan.

BSG, in collaboration with the National Cyber and Crypto Agency (BSSN), organized a comprehensive Cybersecurity Awareness program in Gorontalo to enhance the resilience of the banking sector's cyber defense systems. This initiative is a core component of the Bank's commitment to fostering a cybersecurity culture and ensuring the robust protection of customer data and banking operations.

3 Juni 2025
June 3, 2025

Perayaan HUT ke-64 BSG: Sederhana, Bermakna, dan Penuh Doa

The 64th Anniversary of BSG: A Celebration of Reflection, Meaning, and Unity

BSG dengan penuh syukur merayakan ulang tahun ke-64 pada tanggal 3 Juni 2025. Perayaan tahun ini digelar secara sederhana namun sarat makna, diawali dengan doa bersama yang dipimpin oleh tiga pemuka agama: Imam, Pendeta, dan Pastor, sebagai bentuk penghormatan dan harapan agar BSG senantiasa diberkati dan terus berkembang.

BSG its 64th Anniversary on June 3, 2025, with a profound sense of gratitude. This year's celebration was marked by a meaningful yet humble ceremony, centered on a joint prayer led by representatives from three major faiths: an Imam, a Minister, and a Priest. This interfaith gathering served as a mark of respect and a collective expression of hope for the Bank's continued blessings and sustainable growth in the years ahead.

16 Juni 2025
June 16, 2025

BSG dan Unima Sepakat Jalin Kerjasama Pengelolaan Keuangan Institusi Pendidikan

BSG and Unima Establish Strategic Partnership for Educational Institutional Financial Management

BSG dan Universitas Negeri Manado menandatangani nota kesepahaman terkait penetapan dana dan pengelolaan keuangan institusi melalui sistem cash management. Kerja sama ini bertujuan meningkatkan efisiensi, transparansi, dan akuntabilitas pengelolaan keuangan di lingkungan universitas serta memperkuat dukungan layanan perbankan bagi sektor Pendidikan.

BSG and Universitas Negeri Manado (Unima) officially signed a Memorandum of Understanding (MoU) regarding fund placement and institutional financial management through an integrated Cash Management System (CMS). This collaboration aims to enhance the efficiency, transparency, and accountability of financial management within the university environment while strengthening the Bank's specialized service offerings for the education sector.

16 Juni 2025
June 16, 2025

BSG Raih Penghargaan Kepatuhan dari BPJS Kesehatan pada Acara Gathering dan Sosialisasi Program JKN

BSG Receives Compliance Award from BPJS Kesehatan at JKN Program Socialization Event

BSG menerima penghargaan dari BPJS Kesehatan pada 16 Juni 2025 di Manado sebagai badan usaha yang patuh dalam pendaftaran peserta, penyampaian data, serta pembayaran iuran Program Jaminan Kesehatan Nasional (JKN). Penghargaan ini mencerminkan komitmen BSG dalam mendukung pelaksanaan program jaminan kesehatan nasional serta menjaga kesejahteraan karyawan melalui kepatuhan terhadap program JKN.

On June 16, 2025, in Manado, BSG was honored with a prestigious award from BPJS Kesehatan (the Social Security Administrator for Health). The Bank was recognized as a highly compliant corporate entity regarding participant registration, data submission accuracy, and the timely payment of contributions for the National Health Insurance (JKN) Program. This award underscores BSG steadfast commitment to supporting national healthcare initiatives and ensuring employee welfare through rigorous regulatory compliance.

18 Juni 2025
June 18, 2025

BSG Jalin Kerjasama Strategis dengan UNKLAB tentang Pengembangan Mahasiswa dan Masyarakat

BSG Establishes Strategic Partnership with UNKLAB for Student and Community Development

BSG menandatangani nota kesepahaman dengan Universitas Klabat untuk memperkuat sinergi antara dunia pendidikan dan industri melalui program kerja praktik mahasiswa, pendampingan penelitian, serta pengabdian kepada masyarakat. Kerja sama ini diharapkan dapat meningkatkan pengembangan sumber daya manusia, mendorong penelitian yang relevan, serta memberikan kontribusi nyata bagi pembangunan daerah.

BSG has officially signed a Memorandum of Understanding (MoU) with Universitas Klabat (UNKLAB) to strengthen the synergy between the academic and financial sectors. This collaboration focuses on professional internship programs, research assistance, and community service initiatives. This partnership is expected to accelerate human capital development, foster industry-relevant research, and deliver a tangible contribution to the sustainable development of the region.

25 Juni 2025
June 25, 2025

BSG Raih Penghargaan *The Best Regional Bank in Service Excellence* dari Infobank dan MRI

BSG Named "The Best Regional Bank in Service Excellence" by Infobank and MRI

BSG kembali mengukir prestasi gemilang dengan meraih penghargaan "*The Best Regional Bank in Service Excellence*" dalam ajang 22nd *Indonesian Best Bank Service Excellence* 2025. Penghargaan prestisius ini diselenggarakan oleh Majalah Infobank bekerja sama dengan *Marketing Research* Indonesia (MRI).

BSG once again achieved a stellar milestone by winning the "The Best Regional Bank in Service Excellence" award at the 22nd Indonesian Best Bank Service Excellence 2025. This prestigious accolade was presented by Infobank Magazine in collaboration with Marketing Research Indonesia (MRI), following a rigorous assessment of the Bank's service quality and customer experience standards.

30 Juni 2025
June 30, 2025

BSG Raih Paritrana *Award* 2025 Kategori Perusahaan Besar

BSG Receives 2025 Paritrana Award in the Large Enterprise Category

BSG meraih Paritrana Award 2025 kategori Perusahaan Besar sebagai bentuk apresiasi atas komitmen dalam mendukung program jaminan sosial ketenagakerjaan bagi karyawan.

BSG was honored with the Paritrana Award 2025 in the Large Enterprise category. This prestigious recognition serves as a high-level appreciation of the Bank's unwavering commitment to supporting BPJS Ketenagakerjaan (National Social Security for Employment) programs.

2 Juli 2025
July 2, 2025

BSG, PT Sarana Multi Infrastruktur (Persero), dan Pemerintah Kota Manado Teken Perjanjian Dana Cadangan Kewajiban

BSG, PT Sarana Multi Infrastruktur (Persero), and Manado City Government Sign Reserve Fund for Obligation AgreementInfobank and MRI

BSG menandatangani Perjanjian Dana Cadangan Kewajiban bersama PT Sarana Multi Infrastruktur (Persero) dan Pemerintah Kota Manado pada 2 Juli 2025 di Manado. Kerja sama ini bertujuan memperkuat pengelolaan keuangan daerah serta mendukung pembiayaan dan keberlanjutan proyek pembangunan infrastruktur di Kota Manado.

On July 2, 2025, in Manado, BSG officially entered into a Reserve Fund for Obligation Agreement with PT Sarana Multi Infrastruktur (Persero) and the Manado City Government. This strategic collaboration aims to strengthen regional financial management and ensure the sustainable financing of critical infrastructure development projects throughout Manado City.

23 Juli 2025
July 23, 2025

Gencarkan Hadir di Bolaan Mongondow Selatan, Tingkatkan Literasi Keuangan Masyarakat

GENCARKAN Initiative Expands to South Bolaang Mongondow to Boost Community Financial Literacy

BSG berperan aktif dalam kegiatan Gerakan Nasional Cerdas Keuangan (GENCARKAN) yang diselenggarakan di Kabupaten Bolaang Mongondow Selatan sebagai bagian dari upaya meningkatkan literasi dan inklusi keuangan masyarakat. Melalui kegiatan edukasi ini, BSG memberikan pemahaman mengenai pengelolaan keuangan, produk perbankan, serta pentingnya perencanaan keuangan yang bijak bagi Masyarakat.

BSG took an active role in the National Financial Literacy Movement (GENCARKAN) held in South Bolaang Mongondow Regency. This initiative is part of a broader strategic effort to enhance financial literacy and inclusion within the local community. Through these educational activities, BSG provided essential insights into financial management, banking products, and the importance of prudent financial planning for the public.

7 Agustus 2025
August 7, 2025

BSG dan Industri Keuangan Ramaikan LPS Financial Festival di Surabaya

BSG and the Financial Industry Participate in the LPS Financial Festival in Surabaya

BSG bersama seluruh industri keuangan di bawah naungan Mega Corp turut menyukseskan acara LPS *Financial Festival* yang berlangsung meriah di Dyandra Convention Center, Surabaya.

BSG, alongside other financial institutions under Mega Corp , actively contributed to the success of the LPS Financial Festival. The high-profile event was held at the Dyandra Convention Center in Surabaya.

8 Agustus 2025
August 8, 2025

BSG Sukses Gelar Sosialisasi dan Tes Operasional SIPD RI

BSG Successfully Conducts SIPD RI Socialization and Operational Testing

BSG menyelenggarakan sosialisasi dan tes operasional Sistem Informasi Pemerintahan Daerah (SIPD-RI) sebagai bagian dari dukungan terhadap digitalisasi pengelolaan keuangan daerah. Kegiatan ini bertujuan memastikan kesiapan implementasi SIPD-RI di pemerintah daerah Sulawesi Utara dan Gorontalo serta memperkuat transparansi, efisiensi, dan integrasi sistem keuangan daerah.

BSG organized a comprehensive socialization and operational testing session for the Regional Government Information System (SIPD-RI) as part of its strategic support for the digitalization of regional financial management. This initiative aimed to ensure the implementation readiness of SIPD-RI across local governments in North Sulawesi and Gorontalo, while further strengthening transparency, efficiency, and the integration of regional financial systems.

8 Agustus 2025
August 8, 2025

BSG Luncurkan Tabungan Bohusami Young, Meriahkan Hari Indonesia Menabung

BSG Launches "Bohusami Young" Savings to Commemorate Indonesia Savings Day

BSG meluncurkan produk Tabungan Bohusami *Young* sebagai tabungan yang dirancang khusus untuk generasi muda. Peluncuran ini menjadi bagian dari upaya BSG dalam meningkatkan literasi keuangan dan mendorong budaya menabung sejak dini melalui produk perbankan yang inovatif dan relevan bagi kaum muda.

BSG has officially introduced "Bohusami Young," a savings product specifically tailored for the younger generation. The launch reflects the Bank's proactive efforts to enhance financial literacy and foster a culture of saving from an early age. By offering innovative and age-relevant banking solutions, BSG continues to empower youth toward a more secure financial future.

21 Agustus 2025
August 21, 2025

BSG Kembali Raih Peringkat 'A(idn)' dari *Fitch Ratings*, Tunjukkan Stabilitas Kinerja

BSG Reaffirms 'A(idn)' Rating from Fitch Ratings, Highlighting Performance Stability

BSG memperoleh afirmasi peringkat dari *Fitch Ratings* pada 20 Agustus 2025 dengan peringkat Nasional Jangka Panjang 'A(idn)' ber-outlook stabil dan peringkat Nasional Jangka Pendek 'F1+(idn)'. Penilaian ini mencerminkan fundamental bisnis yang kuat, profil risiko yang terjaga, serta kemampuan BSG yang solid dalam memenuhi kewajiban finansial jangka pendek maupun jangka Panjang.

On August 20, 2025, Fitch Ratings affirmed BSG National Long-Term Rating at 'A(idn)' with a Stable Outlook, and its National Short-Term Rating at 'F1+(idn)'. This assessment reflects the Bank's robust business fundamentals, a well-managed risk profile, and its solid capacity to meet both short-term and long-term financial obligations.

29 Agustus 2025
August 29, 2025

BSG Jalin Kerja Sama dengan GMAHK Manado dan Maluku Utara

BSG Establishes Strategic Partnership with Seventh-day Adventist Church of Manado and North Maluku

BSG resmi menandatangani perjanjian kerja sama dengan Gereja Masehi Advent Hari Ketujuh (GMAHK) Daerah Konferens Manado dan Maluku Utara. Perjanjian ini berfokus pada pengelolaan keuangan institusi, yang bertujuan untuk meningkatkan efisiensi dan transparansi dalam manajemen financial gereja.

BSG has officially signed a Cooperation Agreement with the Seventh-day Adventist Church (GMAHK) for the Manado and North Maluku Conference. This partnership focuses on institutional financial management, aimed at enhancing the efficiency and transparency of the church's financial administration through the Bank's integrated services.

18 September 2025
September 18, 2025

BSG Bersama OJK Gelar Edukasi Keuangan di Unklab, Dorong Inklusi di Kalangan Mahasiswa

BSG and OJK Host Financial Education at UNKLAB to Drive Student Inclusion

BSG berkolaborasi dengan Otoritas Jasa Keuangan menyelenggarakan kegiatan edukasi keuangan "*Goes To Campus*" di Universitas Klabat pada 18 September 2025 dalam rangka Bulan Inklusi Keuangan. Melalui kegiatan ini, BSG memberikan edukasi literasi keuangan dan memperkenalkan produk perbankan kepada mahasiswa guna mendorong peningkatan inklusi keuangan di kalangan generasi muda.

In collaboration with the Financial Services Authority (OJK), BSG organized a "Goes To Campus" financial education event at Klabat University (UNKLAB) on September 18, 2025, as part of the Financial Inclusion Monthinitiative. Through this program, BSG provided comprehensive financial literacy training and introduced specialized banking products to students, aiming to accelerate financial inclusion among the younger generation.

19 September 2025
September 19, 2025

BSG raih ATM Bersama Awards 2025
BSG Receives ATM Bersama Awards 2025

BSG meraih penghargaan ATM Bersama *Awards in Service Excellence* 2025 pada ajang Members Meeting ATM Bersama di Manado. Penghargaan ini diberikan atas kontribusi BSG dalam meningkatkan kualitas dan inovasi layanan perbankan melalui jaringan ATM Bersama, sebagai bentuk pengakuan atas komitmen bank dalam memberikan layanan terbaik kepada nasabah.

BSG was honored with the "ATM Bersama Award in Service Excellence 2025" during the ATM Bersama Members Meeting held in Manado. This accolade recognizes BSG significant contribution to enhancing the quality and innovation of banking services through the ATM Bersama network. The award serves as formal recognition of the Bank's unwavering commitment to providing superior service standards to its customers.

24 September 2025
September 24, 2025

BSG Gandeng PT Pos Indonesia, Perluas Jangkauan Layanan Keuangan Melalui POSPAY
BSG Partners with PT Pos Indonesia to Expand Financial Service Reach via POSPAY

BSG menandatangani kerja sama kemitraan dengan PT Pos Indonesia (Persero) untuk memanfaatkan layanan aplikasi POSPAY. Kerja sama ini bertujuan memperluas jangkauan layanan perbankan digital BSG serta meningkatkan akses masyarakat terhadap layanan keuangan melalui jaringan dan platform digital Pos Indonesia.

BSG has formally entered into a strategic partnership with PT Pos Indonesia (Persero) to integrate and leverage the POSPAY digital application. This collaboration aims to broaden the reach of BSG digital banking services and enhance public access to financial solutions by utilizing PT Pos Indonesia's extensive nationwide network and digital platform.

12 Oktober 2025
October 12, 2025

BSG Sukses Gelar Bohusami Young Run 2025 di Bone Bolango

BSG Successfully Convenes "Bohusami Young Run 2025" in Bone Bolango

BSG menyelenggarakan ajang Bohusami *Young Run* 2025 di Kabupaten Bone Bolango yang diikuti sekitar 2.000 peserta dalam kategori 5K dan 10K. Kegiatan ini merupakan bagian dari rangkaian peluncuran Tabungan Bohusami *Young* sekaligus mendukung Bulan Inklusi Keuangan, dengan tujuan meningkatkan literasi keuangan serta mendorong gaya hidup sehat di kalangan generasi muda.

BSG organized the Bohusami Young Run 2025 in Bone Bolango Regency, drawing approximately 2,000 participants across the 5K and 10K categories. This event served as a key highlight in the launch series for the Bohusami Young Savings product and was held in observance of Financial Inclusion Month. The initiative aimed to elevate financial literacy while promoting a healthy lifestyle among the younger generation.

10 November 2025
November 10, 2025

OJK dan BSG Tingkatkan Literasi Keuangan Ribuan Peserta Peran Saka Nasional 2025 di Gorontalo

OJK and BSG Elevate Financial Literacy for Thousands of Participants at the 2025 National Scout Camp (Peran Saka) in Gorontalo

BSG berkolaborasi dengan Otoritas Jasa Keuangan dalam kegiatan *Extraordinary Class* Literasi Keuangan pada Perkemahan Antar Satuan Karya Pramuka Tingkat Nasional 2025 di Gorontalo. Melalui kegiatan ini, BSG memberikan edukasi mengenai produk dan layanan perbankan kepada peserta Pramuka sebagai bagian dari upaya meningkatkan literasi dan inklusi keuangan di kalangan generasi muda.

In collaboration with the Financial Services Authority (OJK), BSG conducted an "Extraordinary Class on Financial Literacy" during the National Scout Inter-Unit Camp (Peran Saka Nasional) 2025 held in Gorontalo. Through this initiative, BSG provided specialized training on banking products and services to thousands of scouts. This activity is a key component of the Bank's ongoing strategy to accelerate financial literacy and inclusion among the younger generation.

20 November 2025
November 20, 2025

Polda Sulut dan BSG Perkuat Sinergi, Tandatangani MoU Pengamanan Layanan Perbankan

North Sulawesi Regional Police and BSG Strengthen Synergy through Banking Security MoU

BSG menandatangani nota kesepahaman dengan Kepolisian Daerah Sulawesi Utara pada 20 November 2025 di Manado untuk memperkuat sinergi dalam pengamanan dan pemanfaatan layanan perbankan. Kerja sama ini bertujuan meningkatkan keamanan operasional perbankan serta memberikan perlindungan yang lebih baik bagi masyarakat dalam memanfaatkan layanan keuangan.

On November 20, 2025, in Manado, BSG formally signed a Memorandum of Understanding (MoU) with the North Sulawesi Regional Police (Polda Sulut) to strengthen synergy in banking security and the utilization of financial services. This strategic collaboration is designed to enhance operational security and provide robust protection for the public when accessing the Bank's financial services.

5 Desember 2025
December 5, 2025

BSG Jadi Tuan Rumah Seminar Nasional FKDK BPDSI 2025

BSG Hosts 2025 FKDK BPDSI National Seminar

BSG menjadi tuan rumah penyelenggaraan Seminar Nasional dan Rapat Koordinasi Wilayah FKDK BPDSI Wilayah Timur dengan tema "*Governance Digital* dan Ketahanan Siber BPD". Kegiatan ini menjadi forum strategis bagi Bank Pembangunan Daerah di wilayah timur Indonesia untuk memperkuat sinergi, tata kelola, serta kesiapan menghadapi tantangan transformasi digital dan keamanan siber di sektor perbankan daerah.

BSG hosted the National Seminar and Regional Coordination Meeting for the FKDK BPDSI Eastern Region, centered on the theme: "Digital Governance and Cyber Resilience for BPD". This event served as a strategic forum for Regional Development Banks throughout Eastern Indonesia to strengthen synergy, governance, and readiness in facing the challenges of digital transformation and cybersecurity within the regional banking sector.

17 Desember 2025
December 17, 2025

BSG Terima "Anugerah Mitra Usaha Ekonomi 2025" dari Menteri UMKM

BSG Honored with "Micro-Enterprise Business Partner Award 2025 " by the Ministry of MSMEs

BSG menerima piagam apresiasi dari Kementerian Usaha Mikro, Kecil, dan Menengah Republik Indonesia pada ajang Anugerah Mitra Usaha Mikro 2025 di Jakarta. Penghargaan ini diberikan sebagai bentuk pengakuan atas kontribusi dan komitmen BSG dalam mendukung pemberdayaan serta pengembangan usaha mikro di Indonesia, khususnya di wilayah Sulawesi Utara dan Gorontalo.

BSG received a prestigious Certificate of Appreciation from the Ministry of Micro, Small, and Medium Enterprises (MSMEs) of the Republic of Indonesia during the Micro-Enterprise Business Partner Awards 2025 in Jakarta. This accolade serves as formal recognition of BSG significant contribution and unwavering commitment to the empowerment and development of micro-enterprises in Indonesia, specifically within the North Sulawesi and Gorontalo regions.

18 Desember 2025
December 18, 2025

BSG Perkuat Tata Kelola Keuangan dan Layanan Perbankan dengan IPDN Sulawesi Utara

BSG Strengthens Financial Governance and Banking Services via Partnership with IPDN North Sulawesi

BSG menandatangani nota kesepahaman dengan Institut Pemerintahan Dalam Negeri Kampus Sulawesi Utara terkait pengelolaan keuangan dan pemanfaatan layanan jasa perbankan. Kerja sama ini bertujuan memperkuat literasi keuangan serta mendukung peningkatan kapasitas pengelolaan keuangan pemerintahan di kalangan civitas akademika dan calon aparatur pemerintahan.

BSG has formally entered into a Memorandum of Understanding (MoU) with the Institute of Home Affairs Governance (IPDN) North Sulawesi Campus regarding institutional financial management and the utilization of banking services. This collaboration is designed to bolster financial literacy and support the capacity building of government financial management among the academic community and future civil service officials.

Visi, Misi dan Nilai Budaya
Vision, Mission and Corporate Culture

Menjadi Bank Inovatif, Berdaya Saing Tinggi dan Berorientasi Pada Kepuasan Nasabah

Becoming Innovative, Highly Competitive and Customer Satisfaction-Oriented Bank

- **Berkontribusi dalam pembangunan ekonomi daerah yang berdikari dan berkeadilan.**
- **Terus berinovasi menciptakan model bisnis, layanan dan produk yang terbaik serta bernilai tambah kepada nasabah.**
- **Menciptakan *Human Capital* sebagai pilar penting dalam pencapaian visi perusahaan.**
- **Melaksanakan tata kelola perusahaan yang baik secara konsisten.**

- Contributing to independent and fair regional economic development.
- Continuing to innovate to create the best possible business models, services and products and with added value to the customers.
- Creating Human Capital as an important pillar in achieving the company's vision.
- Applying good corporate governance consistently.

Review terhadap Visi dan Misi Perusahaan

BSG melakukan peninjauan secara berkala setiap tahunnya terhadap visi dan misi yang dimiliki. Sebagaimana diputuskan dalam Rencana Jangka Panjang Perusahaan (RJPP) periode 2017-2021, Dewan Komisaris dan Direksi telah memutuskan dan mengesahkan bahwa visi dan misi Bank saat ini masih sesuai dengan kondisi Bank tahun 2021 sehingga tidak dilakukan perubahan.

Review of the Company's Vision and Mission

BSG conducts an annual review of its vision and mission. As stipulated in the Company's Long-Term Plan (RJPP) for the 2017-2021 period, the Board of Commissioners and Board of Directors decided and confirmed that the current vision and mission of the bank are still in line with the Bank's condition in 2021, thereby no changes were made.

Nilai dan Budaya BSG
BSG Values and Culture

Berintegritas
Integrity

» Jujur dan dapat dipercaya
» Disiplin dan menjunjung etika
» Honest and reliable
» Discipline and upholding code of ethics

Standar Kerja Tinggi
High Work Standards

» Kontributif dan memberi nilai tambah
» Kompeten dan berdaya saing tinggi
» Kreatif dan Inovatif
» Contributing and delivering added value
» Competent and highly competitive
» Creative and Innovative

Gotong Royong
Mutual Cooperation

» Sinergitas dalam kerja sama
» Synergy in cooperation

Orientasi Pelanggan
Orientation toward Customer

» Melayani dengan tulus
» Serving in sincere manner

Berintegritas
Integrity

Perilaku Utama
1. Jujur dan dapat dipercaya
   - Bertindak jujur dan teguh pada sumpah jabatan sehingga menumbuhkan rasa percaya.
   - Menjaga rahasia perusahaan.
   - Tidak menyalahgunakan jabatan dan kepercayaan untuk keuntungan pribadi maupun pihak lain.
2. Disiplin dan menjunjung etika
   - Patuh dan menjunjung tinggi seluruh ketentuan dan etika perusahaan.
   - Menjauhkan diri dari tindakan-tindakan indisipliner dan tidak etis, yang dapat merugikan citra diri dan perusahaan.

Primary Conduct
1. Honest and reliable
   - Being honest and upholding oath of office so as to develop a sense of trust.
   - Protecting the company secrets.
   - Not abusing position and trust for personal gain or that of other parties.
2. Discipline and upholding code of ethics
   - Complying with and upholding all company regulations and ethics.
   - Refraining from undisciplinary and unethical actions, which can harm their own image and the company's.

Standar Kerja Tinggi
High Work Standards

Perilaku utama
1. Kontributif dan memberi nilai tambah
   - Menjadi pribadi yang bermanfaat dan saling membantu baik di dalam maupun di luar perusahaan.
   - Tidak bersikap apatis dan memiliki kepedulian terhadap tantangan dan ancaman yang dihadapi.
2. Kompeten dan berdaya saing tinggi
   - Memiliki kemampuan teknis yang unggul dan motivasi untuk belajar pengetahuan serta keterampilan baru.
   - Menghindari sikap malas belajar.
3. Kreatif dan Inovatif
   - Menggagas ide baru dan cara baru untuk mewujudkan visi perusahaan, termasuk menumbuhkan cara berpikir "*out of the box*".
   - Meninggalkan cara dan kebiasaan lama yang kontraproduktif dan tidak efisien.

Primary conduct:
1. Contributing and delivering added value
   - Growing into a useful person and helping each other both within and outside the company.
   - Not apathetic and having concern for the challenges and threats faced.
2. Competent and highly competitive
   - Having superior technical abilities and motivation to learn new knowledge and skills.
   - Avoiding laziness to learn.
3. Creative and Innovative
   - Initiating new ideas and ways to realize the company's vision, including developing "out of the box" thinking.
   - Abandoning counterproductive and inefficient old ways and habits.

Gotong Royong
Mutual Cooperation

Perilaku utama
1. Sinergitas dalam kerja sama
   - Membangun hubungan kerja sama internal yang produktif dan kemitraan harmonis dengan para pemangku kepentingan untuk hasil yang nyata dan bermanfaat.
   - Menghilangkan sikap ego sektoral dan menang sendiri.

Primary conduct
1. Synergy in cooperation
   - Building productive internal collaborative relationships and harmonious partnerships with stakeholders for actual and beneficial results.
   - Removing ego-sectoral and egoistic attitudes.

Orientasi Pelanggan
Orientation toward Customer

Perilaku utama
1. Melayani dengan tulus
   - Memberi prioritas serta pelayanan prima dan empatik kepada seluruh pemangku kepentingan.
   - Meniadakan sikap kurang responsif dan tidak peduli.

Primary conduct
1. Serving in sincere manner
   - Providing priority and excellent and empathetic service to all stakeholders.
   - Removing unresponsive and uncaring attitudes.

Produk dan Layanan Per 31 Desember 2025
Products and Services as of December 31, 2025

Produk & Layanan Product and Service	Keterangan Description
Produk Simpanan Savings Products	» Tabungan PNS » Tabungan Pensiunan » Tabunganku » Tabungan Bunaken » Tabungan Bunaken Extra » Tabungan Bohusami » Tabungan Bohusami *Plan* » Tabungan Bohusami *Young* » Tabungan SimPel » Tabungan Simpeda » Deposito Berjangka Time Deposits » Giro Current Account
Transaksi Perbankan Banking Transactions	» Transfer » *Safe Deposit Box* » *Payroll* » *Cash Pickup Service* » *Weekend Banking* » Kliring » BSG*samsat* » BSG*pbb* » BSG*billing* » BSG*va* » BSG*e-sptpd* » BSG*payroll* » BI SKN » BI RTGS » BI FAST

Produk & Layanan Product and Service	Keterangan Description
Produk Digital Digital Products	» BSG*sms* » BSG*touch* » BSG*qris* » BSG*cash* » BSG*atm* » BSG*debit* » BSG*direct* » BSG*kasda* » BSG*edc* » BSG*co-branding*
Bancassurance	*Bancassurance* bekerjasama dengan Generali Bancassurance Partners with Generali
Kartu Kredit Credit Cards	Kartu Kredit Pemerintah Daerah (KKPD) – *Co-Branding* dengan BNI Regional Government Credit Card (KKPD) – Co-Branding Partnership with BNI
Fasilitas Kredit Credit Facilities	Komersial » Kredit Usaha Rakyat (KUR) Bohusami » Kredit Modal Kerja » Kredit Investasi » Kredit Sindikasi » Kredit Pemerintah Daerah » Kredit Lembaga Agama Konsumer » Kredit PNS » Kredit Pegawai Pemerintah » Kredit Pra Purnabakti » Kredit Pensiunan PNS » Kredit Konsumtif Umum » Kredit Pemilikan Rumah Commercial » Bohusami People's Business Credit (KUR) » Working Capital Loan » Investment Loan » Syndicated Loan » Regional Government Loan » Religious Institution Loan Consumer » Civil Servant (PNS) Loan » Government Employee Loan » Pre-Retirement Loan » Pensioner Loan » General Consumer Loan » Mortgages (KPR)
Bank Garansi Bank Guarantees	Bank Garansi Bank Guarantees

Informasi produk dan layanan BSG selengkapnya dapat diakses pada: https://www.banksulutgo.co.id/.

Comprehensive information regarding BSG products and services is available at: https://www.banksulutgo.co.id/.

Struktur Organisasi Per 31 Desember 2025
Organizational Structure as of December 31, 2025

Komite Kredit
Credit Committee

Komite Manajemen Kepegawaian
Personnel Management Committee

ALCO
ALCO

Komite Manajemen Risiko
Risk Management Committee

Komite Pengarah Teknologi Informasi
Information Technology Directing Committee

Komite Kebijakan Kredit
Credit Policy Committee

Machmud Turuis
Direktur Kepatuhan
Compliance Director

Joubert R.J. Dondokambey
Direktur Umum
General Director

Daniel J. Rompas
Divisi Kepatuhan
Compliance Division

Wenda W. Rumambi
Divisi *Human Capital*
Human Capital Division

Sepriyono Kadir
Divisi Manajemen Risiko
Risk Management Division

Noldy P. Dandel
Divisi Umum
General Division

Ratih F. Watugigir
Unit APU-PPT
AML-CFT Unit

Firman
Divisi Pengendalian Keuangan
Financial Control Division

Theodorus E. Sumual
Unit Ketahanan & Keamanan Siber
Resilience & Cyber Security Unit

Donny Panambunan
Unit Pengelolaan Pajak
Tax Management Unit

Staf Ahli
Expert Staff

Garis Pelaporan/ tanggung jawab
Reporting Line/ Responsibility

Garis komunikasi dan penyampaian informasi
Lines of communication and information delivery

Garis pengawasan
Line of control

Ramoy Markus Thimotius Luntungan
Komisaris Utama
President Commissioner

Djafar Alkatiri
Komisaris
Commissioner

Max R.M. Kembuan
Komisaris
Commissioner

Jaclyn Ivana Koloay
Komisaris
Commissioner

Sam Sachrul Mamonto
Komisaris
Commissioner

RUPS
GMS

Dewan Komisaris
Board of Commissioners

Revino M. Pepah
Direktur Utama
President Director

Komite Pemantau Risiko
Risk Monitoring Committee

Komite Nominasi & Remunerasi
Nomination & Remuneration Committee

Komite Audit
Audit Committee

Louisa J. Parengkuan
Direktur Operasional
Operational Director

Pius S.L. Batara
Direktur Pemasaran
Marketing Director

Nolvy Kilanta
Pemimpin Grup Operasional
Head of Operational Group

Iskandar Modjo
Pemimpin Grup Pemasaran
Head of Marketing Group

Audy Thuda
Divisi Perencanaan & Evaluasi
Planning & Evaluation Division

Jimmy J. Alexander
Divisi Pengembangan Bisnis dan Jaringan
Business Development and Network Division

Golda A. Eman
Divisi Trisuri
Treasury Division

Oske Kaligis
Satuan Kerja Audit Internal
Internal Audit

Junikesumawati Paputungan
Divisi Pemasaran Dana
Fund Marketing Division

John W. Koilam
Divisi Teknologi Informasi
Information Technology Division

Heince J. Rumende
Sekretaris Perusahaan
Corporate Secretary

Jimmy R. Mailangkay
Divisi Operasional & Layanan
Operational & Service Division

Nasrudin Herlambang
Divisi Kredit Komersial
Commercial Loan Division

Rudiyanto Katili
Kepala Kantor Wilayah Gorontalo
Head of Office of Gorontalo Region

Linda M. Pontoh
Divisi Kredit Konsumer
Consumer Loan Division

Irma F. Modjepe
Departemen *Special Asset Management*
Special Asset Management Department

Reynoldi Muchsin
Departemen Administrasi & Laporan Kredit
Administration & Credit Report Department

Cabang
Branch

Profil Dewan Komisaris
Profiles of the Board of Commissioners

Sam Sachrul Mamonto
Komisaris Independen
Independent Commissioner

Max R.M. Kembuan
Komisaris
Commissioner

Ramoy Markus Thimotius Luntungan
Komisaris Utama
President Commissioner

Jaclyn Ivana Koloay
Komisaris Independen
Independent Commissioner

Djafar Alkatiri
Komisaris Independen
Independent Commissioner

Ramoy Markus Thimotius Luntungan

Komisaris Utama
President Commissioner

Indonesia
Indonesian

Manado
Manado

73 tahun
73 years old

Dasar Hukum Pengangkatan, Persetujuan OJK & Periode Jabatan	Legal Basis of Appointment, OJK Approval & Term of Office
» Akta RUPS Luar Biasa No. 02 Tanggal 09 April 2025. » Surat Otoritas Jasa Keuangan (OJK) Nomor: KEPR-96/D.03/2025. » Pengangkatan terakhir efektif sejak RUPS Tahunan 2025 sampai dengan ditutupnya RUPS Tahunan 2026. » Periode Ke-1 (2021-2026 melanjutkan periode).	» Deed of Extraordinary GMS Number 02 dated April 09, 2025. » Financial Services Authority (OJK) Letter Number: KEPR-96/D.03/2025. » Latest appointment effective from the 2025 Annual GMS until the close of the 2026 Annual GMS. » 1st Term (2021–2026, continuing the current period).
Perjalanan Karir	**Career History**
» Bupati Minahasa Selatan (2005-2010) » Pj.Bupati Minahasa Selatan (2003-2005) » Sekretaris Daerah Kabupaten Minahasa (1998-2003) » Kepala Biro Organisasi Dan Tata Laksana Provinsi Sulawesi Utara (1997-1998)	» Regent of South Minahasa (2005–2010) » Acting Regent of South Minahasa (2003–2005) » Regional Secretary of Minahasa Regency (1998–2003) » Head of Organization and Management Bureau of North Sulawesi Province (1997–1998)
Riwayat Pendidikan, Sertifikasi & Pelatihan Tahun 2025	**Educational Background, Certifications & Training in 2025**
Pendidikan » S1 Institut Ilmu Pemerintahan (IIP) Jakarta (1980) » S2 Pasca Sarjana Uniervsitas Gadjah Mada/Bidang Ketahanan Nasional	**Education** » Bachelor's Degree, Institut Ilmu Pemerintahan (IIP) Jakarta (1980) » Master's Degree (S2) in National Resilience, Universitas Gadjah Mada
Sertifikasi » Program Sertifikasi Manajemen Risiko Perbankan Jenjang 6 yang diadakan oleh LSPP (2025)	**Sertifikasi** » Banking Risk Management Certification, Level 6, conducted by LSPP (2025)
Pelatihan dan Seminar » Pelatihan dan seminar pada tahun 2025 dapat dilihat di halaman 572 pada Laporan Tahunan ini	**Pelatihan dan Seminar** » Details regarding training and seminars conducted in 2025 are disclosed on page 572 of this Annual Report.
Hubungan Afiliasi, Rangkap Jabatan & Kepemilikan Saham	**Affiliation, Concurrent Positions & Share Ownership**
» Tidak memiliki hubungan keuangan, kepemilikan saham, dan/atau hubungan keluarga dengan anggota Dewan Komisaris, anggota Direksi lainnya, dan/atau pemegang saham pengendali BSG. » Rangkap jabatan pada tahun 2025 dapat dilihat di halaman 574 pada Laporan Tahunan ini. » Tidak memiliki saham secara langsung pada Bank.	» He does not have any financial, shareholding, and/or familial relationships with members of the Board of Commissioners, other members of the Board of Directors, and/or the controlling shareholders of BSG. » Details regarding concurrent positions held in 2025 are disclosed on page 574 of this Annual Report. » He does not hold any direct shares in the Bank.
Keahlian	**Expertise**
Memiliki keahlian di bidang pemerintahan, manajemen organisasi, serta pengawasan tata kelola lembaga. Pengalamannya sebagai Bupati Minahasa Selatan, Sekretaris Daerah, serta berbagai posisi strategis di pemerintahan daerah memberikan kompetensi kuat dalam kepemimpinan, perumusan kebijakan, dan pengawasan kinerja organisasi, yang mendukung perannya dalam menjalankan fungsi pengawasan dan tata kelola perusahaan di sektor perbankan.	He specializes in governance, organizational management, and institutional governance oversight. His experience as the Regent of South Minahasa, Regional Secretary, and in various strategic regional government positions provides strong competencies in leadership, policy formulation, and organizational performance monitoring. This background supports his role in executing oversight functions and corporate governance within the banking sector.

Max R.M. Kembuan

Komisaris
Commissioner

Indonesia
Indonesian

Manado
Manado

68 tahun
68 years old

Dasar Hukum Pengangkatan, Persetujuan OJK & Periode Jabatan	Legal Basis of Appointment, OJK Approval & Term of Office
» Akta RUPS Luar Biasa No. 06 Tanggal 18 Maret 2021. » Surat Otoritas Jasa Keuangan (OJK) Nomor: SR-95/PB.12/2016 tanggal 11 November 2016. » Pengangkatan terakhir efektif sejak RUPS Tahunan 2021 sampai dengan ditutupnya RUPS Tahunan 2026. » Periode Ke-2 (2021-2026).	» Deed of Extraordinary GMS Number 06 dated March 18, 2021. » Financial Services Authority (OJK) Letter Number: SR-95/PB.12/2016 dated November 11, 2016. » Latest appointment effective from the 2021 Annual GMS until the close of the 2026 Annual GMS. » 2nd Term (2021–2026).
Perjalanan Karir	**Career History**
» CEO PT Trans Kalla Makassar (CT. Corpora) (2016) » *Managing Director* PT Bank Mega,Tbk (2012-2016) » Regional Manager PT Mega Regional Makassar (2006-2012) » Kepala Cabang Bank Mega Cabang Makassar (2000-2006) » Kepala Cabang PT Bank Nusa (Bakrie Group) (1998-2000)	» CEO of PT Trans Kalla Makassar (CT Corpora) (2016) » Managing Director of PT Bank Mega, Tbk (2012–2016) » Regional Manager of PT Bank Mega Regional Makassar (2006–2012) » Branch Manager of Bank Mega Makassar Branch (2000–2006) » Branch Manager of PT Bank Nusa (Bakrie Group) (1998–2000)
Riwayat Pendidikan, Sertifikasi & Pelatihan Tahun 2025	**Educational Background, Certifications & Training in 2025**
Pendidikan » S1 Akuntansi Sekolah Tinggi Ilmu Ekonomi (1992) » S1 Akuntansi Universitas Hasanuddin tahun (2003) » S2 Magister Manajemen Universitas Airlangga tahun 1996) **Sertifikasi** » Program Sertifikasi Manajemen Risiko Perbankan Jenjang 6 yang diadakan oleh LSPP (2024) **Pelatihan dan Seminar** » Pelatihan dan seminar pada tahun 2025 dapat dilihat di halaman 572 pada Laporan Tahunan ini	**Education** » Bachelor's Degree (S1) in Accounting, School of Economics (1992) » Bachelor's Degree in Accounting, Hasanuddin University (2003) » Master's Degree in Management, Airlangga University (1996) **Sertifikasi** » Banking Risk Management Certification, Level 6, conducted by LSPP (2024) **Pelatihan dan Seminar** » Details regarding training and seminars conducted in 2025 are disclosed on page 572 of this Annual Report.
Hubungan Afiliasi, Rangkap Jabatan & Kepemilikan Saham	**Affiliation, Concurrent Positions & Share Ownership**
» Tidak memiliki hubungan keuangan, kepemilikan saham, dan/atau hubungan keluarga dengan anggota Dewan Komisaris, anggota Direksi lainnya, dan/atau pemegang saham pengendali BSG. » Rangkap jabatan pada tahun 2025 dapat dilihat di halaman 575 pada Laporan Tahunan ini. » Tidak memiliki saham secara langsung pada Bank.	» He does not have any financial, shareholding, and/or familial relationships with members of the Board of Commissioners, other members of the Board of Directors, and/or the controlling shareholders of BSG. » Details regarding concurrent positions held in 2025 are disclosed on page 575 of this Annual Report. » He does not hold any direct shares in the Bank.
Keahlian	**Expertise**
Memiliki keahlian di bidang manajemen dan kepemimpinan perbankan, khususnya dalam pengembangan bisnis, pengelolaan operasional bank, serta pengawasan tata kelola perusahaan. Pengalamannya sebagai pimpinan di berbagai institusi perbankan, termasuk sebagai Managing Director Bank Mega dan Regional Manager, didukung oleh kompetensi manajemen risiko perbankan sehingga mampu memberikan pengawasan strategis dan arahan yang kuat dalam mendukung kinerja dan tata kelola bank.	He specializes in banking management and leadership, specifically in business development, bank operations management, and corporate governance oversight. His experience as a leader in various banking institutions, including roles as Managing Director and Regional Manager at Bank Mega, is supported by banking risk management competencies. This enables the provision of strategic oversight and strong direction to support the bank's performance and governance.

Djafar Alkatiri

Komisaris Independen
Independent Commissioner

Indonesia
Indonesian

Manado
Manado

56 tahun
56 years old

Dasar Hukum Pengangkatan, Persetujuan OJK & Periode Jabatan	Legal Basis of Appointment, OJK Approval & Term of Office
» Akta RUPS Luar Biasa No. 02 Tanggal 09 April 2025. » Surat Otoritas Jasa Keuangan (OJK) Nomor: KEPR-93/D.03/2025. » Pengangkatan terakhir efektif sejak RUPS Tahunan 2025 sampai dengan ditutupnya RUPS Tahunan 2026. » Periode Ke-1 (2021-2026 melanjutkan periode).	» Deed of Extraordinary GMS Number 02 dated April 09, 2025. » Financial Services Authority (OJK) Letter Number: KEPR-93/D.03/2025. » Latest appointment effective from the 2025 Annual GMS until the close of the 2026 Annual GMS. » 1st Term (2021–2026, continuing the current period).
Perjalanan Karir	**Career History**
» Wakil Ketua Kelompok DPD-RI di Majelis Permusyawaratan Rakyat Republik Indonesia (MPR-RI) (2019-2024) » Wakil Ketua Komite 1 DPD RI dan Anggota Badan Kehormatan (BK) DPD RI (sejak 2019-2024) » Ketua Fraksi DPRD Kota Manado (2004-2009) » Wakil Ketua DPRD Kota Manado (1999-2004) » *General Manager* di PT. RAL FM (1994-1997) » Direktur di PT SMART FM (1994) » *Supervisor* di PT Lembu Jaya-Palembang (1993)	» Vice Chairman of the DPD-RI Group in the People's Consultative Assembly of the Republic of Indonesia (MPR-RI) (2019–2024) » Vice Chairman of Committee 1 of the DPD RI and Member of the Honor Board (BK) of the DPD RI (2019–2024) » Chairman of the Manado City Regional House of Representatives (DPRD) Faction (2004–2009) » Vice Chairman of the Manado City Regional House of Representatives (DPRD) (1999–2004) » General Manager of PT RAL FM (1994–1997) » Director of PT SMART FM (1994) » Supervisor of PT Lembu Jaya-Palembang (1993)
Riwayat Pendidikan, Sertifikasi & Pelatihan Tahun 2025	**Educational Background, Certifications & Training in 2025**
Pendidikan » S1 Pertanian Universitas Samratulangi tahun 1993 » S2 Magister Pendidikan Islam Institut Agama Islam Negeri Alauddin Makassar tahun 2003 » S2 Magister Manajemen Sekolah Tinggi Manajemen IMMI tahun 2004 **Sertifikasi** » Program Sertifikasi Manajemen Risiko Perbankan Jenjang 6 yang diadakan oleh LSPP (2025) **Pelatihan dan Seminar** » Pelatihan dan seminar pada tahun 2025 dapat dilihat di halaman 572 pada Laporan Tahunan ini	**Education** » Bachelor's Degree in Agriculture, Sam Ratulangi University (1993) » Master's Degree in Islamic Education, Institut Agama Islam Negeri Alauddin Makassar, Makassar (2003) » Master's Degree in Management, Sekolah Tinggi Manajemen IMMI (2004) **Sertifikasi** » Banking Risk Management Certification, Level 6, conducted by LSPP (2025) **Pelatihan dan Seminar** » Details regarding training and seminars conducted in 2025 are disclosed on page 572 of this Annual Report
Hubungan Afiliasi, Rangkap Jabatan & Kepemilikan Saham	**Affiliation, Concurrent Positions & Share Ownership**
» Tidak memiliki hubungan keuangan, kepemilikan saham, dan/atau hubungan keluarga dengan anggota Dewan Komisaris, anggota Direksi lainnya, dan/atau pemegang saham pengendali BSG. » Rangkap jabatan pada tahun 2025 dapat dilihat di halaman 575 pada Laporan Tahunan ini. » Tidak memiliki saham secara langsung pada Bank.	» He does not have any financial, shareholding, and/or familial relationships with members of the Board of Commissioners, other members of the Board of Directors, and/or the controlling shareholders of BSG. » Details regarding concurrent positions held in 2025 are disclosed on page 575 of this Annual Report. » He does not hold any direct shares in the Bank.
Keahlian	**Expertise**
Memiliki pengalaman spesifik dalam legislasi, penganggaran, dan pengawasan. Beliau terlibat dalam penyusunan RUU Otsus Papua dan memiliki pemahaman mendalam tentang tugas penganggaran, termasuk menyusun target pendapatan dan pengawasan penggunaan anggaran daerah.	He specializes in legislation, budgeting, and oversight. He was involved in the drafting of the Special Autonomy (Otsus) Bill for Papua and hold a deep understanding of budgeting duties, including formulating revenue targets and overseeing the utilization of regional budgets.

Jaclyn Ivana Koloay

Komisaris Independen
Independent Commissioner

Indonesia
Indonesian

Manado
Manado

44 tahun
44 years old

Dasar Hukum Pengangkatan, Persetujuan OJK & Periode Jabatan	Legal Basis of Appointment, OJK Approval & Term of Office
» Akta RUPS Luar Biasa No. 02 Tanggal 09 April 2025. » Surat Otoritas Jasa Keuangan (OJK) Nomor: KEPR-94/D.03/2025. » Pengangkatan terakhir efektif sejak RUPS Tahunan 2025 sampai dengan ditutupnya RUPS Tahunan 2026. » Periode Ke-1 (2021-2026 melanjutkan periode).	» Deed of Extraordinary GMS Number 02 dated April 09, 2025. » Financial Services Authority (OJK) Letter Number: KEPR-94/D.03/2025. » Latest appointment effective from the 2025 Annual GMS until the close of the 2026 Annual GMS. » 1st Term (2021–2026, continuing the current period).
Perjalanan Karir	**Career History**
» Anggota DPRD Kabupaten Minahasa Selatan (2019-2024)	» Member of the South Minahasa Regency Regional House of Representatives (DPRD) (2019–2024)
Riwayat Pendidikan, Sertifikasi & Pelatihan Tahun 2025	**Educational Background, Certifications & Training in 2025**
Pendidikan » S1 Hukum Universitas Samratulangi tahun 2005 **Sertifikasi** » Program Sertifikasi Manajemen Risiko Perbankan Jenjang 6 yang diadakan oleh LSPP (2025) **Pelatihan dan Seminar** » Pelatihan dan seminar pada tahun 2025 dapat dilihat di halaman 574 pada Laporan Tahunan ini	**Education** » Bachelor's Degree in Laws, Sam Ratulangi University (2005) **Sertifikasi** » Banking Risk Management Certification, Level 6, conducted by LSPP (2025) **Pelatihan dan Seminar** » Details regarding training and seminars conducted in 2025 are disclosed on page 574 of this Annual Report.
Hubungan Afiliasi, Rangkap Jabatan & Kepemilikan Saham	**Affiliation, Concurrent Positions & Share Ownership**
» Tidak memiliki hubungan keuangan, kepemilikan saham, dan/atau hubungan keluarga dengan anggota Dewan Komisaris, anggota Direksi lainnya, dan/atau pemegang saham pengendali BSG. » Rangkap jabatan pada tahun 2025 dapat dilihat di halaman 576 pada Laporan Tahunan ini. » Tidak memiliki saham secara langsung pada Bank.	» She does not have any financial, shareholding, and/or familial relationships with members of the Board of Commissioners, other members of the Board of Directors, and/or the controlling shareholders of BSG. » Details regarding concurrent positions held in 2025 are disclosed on page 576 of this Annual Report. » She does not hold any direct shares in the Bank.
Keahlian	**Expertise**
Memiliki pengalamannya sebagai anggota DPRD memberikan posisi strategis dalam pengawasan jalannya pemerintahan daerah. Pengalaman yang aktif di organisasi politik dan keagamaan cukup untuk menjadi bagian dari Dewan Komisaris untuk mengawasi jalannya perbankan.	Her experience as a member of the Regional House of Representatives (DPRD) provides strategic oversight of regional government operations. Furthermore, her active engagement in political and religious organizations provides a sufficient foundation for a role on the Board of Commissioners to supervise banking operations.

Sam Sachrul Mamonto

Komisaris Independen
Independent Commissioner

Indonesia
Indonesian

Manado
Manado

52 tahun
52 years old

Dasar Hukum Pengangkatan, Persetujuan OJK & Periode Jabatan	Legal Basis of Appointment, OJK Approval & Term of Office
» Akta RUPS Luar Biasa No. 02 Tanggal 09 April 2025.	» Deed of Extraordinary GMS Number 02 dated April 09, 2025.
» Surat Otoritas Jasa Keuangan (OJK) Nomor: KEPR-95/D.03/2025	» Financial Services Authority (OJK) Letter Number: KEPR-95/D.03/2025.
» Pengangkatan terakhir efektif sejak RUPS Tahunan 2025 sampai dengan ditutupnya RUPS Tahunan 2026.	» Latest appointment effective from the 2025 Annual GMS until the close of the 2026 Annual GMS.
» Periode Ke-1 (2021-2026 melanjutkan periode).	» 1st Term (2021–2026, continuing the current period).
Perjalanan Karir	**Career History**
» Bupati Bolaang Mongondow Timur (2021-2024)	» Regent of East Bolaang Mongondow (2021-2024)
» Direktur PD Gadasera Bolaang Mongondow (2018-2020)	» Director PD Gadasera Bolaang Mongondow (2018-2020)
» Anggota Komite Dewan Komisaris BSG (2016-2018)	» Member of BSG Board of Commissioner Committee (2016-2018)
» Ketua DPRD Kabupaten Bolaang Mongondow Timur (2014-2015)	» Chairman of the Regional House of Representatives (DPRD), East Bolaang Mongondow Regency (2014-2015)
» Ketua KPU Kabupaten Bolaang Mongondow (2009-2012)	» Chairman of the General Election Commission (KPU) of Bolaang Mongondow Regency (2009-2012)
» Redaktur Eksekutif Radar Bolmong (2006-2008)	» Executive Editor Radar Bolmong (2006-2008)
Riwayat Pendidikan, Sertifikasi & Pelatihan Tahun 2025	**Educational Background, Certifications & Training in 2025**
Pendidikan	**Education**
» S1 Sosial Sekolah Tinggi Ilmu Komunikasi Manado (2000)	» Bachelor's Degree in Social Sciences, Sekolah Tinggi Ilmu Komunikasi Manado (STIKOM) (2000)
» S2 Ilmu Sosial dan Ilmu Politik Universitas Samratulangi (2022)	» Master's Degree in Social and Political Sciences, Sam Ratulangi University (2022)
» S3 Ilmu Politik Universitas Hasanuddin (2024)	» Doctoral Degree (S3) in Political Science, from Hasanuddin University (2024)
Sertifikasi	**Sertifikasi**
» Program Sertifikasi Manajemen Risiko Perbankan Jenjang 6 yang diadakan oleh LSPP (2025)	» Banking Risk Management Certification, Level 6, conducted by LSPP (2025)
Pelatihan dan Seminar	**Pelatihan dan Seminar**
» Pelatihan dan seminar pada tahun 2025 dapat dilihat di halaman 573 pada Laporan Tahunan ini	» Details regarding training and seminars conducted in 2025 are disclosed on page 573 of this Annual Report
Hubungan Afiliasi, Rangkap Jabatan & Kepemilikan Saham	**Affiliation, Concurrent Positions & Share Ownership**
» Tidak memiliki hubungan keuangan, kepemilikan saham, dan/atau hubungan keluarga dengan anggota Dewan Komisaris, anggota Direksi lainnya, dan/atau pemegang saham pengendali BSG.	» He does not have any financial, shareholding, and/or familial relationships with members of the Board of Commissioners, other members of the Board of Directors, and/or the controlling shareholders of BSG.
» Rangkap jabatan pada tahun 2025 dapat dilihat di halaman 576 pada Laporan Tahunan ini.	» Details regarding concurrent positions held in 2025 are disclosed on page 576 of this Annual Report.
» Tidak memiliki saham secara langsung pada Bank.	» He does not hold any direct shares in the Bank.
Keahlian	**Expertise**
Memiliki keahlian di bidang pemerintahan, komunikasi publik, serta pengawasan kelembagaan. Pengalamannya sebagai Bupati Bolaang Mongondow Timur, pimpinan lembaga legislatif, serta anggota Komite Dewan Komisaris di BSG memberikan kompetensi dalam kepemimpinan, pengambilan keputusan strategis, dan penguatan tata kelola organisasi.	He specializes in governance, public communication, and institutional oversight. His experience as the Regent of East Bolaang Mongondow, a leader in legislative bodies, and a member of the Board of Commissioners' Committee at BSG provides strong competencies in leadership, strategic decision-making, and the strengthening of organizational governance.

Profil Direksi
Profiles of the Board of Directors

Louisa J. Parengkuan
Direktur Operasional
Operational Director

Pius S.L. Batara
Direktur Pemasaran
Marketing Director

Revino M. Pepah
Direktur Utama
President Director

Machmud Turuis
Direktur Kepatuhan
Compliance Director

Joubert R. J. Dondokambey
Direktur Umum
General Director

Revino M. Pepah

Direktur Utama
President Director

Indonesia
Indonesian

Manado
Manado

60 tahun
60 years old

Dasar Hukum Pengangkatan, Persetujuan OJK & Periode Jabatan	Legal Basis of Appointment, OJK Approval & Term of Office
» Akta RUPS Luar Biasa No. 06 Tanggal 18 Maret 2021. » Surat Otoritas Jasa Keuangan (OJK) Nomor: KEP-98/D.03/2021 Tanggal 16 Juli 2021. » Pengangkatan terakhir efektif sejak RUPS Tahunan 2021 sampai dengan ditutupnya RUPS Tahunan 2026. » Periode Ke-1 (2021-2026).	» Deed of Extraordinary EGMS Number 06 dated March 18, 2021. » Financial Services Authority (OJK) Letter Number: KEP-98/D.03/2021 dated July 16, 2021. » Latest appointment effective from the 2021 Annual GMS until the close of the 2026 Annual GMS. » 1st Term (2021–2026).
Perjalanan Karir	**Career History**
» Direktur Umum BSG (2016-2021) » *Group Head* Operasional BSG (2014-2016) » Pemimpin Divisi Perencanaan BSG (2012-2014) » Pemimpin Divisi Kredit BSG (2010-2011) » Pemimpin Divisi Umum BSG (2009-2010)	» General Director of BSG (2016–2021) » Operational Group Head of BSG (2014–2016) » Head of Planning Division at BSG (2012–2014) » Head of Credit Division at BSG (2010–2011) » Head of General Affairs Division at BSG (2009–2010)
Riwayat Pendidikan, Sertifikasi & Pelatihan Tahun 2025	**Educational Background, Certifications & Training in 2025**
Pendidikan » S1 Ekonomi, Universitas Sam Ratulangi (1989) » S2 Magister Manajemen dari Universitas Sam Ratulangi (2001) **Sertifikasi** » Program Sertifikasi Manajemen Risiko Perbankan Jenjang 7 yang diadakan oleh LSPP (2024) **Pelatihan dan Seminar** » Pelatihan dan seminar pada tahun 2025 dapat dilihat di halaman 589 pada Laporan Tahunan ini	**Education** » Bachelor's Degree in Economics, Sam Ratulangi University (1989) » Master's Degree in Management, Sam Ratulangi University (2001) **Sertifikasi** » Banking Risk Management Certification Level 7, conducted by LSPP (2024) **Pelatihan dan Seminar** » Details regarding training and seminars conducted in 2025 are disclosed on page 589 of this Annual Report
Hubungan Afiliasi, Rangkap Jabatan & Kepemilikan Saham	**Affiliation, Concurrent Positions & Share Ownership**
» Tidak memiliki hubungan keuangan, kepemilikan saham, dan/atau hubungan keluarga dengan anggota Dewan Komisaris, anggota Direksi lainnya, dan/atau pemegang saham pengendali BSG. » Rangkap jabatan pada tahun 2025 dapat dilihat di halaman 591 pada Laporan Tahunan ini. » Tidak memiliki saham secara langsung pada Bank.	» He does not have any financial, shareholding, and/or familial relationships with members of the Board of Commissioners, other members of the Board of Directors, and/or the controlling shareholders of BSG. » Details regarding concurrent positions held in 2025 are disclosed on page 591 of this Annual Report. » He does not hold any direct shares in the Bank.
Keahlian	**Expertise**
Memiliki keahlian di bidang manajemen dan operasional perbankan, perencanaan bisnis, pengelolaan kredit, serta kepemimpinan strategis. Pengalaman panjangnya dalam berbagai posisi manajerial hingga Direktur Utama di BSG didukung oleh kompetensi manajemen risiko perbankan, sehingga mampu mengarahkan kebijakan dan pengelolaan bank secara efektif dan *prudent*.	He specializes in banking management and operations, business planning, credit management, and strategic leadership. His career in various managerial positions, culminating as the President Director of BSG, is supported by banking risk management competencies, enabling the effective and prudent direction of bank policies and management.

Machmud Turuis

Direktur Kepatuhan
Compliance Director

Indonesia
Indonesian

Manado
Manado

58 tahun
58 years old

Dasar Hukum Pengangkatan, Persetujuan OJK & Periode Jabatan	Legal Basis of Appointment, OJK Approval & Term of Office
» Akta RUPS Luar Biasa No. 06 Tanggal 18 Maret 2021. » Surat Otoritas Jasa Keuangan (OJK) Nomor KEPR-55/D.03/2023 Tanggal 15 Juni 2023. » Pengangkatan terakhir efektif sejak RUPS Tahunan 2021 sampai dengan ditutupnya RUPS Tahunan 2026. » Periode Ke-2 (2021-2026).	» Deed of Extraordinary GMS Number 06 dated March 18, 2021. » Financial Services Authority (OJK) Letter Number: KEPR-55/D.03/2023 dated June 15, 2023. » Latest appointment effective from the 2021 Annual GMS until the close of the 2026 Annual General Meeting of Shareholders. » 2nd Term (2021–2026).
Perjalanan Karir	**Career History**
» Direktur Pemasaran BSG (2018-2023) » Direktur Kepatuhan BSG (2016-2018) » Pemimpin Divisi Umum (2012-2016) » Pemimpin Cabang Tahuna BSG (2011-2012) » Wakil Pemimpin Cabang BSG Limboto (2010-2011)	» Marketing Director of BSG (2018–2023) » Compliance Director of BSG (2016–2018) » Head of General Affairs Division (2012–2016) » Branch Manager of BSG Tahuna (2011–2012) » Deputy Branch Manager of BSG Limboto (2010–2011
Riwayat Pendidikan, Sertifikasi & Pelatihan Tahun 2025	**Educational Background, Certifications & Training in 2025**
Pendidikan » S1 Manajemen STIE Pioneer (2002) **Sertifikasi** » Program Sertifikasi Manajemen Risiko Perbankan Jenjang 7 yang diadakan oleh BSMR (2024) **Pelatihan dan Seminar** » Pelatihan dan seminar pada tahun 2025 dapat dilihat di halaman 589 pada Laporan Tahunan ini	**Education** » Bachelor's Degree in Management, STIE Pioneer (2002) **Sertifikasi** » Banking Risk Management Certification, Level 7, conducted by BSMR (2024) **Pelatihan dan Seminar** » Details regarding training and seminars conducted in 2025 are disclosed on page 589 of this Annual Report.
Hubungan Afiliasi, Rangkap Jabatan & Kepemilikan Saham	**Affiliation, Concurrent Positions & Share Ownership**
» Tidak memiliki hubungan keuangan, kepemilikan saham, dan/atau hubungan keluarga dengan anggota Dewan Komisaris, anggota Direksi lainnya, dan/atau pemegang saham pengendali BSG. » Rangkap jabatan pada tahun 2025 dapat dilihat di halaman 591 pada Laporan Tahunan ini. » Tidak memiliki saham secara langsung pada Bank.	» He does not have any financial, shareholding, and/or familial relationships with members of the Board of Commissioners, other members of the Board of Directors, and/or the controlling shareholders of BSG. » Details regarding concurrent positions held in 2025 are disclosed on page 591 of this Annual Report. » He does not hold any direct shares in the Bank.
Keahlian	**Expertise**
Memiliki keahlian di bidang manajemen perbankan, khususnya pada kepatuhan, pemasaran, dan pengelolaan operasional cabang. Pengalamannya dalam berbagai posisi strategis di BSG, termasuk sebagai Direktur Kepatuhan dan Direktur Pemasaran, didukung oleh kompetensi manajemen risiko perbankan sehingga mampu memastikan penerapan prinsip kehati-hatian, kepatuhan terhadap regulasi, serta penguatan tata kelola Perusahaan.	He specializes in banking management, focusing on compliance, marketing, and branch operations management. His career in various strategic positions at BSG, including roles as Compliance Director and Marketing Director, is supported by banking risk management competencies. This enables the assurance of prudent banking principles, regulatory compliance, and the strengthening of corporate governance.

Louisa J. Parengkuan

Direktur Operasional
Operations Director

Indonesia
Indonesian

Manado
Manado

56 tahun
56 years old

Dasar Hukum Pengangkatan, Persetujuan OJK & Periode Jabatan	Legal Basis of Appointment, OJK Approval & Term of Office
» Akta RUPS Luar Biasa No. 06 Tanggal 18 Maret 2021. » Surat Otoritas Jasa Keuangan (OJK) Nomor KEP-101/D.03/2021 Tanggal 16 Juli 2021. » Pengangkatan terakhir efektif sejak RUPS Tahunan 2021 sampai dengan ditutupnya RUPS Tahunan 2026. » Periode Ke-1 (2021-2026).	» Deed of Extraordinary GMS Number 06 dated March 18, 2021. » Financial Services Authority (OJK) Letter Number: KEP-101/D.03/2021 dated July 16, 2021. » Latest appointment effective from the 2021 Annual GMS until the close of the 2026 Annual General Meeting of Shareholders. » 1st Term (2021–2026).
Perjalanan Karir	**Career History**
» Pemimpin SKAI BSG (2020-2021) » Pemimpin Divisi Kredit Konsumer BSG (2017-2020) » Wakil Pemimpin Divisi Trisuri BSG (2012-2017) » Pemimpin Cabang Calaca BSG (2011-2012) » Pemimpin Cabang Amurang BSG (2007-2010)	» Head of Internal Audit Unit (IAU) of BSG (2020–2021) » Head of Consumer Credit Division of BSG (2017–2020) » Deputy Head of Treasury Division of BSG (2012–2017) » Branch Manager of BSG Calaca (2011–2012) » Branch Manager of BSG Amurang (2007–2010)
Riwayat Pendidikan, Sertifikasi & Pelatihan Tahun 2025	**Educational Background, Certifications & Training in 2025**
Pendidikan » S1 Manajemen STIE Manado (2003) **Sertifikasi** » Program Sertifikasi Manajemen Risiko Perbankan Jenjang 7 yang diadakan oleh BSMR (2024) **Pelatihan dan Seminar** » Pelatihan dan seminar pada tahun 2025 dapat dilihat di halaman 590 pada Laporan Tahunan ini	**Education** » Bachelor's Degree in Management, STIE Manado (2003) **Sertifikasi** » Banking Risk Management Certification, Level 7, conducted by BSMR (2024) **Pelatihan dan Seminar** » Details regarding training and seminars conducted in 2025 are disclosed on page 590 of this Annual Report
Hubungan Afiliasi, Rangkap Jabatan & Kepemilikan Saham	**Affiliation, Concurrent Positions & Share Ownership**
» Tidak memiliki hubungan keuangan, kepemilikan saham, dan/atau hubungan keluarga dengan anggota Dewan Komisaris, anggota Direksi lainnya, dan/atau pemegang saham pengendali BSG. » Rangkap jabatan pada tahun 2025 dapat dilihat di halaman 591 pada Laporan Tahunan ini. » Tidak memiliki saham secara langsung pada Bank.	» She does not have any financial, shareholding, and/or familial relationships with members of the Board of Commissioners, other members of the Board of Directors, and/or the controlling shareholders of BSG. » Details regarding concurrent positions held in 2025 are disclosed on page 591 of this Annual Report. » She does not hold any direct shares in the Bank.
Keahlian	**Expertise**
Memiliki keahlian di bidang operasional perbankan, pengelolaan kredit konsumer, serta manajemen jaringan kantor cabang. Pengalamannya dalam berbagai posisi kepemimpinan di BSG, mulai dari pimpinan cabang hingga Pemimpin Divisi Kredit Konsumer dan Pemimpin SKAI, didukung oleh kompetensi manajemen risiko perbankan sehingga mampu mengelola operasional bank secara efektif, terkontrol, dan sesuai prinsip kehati-hatian.	She specializes in banking operations, consumer credit management, and branch network management. Her career marked by various leadership positions at BSG, ranging from Branch Manager to Head of Consumer Credit Division and Head of Internal Audit Unit (IAU), is supported by banking risk management competencies. This enables the effective and controlled management of bank operations in accordance with prudent banking principles.

Pius S.L. Batara

Direktur Pemasaran
Marketing Director

Indonesia
Indonesian

Manado
Manado

56 tahun
56 years old

Dasar Hukum Pengangkatan, Persetujuan OJK & Periode Jabatan	Legal Basis of Appointment, OJK Approval & Term of Office
» Akta RUPS Luar Biasa No. 06 Tanggal 18 Maret 2021. » Surat Otoritas Jasa Keuangan (OJK) No. SR-37/KO.063/2023 tanggal 04 April 2023. » Pengangkatan terakhir effective sejak RUPS Tahunan 2021 sampai dengan ditutupnya RUPS Tahunan 2026. » Periode Ke-1 (2021-2026).	» Deed of Extraordinary GMS Number 06 dated March 18, 2021. » Financial Services Authority (OJK) Letter Number SR-37/KO.063/2023 dated April 4, 2023. » Latest appointment effective from the 2021 Annual GMS until the close of the 2026 Annual General Meeting of Shareholders. » 1st Term (2021–2026).
Perjalanan Karir	**Career History**
» Direktur Kepatuhan (2021-2023) » Pemimpin Divisi Kredit Komersial (2020-2021) » Pemimpin BSG Cabang Surabaya (2018-2020) » Pemimpin BSG Cabang Jakarta (2012-2018) » Pemimpin BSG Cabang Pembantu Kelapa Gading (2009-2012) » Pemimpin Seksi Kredit merangkap Administrasi Kredit BSG Cabang Jakarta (2007-2009)	» Director of Compliance (2021–2023) » Head of Commercial Credit Division (2020–2021) » Branch Manager of BSG Surabaya (2018–2020) » Branch Manager of BSG Jakarta (2012–2018) » Sub-Branch Manager of BSG Kelapa Gading (2009–2012) » Head of Credit Section concurrently serving as Credit Administration Officer, BSG Jakarta Branch (2007–2009)
Riwayat Pendidikan, Sertifikasi & Pelatihan Tahun 2025	**Educational Background, Certifications & Training in 2025**
Pendidikan » S1 Manajemen Universitas Sam Ratulangi (1994) **Sertifikasi** » Program Sertifikasi Manajemen Risiko Perbankan Jenjang 7 yang diadakan oleh BSMR (2024) **Pelatihan dan Seminar** » Pelatihan dan seminar pada tahun 2025 dapat dilihat di halaman 590 pada Laporan Tahunan ini	**Education** » Bachelor's Degree in Management, Sam Ratulangi University (1994) **Sertifikasi** » Banking Risk Management Certification, Level 7, conducted by BSMR (2024) **Pelatihan dan Seminar** » Details regarding training and seminars conducted in 2025 are disclosed on page 590 of this Annual Report.
Hubungan Afiliasi, Rangkap Jabatan & Kepemilikan Saham	**Affiliation, Concurrent Positions & Share Ownership**
» Tidak memiliki hubungan keuangan, kepemilikan saham, dan/atau hubungan keluarga dengan anggota Dewan Komisaris, anggota Direksi lainnya, dan/atau pemegang saham pengendali BSG. » Rangkap jabatan pada tahun 2025 dapat dilihat di halaman 591 pada Laporan Tahunan ini. » Tidak memiliki saham secara langsung pada Bank.	» He does not have any financial, shareholding, and/or familial relationships with members of the Board of Commissioners, other members of the Board of Directors, and/or the controlling shareholders of BSG. » Details regarding concurrent positions held in 2025 are disclosed on page 591 of this Annual Report. » He does not hold any direct shares in the Bank.
Keahlian	**Expertise**
Memiliki keahlian di bidang pemasaran dan pengembangan bisnis perbankan, khususnya dalam pengelolaan kredit komersial serta pengembangan jaringan kantor cabang. Pengalamannya dalam berbagai posisi kepemimpinan di BSG didukung oleh kompetensi manajemen risiko perbankan, sehingga mampu mendorong pertumbuhan bisnis bank secara sehat dan berkelanjutan.	He specializes in banking marketing and business development, focusing on commercial credit management and branch network expansion. His career in various leadership positions at BSG is supported by banking risk management competencies, enabling the drive for sound and sustainable business growth.

Joubert R.J. Dondokambey

Direktur Umum
General Director

Indonesia
Indonesian

Manado
Manado

61 tahun
61 years old

Dasar Hukum Pengangkatan, Persetujuan OJK & Periode Jabatan	Legal Basis of Appointment, OJK Approval & Term of Office
» Akta RUPS Luar Biasa No. 06 Tanggal 18 Maret 2021. » Surat Otoritas Jasa Keuangan (OJK) Nomor: KEP-12/D.03/2022 Tanggal 27 Januari 2022. » Pengangkatan terakhir efektif sejak RUPS Tahunan 2021 sampai dengan ditutupnya RUPS Tahunan 2026. » Periode Ke-1 (2021-2026).	» Deed of Extraordinary GMS Number 06 dated March 18, 2021. » Financial Services Authority (OJK) Letter Number: KEP-12/D.03/2022 dated January 27, 2022. » Latest appointment effective from the 2021 Annual GMS until the close of the 2026 Annual GMS. » 1st Term (2021–2026).
Perjalanan Karir	**Career History**
» Pemimpin Divisi Umum BSG (2017-2021) » Staf Ahli Bidang Perkreditan BSG (2015-2017) » Program Kesepakatan Pensiun Dini Bank Mandiri (2012-2015) » Bussines Development Unit di Bank Mandiri Area (2011-2012) » *Micro Business District Center* di Bank Mandiri (2011)	» Head of General Affairs Division of BSG (2017–2021) » Expert Staff in Credit at BSG (2015–2017) » Early Retirement Agreement Program at Bank Mandiri (2012–2015) » Business Development Unit at Bank Mandiri Area (2011–2012) » Micro Business District Center at Bank Mandiri (2011)
Riwayat Pendidikan, Sertifikasi & Pelatihan Tahun 2025	**Educational Background, Certifications & Training in 2025**
Pendidikan » S1 Ekonomi Universitas Kristen Satya Wacana Salatiga (1988) » Magister Manajemen dari Universitas Sam Ratulangi (2024) **Sertifikasi** » Program Sertifikasi Manajemen Risiko Perbankan Jenjang 7 yang diadakan oleh BSMR (2024) **Pelatihan dan Seminar** » Pelatihan dan seminar pada tahun 2025 dapat dilihat di halaman 589 pada Laporan Tahunan ini	**Education** » Bachelor's Degree in Economics, Satya Wacana Christian University Salatiga (1988) » Master's Degree in Management, Sam Satulangi University (2024) **Sertifikasi** » Banking Risk Management Certification, Level 7, conducted by BSMR (2024) **Pelatihan dan Seminar** » Details regarding training and seminars conducted in 2025 are disclosed on page 589 of this Annual Report
Hubungan Afiliasi, Rangkap Jabatan & Kepemilikan Saham	**Affiliation, Concurrent Positions & Share Ownership**
» Tidak memiliki hubungan keuangan, kepemilikan saham, dan/atau hubungan keluarga dengan anggota Dewan Komisaris, anggota Direksi lainnya, dan/atau pemegang saham pengendali BSG. » Rangkap jabatan pada tahun 2025 dapat dilihat di halaman 591 pada Laporan Tahunan ini. » Tidak memiliki saham secara langsung pada Bank.	» He does not have any financial, shareholding, and/or familial relationships with members of the Board of Commissioners, other members of the Board of Directors, and/or the controlling shareholders of BSG. » Details regarding concurrent positions held in 2025 are disclosed on page 591 of this Annual Report. » He does not hold any direct shares in the Bank.
Keahlian	**Expertise**
Memiliki keahlian di bidang manajemen sumber daya manusia, pengelolaan administrasi umum, serta pengembangan bisnis perbankan. Pengalamannya di BSG dan Bank Mandiri dalam berbagai posisi strategis, termasuk sebagai Pemimpin Divisi Umum, didukung oleh kompetensi manajemen risiko perbankan sehingga mampu mendukung tata kelola organisasi dan pengelolaan fungsi pendukung bank secara efektif.	He specializes in human resource management, general administration management, and banking business development. His career in various strategic positions at BSG and Bank Mandiri, including the role of Head of General Division, is supported by banking risk management competencies. This enables the effective support of organizational governance and the management of the bank's supporting functions.

Perubahan Komposisi Dewan Komisaris dan Direksi Setelah Tahun Buku Berakhir

Changes in the Composition of the Board of Commissioners and Board of Directors After the End of the Fiscal Year

Pada tanggal 10 Februari 2026, Perseroan menyelenggarakan Rapat Umum Pemegang Saham (RUPS) yang antara lain memutuskan perubahan komposisi Dewan Komisaris dan Direksi. Dalam RUPS tersebut, para pemegang saham menyetujui pemberhentian dengan hormat seluruh anggota Dewan Komisaris dan Direksi periode 2021–2026 sehubungan dengan berakhirnya masa jabatan. Selanjutnya, RUPS juga menetapkan pengangkatan anggota Dewan Komisaris dan Direksi yang baru untuk masa jabatan periode 2026–2031, dengan susunan:

On February 10, 2026, the Company held a General Meeting of Shareholders (GMS) which, among other matters, resolved to change the composition of the Board of Commissioners and the Board of Directors. During the GMS, the shareholders approved the honorable discharge of all members of the Board of Commissioners and the Board of Directors for the 2021–2026 term following the end of their tenure. Furthermore, the GMS established the appointment of the new members of the Board of Commissioners and the Board of Directors for the 2026–2031 term, with the following composition:

Dewan Komisaris Board of Commissioners		
Komisaris Utama (Independen) President Commissioner (Independent)	:	Godbless Sofcar Vicky Lumentut*
Komisaris Independen Independent Commissioner	:	Jacklyn Ivana Koloay
Komisaris Independen Independent Commissioner	:	Rania Riris Ismail*
Komisaris Independen Independent Commissioner	:	Djafar Alkatiri
Komisaris Commissioner	:	Diane ND*

Direksi Board of Directors		
Direktur Utama President Director	:	Revino M. Pepah
Direktur Kepatuhan Compliance Director	:	Mutesa Holdin*
Direktur Umum General Director	:	Joubert R.J Dondokambey
Direktur Operasional Operations Director	:	Louisa J. Parengkuan
Direktur Dana & Trisuri Funding & Treasury Director	:	Rudiyanto Katili*
Direktur Kredit Credit Director	:	Esther C. Rampengan*

* Saat ini dalam proses *fit & proper test* di Otoritas Jasa Keuangan
* Currently undergoing the fit & proper test at the Financial Services Authority (OJK)

Profil Pejabat Senior
Profiles of Senior Management

Pemimpin Group
Group Heads

Iskandar Modjo

Pemimpin Group Pemasaran
Head of Marketing Group

Dasar Hukum Pengangkatan | Legal Basis of Appointment
SK Direksi No. 001/SK-HC/DIR/I/2025
Decree of the Board of Directors Number 001/SK-HC/DIR/I/2025

Indonesia
Indonesian

Manado
Manado

54 tahun
54 years old

Perjalanan Karir	Career History
» Pemimpin Divisi Trisuri (2023-2025)	» Head of Treasury Division (2023–2025)
» Pemimpin Divisi Perencanaan BSG (2021-2023)	» Head of Planning Division of BSG (2021–2023)
» Pemimpin Divisi Trisuri BSG (2020-2021)	» Head of Treasury Division of BSG (2020–2021)
» Pemimpin Departemen Administrasi & Laporan Kredit *Group* Pemasaran (2017-2020)	» Head of Credit Administration & Reporting Department, Marketing Group (2017–2020)
» Wakil Pemimpin Cabang Utama BSG (2012-2017)	» Deputy Branch Manager of the Main Branch Office of BSG (2012–2017)

Riwayat Pendidikan dan Sertifikasi	Educational Background and Certifications
Pendidikan	**Education**
» S1 Sosial Ekonomi Pertanian Universitas Sam Ratulangi (1994)	» Bachelor's Degree in Agricultural Social Economics, Sam Ratulangi University (1994)
Sertifikasi	**Sertifikasi**
» Program Sertifikasi Manajemen Risiko Perbankan Jenjang 6 yang diadakan oleh BSMR	» Banking Risk Management Certification Level 6, conducted by BSMR

Nolvy Kilanta

Pemimpin Grup Operasional
Head of Operational Group

Dasar Hukum Pengangkatan | Legal Basis of Appointment
SK Direksi No. 001/SK-HC/DIR/I/2025
Decree of the Board of Directors Number 001/SK-HC/DIR/I/2025

Indonesia
Indonesian

Manado
Manado

55 tahun
55 years old

Perjalanan Karir	Career History
» Pemimpin Divisi Pengembangan Bisnis & Jaringan (2022-2025)	» Head of Business Development & Network Division (2022–2025)
» Pemimpin Departemen Kredit Konsumer I Divisi Kredit Konsumer (2022)	» Head of Consumer Credit Department I, Consumer Credit Division (2022)
» Pemimpin Departemen Investigasi SKAI (2021-2022)	» Head of Investigation Department, Internal Audit Unit (IAU) (2021–2022)
» Pemimpin Cabang Ratahan (2018-2021)	» Branch Manager, Ratahan Branch (2018–2021)
» Pemimpin Cabang Pembantu Likupang (2016-2018)	» Sub-Branch Manager, Likupang Sub-Branch (2016–2018)

Riwayat Pendidikan dan Sertifikasi	Educational Background and Certifications
Pendidikan	**Education**
» S1 Manajemen STIE Kristen El Fatah Manado (2002)	» Bachelor's Degree in Management, STIE Kristen El Fatah Manado (2002)
» S2 Manajemen Sumber Daya Universitas Sam Ratulangi (2005)	» Master's Degree in Resource Management, Sam Ratulangi University (2005)
Sertifikasi	**Sertifikasi**
» Program Sertifikasi Manajemen Risiko Perbankan Jenjang 6 yang diadakan oleh BSMR	» Banking Risk Management Certification Level 6, conducted by BSMR

Pemimpin Divisi dan Kantor Wilayah
Division Heads and Regional Office Heads

Audy Thuda

Pemimpin Divisi Perencanaan dan Evaluasi
Head of Planning and Evaluation Division

Indonesia
Indonesian

Manado
Manado

47 tahun
47 years old

Dasar Hukum Pengangkatan | Legal Basis of Appointment
SK Direksi No. 149/SK-HC/DIR/X/2023
Decree of the Board of Directors Number 149/SK-HC/DIR/X/2023

Perjalanan Karir

» Pemimpin Departemen Pendidikan dan Pelatihan Divisi *Human Capital* BSG (2020-2023)
» Analis Departemen Perencanaan & Kinerja Korporat Divisi Perencanaan (2014-2020)
» Pemimpin Bagian Kredit Cabang Kotamobagu (2012)

Career History

» Head of Education & Training Department, Human Capital Division at BSG (2020–2023)
» Analyst in the Corporate Planning & Performance Department, Planning Division (2014–2020)
» Head of Credit Section, Kotamobagu Branch (2012)

Riwayat Pendidikan dan Sertifikasi

Pendidikan
» S1 Ilmu Komunikasi Universitas Sam Ratulangi (2002)
» S2 Magister Manajemen Universitas Bina Nusantara (2020)
» S3 Doktor Management Universitas Bina Nusantara (2025)

Sertifikasi
» Program Sertifikasi Manajemen Risiko Perbankan Jenjang 6 yang diadakan oleh BSMR

Educational Background and Certifications

Education
» Bachelor's Degree in Communication Studies, Sam Ratulangi University (2002)
» Master of Management, Binus University (2020)
» Doctor of Management, BInus University (2025)

Sertifikasi
» Banking Risk Management Certification Level 6, conducted by BSMR

Oske Kaligis

Pemimpin Satuan Kerja Audit Interen
Head of Internal Audit Unit

Indonesia
Indonesian

Manado
Manado

50 tahun
50 years old

Dasar Hukum Pengangkatan | Legal Basis of Appointment
SK Direksi No. 163/SK-HC/DIR/XI/2023
Decree of the Board of Directors Number 163/SK-HC/DIR/XI/2023

Perjalanan Karir

» Pemimpin Divisi *Human Capital* BSG (2021-2023)
» Pempimpin Departemen Penyediaan & Pengembangan SDM *Human Capital* BSG (2018-2021)
» Pemimpin Cabang Melonguane BSG (2017-2018)

Career History

» Head of Human Capital Division, BSG (2021–2023)
» Head of HR Sourcing & Development Department, Human Capital Division, BSG (2018–2021)
» Branch Manager, Melonguane Branch, at BSG (2017–2018)

Riwayat Pendidikan dan Sertifikasi

Pendidikan
» S1 Hukum Universitas Sam Ratulangi (2000)
» S2 Magister Manajemen Universitas Sam Ratulangi (2023)
» S3 Doctor of Ministry Sekolah Tinggi Theologi "IKAT" (2024)

Sertifikasi
» Program Sertifikasi Manajemen Risiko Perbankan Jenjang 6 yang diadakan oleh BSMR

Educational Background and Certifications

Education
» Bachelor's Degree in Laws, Sam Ratulangi University (2000)
» Master's Degree in Management, Sam Ratulangi University (2023)
» Doctor of Ministry from "IKAT" Theological Seminary (2024)

Sertifikasi
» Banking Risk Management Certification Level 6, conducted by BSMR

Heince J. Rumende

Sekretaris Perusahaan
Corporate Secretary

Indonesia
Indonesian

Manado
Manado

49 tahun
49 years old

Dasar Hukum Pengangkatan | Legal Basis of Appointment
SK Direksi No. 012/SK-HC/DIR/I/2023
Decree of the Board of Directors Number 012/SK-HC/DIR/I/2023

Perjalanan Karir	Career History
» Pemimpin Departemen Public Relation Sekretaris Perusahaan (2021-2023)	» Head of Public Relations Department, Corporate Secretary (2021–2023)
» Analis Departemen Pengadaan Divisi Umum (2015-2021)	» Analyst in the Procurement Department, General Affairs Division (2015–2021)
» Pemimpin Seksi Pemasaran Cabang Kotamobagu (2012-2015)	» Head of Marketing Section, Kotamobagu Branch (2012–2015)

Riwayat Pendidikan dan Sertifikasi | **Educational Background and Certifications**

Pendidikan | **Education**
» S1 Manajemen Universitas Klabat (2000)
» S2 Magister Ekonomi Universitas Sam Ratulangi (2019)

» Bachelor's Degree in Management, Klabat University (2000)
» Master of Economics, Sam Ratulangi University (2019)

Sertifikasi | **Sertifikasi**
» Program Sertifikasi Manajemen Risiko Perbankan Jenjang 6 yang diadakan oleh BSMR

» Banking Risk Management Certification Level 6, conducted by BSMR

Daniel J. Rompas

Pemimpin Divisi Kepatuhan
Head of Compliance Division

Indonesia
Indonesian

Manado
Manado

52 tahun
52 years old

Dasar Hukum Pengangkatan | Legal Basis of Appointment
SK Direksi No. 019/SK-HC/DIR/II/2020
Decree of the Board of Directors Number 019/SK-HC/DIR/II/2020

Perjalanan Karir	Career History
» Pemimpin Departemen Hukum Divisi Kepatuhan (2017-2020)	» Head of Legal Department, Compliance Division (2017–2020)
» Yurist Departemen Hukum Divisi Kepatuhan (2012-2017)	» Legal Counsel, Legal Department, Compliance Division (2012–2017)

Riwayat Pendidikan dan Sertifikasi | **Educational Background and Certifications**

Pendidikan | **Education**
» S1 Ilmu Hukum Universitas Sam Ratulangi (1995)

» Bachelor 's Degree in Laws, Sam Ratulangi University (1995)

Sertifikasi | **Sertifikasi**
» Program Sertifikasi Manajemen Risiko Perbankan Jenjang 6 yang diadakan oleh BSMR

» Banking Risk Management Certification Level 6, conducted by BSMR

Sepriyono Kadir

Pemimpin Divisi Manajemen Risiko
Head of Risk Management Division

Indonesia
Indonesian

Manado
Manado

54 tahun
54 years old

Dasar Hukum Pengangkatan | Legal Basis of Appointment
SK Direksi No. 062/SK-HC/DIR/IV/2025
Decree of the Board of Directors Number 062/SK-HC/DIR/IV/2025

Perjalanan Karir	Career History
» Pemimpin Unit Ketahanan & Keamanan Siber (2024-2025) » Pemimpin Departemen Perencanaan & Kinerja Korporat Divisi Perencanaan (2017-2024) » Analis Departemen Perencanaan & Kinerja Korporat Divisi Perencanaan (2012-2017)	» Head of Cyber Resilience & Security Unit (2024–2025) » Head of Corporate Planning & Performance Department, Planning Division (2017–2024) » Analyst in the Corporate Planning & Performance Department, Planning Division (2012–2017)

Riwayat Pendidikan dan Sertifikasi	Educational Background and Certifications
Pendidikan » S1 Informasi Sistem Universitas Bina Nusantara (2022) **Sertifikasi** » Program Sertifikasi Manajemen Risiko Perbankan Jenjang 6 yang diadakan oleh BSMR	**Education** » Bachelor's Degree in Information Systems, Binus University (2022) **Sertifikasi** » Banking Risk Management Certification Level 6, conducted by BSMR

Junikesumawati Paputungan

Pemimpin Divisi Pemasaran Dana
Head of Funding Marketing DIvision

Indonesia
Indonesian

Manado
Manado

54 tahun
54 years old

Dasar Hukum Pengangkatan | Legal Basis of Appointment
SK Direksi No. 062/SK-HC/DIR/IV/2025
Decree of the Board of Directors Number 062/SK-HC/DIR/IV/2025

Perjalanan Karir	Career History
» Pemimpin Cabang Kotamobagu (2021-2025) » Pemimpin Cabang Molibagu (2015-2021) » Pemimpin Cabang Pembantu Molibagu (2013-2015)	» Branch Manager, Kotamobagu Branch (2021–2025) » Branch Manager, Molibagu Branch (2015–2021) » Sub-Branch Manager, Molibagu Sub-Branch (2013–2015)

Riwayat Pendidikan dan Sertifikasi	Educational Background and Certifications
Pendidikan » S1 Manajemen STIE Swadaya Manado (2012) **Sertifikasi** » Program Sertifikasi Manajemen Risiko Perbankan Jenjang 6 yang diadakan oleh BSMR	**Education** » Bachelor's Degree in Management, STIE Swadaya Manado (2012) **Sertifikasi** » Banking Risk Management Certification Level 6, conducted by BSMR

Nasrudin Herlambang

Pemimpin Divisi Kredit Komersial
Head of Commercial Credit Division

Indonesia
Indonesian

Manado
Manado

55 tahun
55 years old

Dasar Hukum Pengangkatan | Legal Basis of Appointment
SK Direksi No. 083/SK-HC/DIR/IV/2021
Decree of the Board of Directors Number 083/SK-HC/DIR/IV/2021

Perjalanan Karir	Career History
» Pemimpin Departemen Pelayanan Umum Divisi Umum (2017-2021)	» Head of General Services Department, General Affairs Division (2017–2021)
» Pemimpin Cabang Pembantu Pasar Sentral (2014-2017)	» Sub-Branch Manager, Pasar Sentral Sub-Branch (2014–2017)
» Pemimpin Seksi Pemasaran Cabang Gorontalo (2012-2014)	» Head of Marketing Section, Gorontalo Branch (2012–2014)
Riwayat Pendidikan dan Sertifikasi	**Educational Background and Certifications**
Pendidikan	**Education**
» S1 Pendidikan Ekonomi Akuntansi Universitas Negeri Manado (2002)	» Bachelor's Degree in Accounting Education, Universitas Negeri Manado (2002)
» S2 Magister Ilmu Administrasi STIA Bina Taruna Gorontalo (2015)	» Master's Degree in Administrative Science from STIA Bina Taruna Gorontalo (2015)
» **Sertifikasi**	**Sertifikasi**
» Program Sertifikasi Manajemen Risiko Perbankan Jenjang 6 yang diadakan oleh BSMR	» Banking Risk Management Certification Level 6, conducted by BSMR

Linda M. Pontoh

Pemimpin Divisi Kredit Konsumer
Head of Consumer Credit Division

Indonesia
Indonesian

Manado
Manado

56 tahun
56 years old

Dasar Hukum Pengangkatan | Legal Basis of Appointment
SK Direksi No. 049/SK-HC/DIR/III/2023
Decree of the Board of Directors Number 049/SK-HC/DIR/III/2023

Perjalanan Karir	Career History
» Pemimpin Divisi Operasional dan Layanan BSG (2022-2023)	» Head of Operations & Services Division, BSG (2022–2023)
» Pemimpin Divisi Jaringan dan Layanan BSG (2021-2022)	» Head of Network & Services Division, BSG (2021–2022)
» Pemimpin Cabang Utama BSG (2021)	» Head of Main Branch, BSG (2021)
» Pemimpin Cabang Calaca BSG (2018-2021)	» Branch Manager, Calaca Branch, BSG (2018–2021)
» Pemimpin Cabang Ratahan BSG (2016-2018)	» Branch Manager, Ratahan Branch, BSG (2016–2018)
» Pemimpin Cabang Kawangkoan BSG (2012-2016)	» Branch Manager, Kawangkoan Branch, BSG (2012–2016)
Riwayat Pendidikan dan Sertifikasi	**Educational Background and Certifications**
Pendidikan	**Education**
» S1 Sosial Ekonomi Universitas Sam Ratulangi (1993)	» Bachelor's Degree in Socio-Economics, Sam Ratulangi University (1993)
Sertifikasi	**Sertifikasi**
» Program Sertifikasi Manajemen Risiko Perbankan Jenjang 6 yang diadakan oleh BSMR	» Banking Risk Management Certification Level 6, conducted by BSMR

Golda A. Eman

Pemimpin Divisi Trisuri
Head of Treasury Division

Dasar Hukum Pengangkatan | Legal Basis of Appointment
SK Direksi No. 001/SK-HC/DIR/I/2025
Decree of the Board of Directors Number 001/SK-HC/DIR/I/2025

Indonesia
Indonesian

Manado
Manado

46 tahun
46 years old

Perjalanan Karir

» Pemimpin Departemen Akuntansi Divisi AKL (2022-2025)
» Pemimpin Unit Pajak (2019-2022)
» Analis Departemen Akuntansi Divisi AKL (2012-2019)

Career History

» Head of Accounting Department, AKL Division (2022–2025)
» Head of Tax Unit (2019–2022)
» Analyst in the Accounting Department, AKL Division (2012–2019)

Riwayat Pendidikan dan Sertifikasi

Pendidikan
» S1 Akuntansi Universitas Sam Ratulangi (2001)
» S2 Akuntansi Universitas Sam Ratulangi (2024)

Sertifikasi
» Program Sertifikasi Manajemen Risiko Perbankan Jenjang 6 yang diadakan oleh BSMR

Educational Background and Certifications

Education
» Bachelor's Degree in Accounting, Sam Ratulangi University (2001)
» Master's Degree in Accounting, Sam Ratulangi University (2024)

Sertifikasi
» Banking Risk Management Certification Level 6, conducted by BSMR

Jimmy J. Alexander

Pemimpin Divisi Pengembangan Bisnis & Jaringan
Head of Business Development & Network Division

Dasar Hukum Pengangkatan | Legal Basis of Appointment
SK Direksi No. 001/SK-HC/DIR/I/2025
Decree of the Board of Directors Number 001/SK-HC/DIR/I/2025

Indonesia
Indonesian

Manado
Manado

48 tahun
48 years old

Perjalanan Karir

» Pemimpin Departemen Pengembangan Produk Kredit Divisi Pengembagan Bisnis (2022-2025)
» Analis Departemen Administrasi & Laporan Kredit (2017-2022)
» Programmer Departemen Pengembangan Sistem & Infrastruktur IT Divisi IT & E-Banking (2015-2017)

Career History

» Head of Credit Product Development Department, Business Development Division (2022–2025)
» Analyst in the Credit Administration & Reporting Department (2017–2022)
» Programmer in the IT System & Infrastructure Development Department, IT & E-Banking Division (2015–2017)

Riwayat Pendidikan dan Sertifikasi

Pendidikan
» S1 Manajemen Informatika Yayasan Pendidikan Matuari Manado (2002)
» S2 Informatika Universitas Pelita Harapan (2024)

Sertifikasi
» Program Sertifikasi Manajemen Risiko Perbankan Jenjang 6 yang diadakan oleh BSMR

Educational Background and Certifications

Education
» Bachelor's Degree in Information Systems Management, Yayasan Pendidikan Matuari Manado (2002)
» Master's Degree in Information Technology, Universitas Pelita Harapan (2024)

Sertifikasi
» Banking Risk Management Certification Level 6, conducted by BSMR

John W. Koilam

Pemimpin Divisi Teknologi Informasi
Head of Information Technology Division

Indonesia
Indonesian

Manado
Manado

49 tahun
49 years old

Dasar Hukum Pengangkatan | Legal Basis of Appointment
SK Direksi No. 001/SK-HC/DIR/I/2025
Decree of the Board of Directors Number 001/SK-HC/DIR/I/2025

Perjalanan Karir	Career History
» Pemimpin Departemen Pengadaan Divisi Umum (2021-2025)	» Head of Procurement Department, General Affairs Division (2021–2025)
» Pemimpin Departemen *Electronic Banking* Divisi IT (2021)	» Head of Electronic Banking Department, IT Division (2021)
» Pemimpin Departemen Pengembangan Produk Dana Dan Jasa Divisi Pengembangan Bisnis (2020-2021)	» Head of Funding & Service Product Development Department, Business Development Division (2020–2021)
Riwayat Pendidikan dan Sertifikasi	**Educational Background and Certifications**
Pendidikan	**Education**
» S1 Manajemen Universitas Sam Ratulangi (2000)	» Bachelor's Degree in Management from Sam Ratulangi University (2000)
» S2 Ilmu Ekonomi Sam Ratulangi (2019)	» Master's Degree in Economics, Sam Ratulangi University (2019)
Sertifikasi	**Sertifikasi**
» Program Sertifikasi Manajemen Risiko Perbankan Jenjang 6 yang diadakan oleh BSMR	» Banking Risk Management Certification Level 6, conducted by BSMR

Jimmy R. Mailangkay

Pemimpin Divisi Operasional & Layanan
Head of Operations and Services Division

Indonesia
Indonesian

Manado
Manado

47 tahun
47 years old

Dasar Hukum Pengangkatan | Legal Basis of Appointment
SK Direksi No. 049/SK-HC/DIR/III/2023
Decree of the Board of Directors Number 049/SK-HC/DIR/III/2023

Perjalanan Karir	Career History
» Pemimpin Departemen Kredit Konsumer I Divisi Kredit Konsumer (2022-2023)	» Head of Consumer Credit Department I, Consumer Credit Division (2022–2023)
» Pemimpin Departemen Dana Institusi Divisi Pemasaran (2021-2022)	» Head of Institutional Funding Department, Marketing Division (2021–2022)
» Pemimpin Cabang Pembantu SMS Sam Ratulangi (2018-2021)	» Sub-Branch Manager, SMS Sam Ratulangi Sub-Branch (2018–2021)
Riwayat Pendidikan dan Sertifikasi	**Educational Background and Certifications**
Pendidikan	**Education**
» S1 Manajemen Investasi Sekolah Tinggi Ilmu Keuangan (2001)	» Bachelor's Degree (S1) in Sekolah Tinggi Ilmu Keuangan (2001)
Sertifikasi	**Sertifikasi**
» Program Sertifikasi Manajemen Risiko Perbankan Jenjang 6 yang diadakan oleh BSMR	» Banking Risk Management Certification Level 6, conducted by BSMR

Noldy P. Dandel

Pemimpin Divisi Umum
Head of General Affairs Division

Dasar Hukum Pengangkatan | Legal Basis of Appointment
SK Direksi No. 072/SK-HC/DIR/III/2021
Decree of the Board of Directors Number 072/SK-HC/DIR/III/2021

Indonesia
Indonesian

Manado
Manado

50 tahun
50 years old

Perjalanan Karir	Career History
» Pemimpin Departemen Pengadaan Divisi Umum (2017-2021)	» Head of Procurement Department, General Affairs Division (2017–2021)
» Pemimpin Seksi Pemasaran Cabang Calaca (2012-2017)	» Head of Marketing Section, Calaca Branch (2012–2017)
» Pemimpin Seksi Kredit Cabang Calaca (2012)	» Head of Credit Section, Calaca Branch (2012)
Riwayat Pendidikan dan Sertifikasi	**Educational Background and Certifications**
Pendidikan	**Education**
» S1 Teknik Arsitektur Universitas Sam Ratulangi (2000)	» Bachelor's Degree in Architectural Engineering, Sam Ratulangi University (2000)
» S2 Manajemen Universitas Sam Ratulangi (2024)	» Master's Degree in Management, Sam Ratulangi University (2024)
Sertifikasi	**Sertifikasi**
» Program Sertifikasi Manajemen Risiko Perbankan Jenjang 6 yang diadakan oleh BSMR	» Banking Risk Management Certification Level 6, conducted by BSMR

Wenda W. Rumambi

Pemimpin Divisi *Human Capital*
Head of Human Capital Division

Dasar Hukum Pengangkatan | Legal Basis of Appointment
SK Direksi No.163/SK-HC/DIR/XI/2023
Decree of the Board of Directors Number 163/SK-HC/DIR/XI/2023

Indonesia
Indonesian

Manado
Manado

48 tahun
48 years old

Perjalanan Karir	Career History
» Pemimpin Departemen Pelayanan Umum Divisi Umum (2021-2023)	» Head of General Services Department, General Division (2021-2023)
» Analis Departemen Kredit Konsumer II - Divisi Kredit Konsumer (2020- 2021)	» Analyst, Consumer Credit Department II, Consumer Credit Division (2020-2021)
» Manager SDM & Umum Cabang Bitung (2012- 2020)	» HR & General Affairs Manager, Bitung Branch (2012-2020)
Riwayat Pendidikan dan Sertifikasi	**Educational Background and Certifications**
Pendidikan	**Education**
» S1 Akuntansi STIE Pioneer Manado (2002)	» Bachelor's Degree in Accounting, STIE Pioneer Manado (2002
Sertifikasi	**Sertifikasi**
» Program Sertifikasi Manajemen Risiko Perbankan Jenjang 6 yang diadakan oleh BSMR	» Banking Risk Management Certification Level 6, conducted by BSMR

Firman

Pemimpin Divisi Pengedalian Keuangan
Head of Financial Control Division

Indonesia
Indonesian

Manado
Manado

46 tahun
46 years old

Dasar Hukum Pengangkatan | Legal Basis of Appointment
SK Direksi No. 049/SK-HC/DIR/III/2023
Decree of the Board of Directors Number 049/SK-HC/DIR/III/2023

Perjalanan Karir

» Pemimpin Divisi IT & Operasional BSG (2020-2023)
» Pemimpin Departemen Pengembangan Sistem & Infrastruktur IT, Divisi IT & Operasional BSG (2016-2020)

Career History

» Head of IT & Operations Division, BSG (2020–2023)
» Head of IT System & Infrastructure Development Department, IT & Operations Division, BSG (2016–2020)

Riwayat Pendidikan dan Sertifikasi

Pendidikan
» S1 Komputer Universitas Gunadarma (2002)
» S2 Manajemen Universitas Sam Ratulangi (2024)

Sertifikasi
» Program Sertifikasi Manajemen Risiko Perbankan Jenjang 6 yang diadakan oleh BSMR

Educational Background and Certifications

Education
» Bachelor's Degree in Computer Science, Universitas Gunadarma (2002)
» Master's Degree in Management, Sam Ratulangi University (2024)

Sertifikasi
» Banking Risk Management Certification Level 6, conducted by BSMR

Jumlah Karyawan dan Pengembangan Kompetensi
Number of Employees and Competency Development Programs

Jumlah Karyawan
Number of Employees

Sampai dengan 31 Desember 2025, BSG memiliki 2.064 karyawan, turun 0,82% dibandingkan tahun sebelumnya sejumlah 2.081 karyawan.

As of December 31, 2025, BSG employed 2,064 personnel, decreasing by 0.82% from the previous year's total of 2,081 employees.

Komposisi Pegawai Berdasarkan Status Kepegawaian
Employee Composition by Employment Status

Status Kepegawaian	2025				2024				Employement Status
	L/M	P/F	Jumlah Total	%	L/M	P/F	Jumlah Total	%	
Pegawai Tetap	999	649	1.648	79,84	1.025	668	1.693	81,36	Permanent Employee
Calon Pegawai	6	1	7	0,34	1	1	2	0,10	Potential Employee
Kontrak	25	31	56	2,71	16	22	38	1,83	Contract
Kontrak Pihak Ketiga	309	44	353	17,10	308	40	348	16,72	Third Party Contract
Jumlah	**1.339**	**725**	**2.064**	**100,00**	**1.350**	**731**	**2.081**	**100,00**	**Total**

Komposisi Pegawai Berdasarkan Usia
Employee Composition by Age

Rentang Usia	2025				2024				Age Range
	L/M	P/F	Jumlah Total	%	L/M	P/F	Jumlah Total	%	
> 55 tahun	39	23	62	3,00	30	25	55	2,64	> 55 years old
51 - 55 tahun	114	36	150	7,27	110	38	148	7,11	51 - 55 years old
46 - 50 tahun	182	59	241	11,68	169	46	215	10,33	46 - 50 years old
41 - 45 tahun	232	118	350	16,96	212	108	320	15,38	41 - 45 years old
36 - 40 tahun	346	220	566	27,42	333	194	527	25,32	36 - 40 years old
31 - 35 tahun	256	174	430	20,83	285	210	495	23,79	31 - 35 years old
26 - 30 tahun	137	76	213	10,32	176	86	262	12,59	26 - 30 years old
21 - 25 tahun	32	17	49	2,37	32	23	55	2,64	21 - 25 years old
18 - 20 tahun	1	2	3	0,15	3	1	4	0,19	18 - 20 years old
Jumlah	**1.339**	**725**	**2.064**	**100,00**	**1.350**	**731**	**2.081**	**100,00**	**Total**

Komposisi Pegawai Berdasarkan Jenjang Pendidikan
Employee Composition by Education Level

Jenjang Pendidikan	2025				2024				Education Level
	L/M	P/F	Jumlah Total	%	L/M	P/F	Jumlah Total	%	
Doktor/Strata 3 (S3)	3	-	3	0,15	2	1	3	0,14	Doctoral Degree (PhD)
Pascasarjana/Strata 2 (S2)	43	46	89	4,31	39	39	78	3,75	Postgraduate/ Strata 2 (S2)
Sarjana/Strata 1 (S1)	606	570	1.176	56,98	604	578	1.182	56,80	Bachelor/Strata 1 (S1)
Diploma 4	5	2	7	0,34	5	2	7	0,34	Diploma 4
Diploma 3	43	42	85	4,12	44	44	88	4,23	Diploma 3
Diploma 2	1	3	4	0,19	1	3	4	0,19	Diploma 2
Diploma 1	5	2	7	0,34	5	2	7	0,34	Diploma 1
SMU/SMK	628	60	688	33,33	645	62	707	33,97	Senior High School
SMP	5	-	5	0,24	5	-	5	0,24	Junior High School
SD	-	-	-	-	-	-	-	-	Elementary School
Tidak Sekolah	-	-	-	-	-	-	-	-	Unenrolled
Jumlah	**1.339**	**725**	**2.064**	**100**	**1.350**	**731**	**2.081**	**100,00**	**Total**

Komposisi Pegawai Berdasarkan Jenjang Jabatan
Employee Composition by Position

Jenjang Jabatan	2025				2024				Position Level
	L/M	P/F	Jumlah Total	%	L/M	P/F	Jumlah Total	%	
Senior Executive Vice President	0	0	0	0,00	0	2	2	0,10	Senior Executive Vice President
Executive Vice President	2	1	3	0,15	1	1	2	0,10	Executive Vice President
Senior Vice President	4	2	6	0,29	2	1	3	0,14	Senior Vice President
Vice President	9	6	15	0,73	12	4	16	0,77	Vice President
Senior Assistant Vice President	10	16	26	1,26	10	14	24	1,15	Senior Assistant Vice President
Assistant Vice President	20	18	38	1,84	22	26	48	2,31	Assistant Vice President
Senior Manager	33	32	65	3,15	22	30	52	2,50	Senior Manager
Manager	51	59	110	5,33	55	55	110	5,29	Manager
Senior Assistant Manager	90	94	184	8,91	77	93	170	8,17	Senior Assistant Manager
Assistant Manager	102	108	210	10,17	108	105	213	10,24	Assistant Manager
Senior Officer	183	177	360	17,44	190	181	371	17,83	Senior Officer
Officer	87	43	130	6,30	87	51	138	6,63	Officer
Senior Clerk	104	51	155	7,51	101	51	152	7,30	Senior Clerk
Clerk	217	41	258	12,50	216	53	269	12,93	Clerk
Staff Admin & Non Administrasi	93	2	95	4,60	123	2	125	6,01	Admin & Non-Administration Staff
Kontrak	334	75	409	19,82	324	62	386	18,55	Contract
Jumlah	**1339**	**725**	**2064**	**100**	**1350**	**731**	**2081**	**100,00**	**Total**

Pengembangan Kompentensi
Competency Development

Sampai dengan 31 Desember 2025, BSG memiliki 2.064 karyawan, turun 0,82% dibandingkan tahun sebelumnya sejumlah 2.081 karyawan.

As of December 31, 2025, BSG employed 2,064 personnel, decreasing by 0.82% from the previous year's total of 2,081 employees.

Pelatihan Pegawai
Employee Training

Uraian Description	2025			2024		
	Jumlah Kelas Number of Classes	Jumlah Hari Number of Days	Jumlah Peserta Number of Participants	Jumlah Kelas Number of Classes	Jumlah Hari Number of Days	Jumlah Peserta Number of Participants
Manajerial Kepemimpinan & Pengembangan Diri Managerial Leadership & Personal Development	6	11	199	14	160	526
Perkreditan Credit Management	33	53	765	34	74	517
Penghimpunan Dana Funding	1	3	14	4	5	145
Layanan Service	8	14	99	15	25	356
Teknologi Informasi & Operasi Information Technology & Operations	30	56	225	26	47	426
Lainnya Others	206	338	6778	116	262	2911
Jumlah **Total**	**284**	**475**	**8080**	**209**	**573**	**4811**

Biaya Pelatihan Pegawai
Employe Training Cost

	2025	2024
Biaya Pelaitihan Pegawai Employe Training Cost	Rp19.314.155.703	Rp25.339.929.732

Perubahan Komposisi Dewan Komisaris dan Direksi
Changes in the Composition of the Board of Commissioners and the Board of Directors

Pada tahun 2025, terdapat perubahan komposisi anggota Dewan Komisaris. Perubahan dan sususunan komposisi anggota Dewan Komisaris dapat dilihat pada Laporan Tahunan ini bab Tata Kelola Perusahaan di halaman 550.

In 2025, there was a change in the composition of the Board of Commissioners. The changes and the composition of the Board of Commissioners can be found in this Annual Report under the Corporate Governance section on page 550.

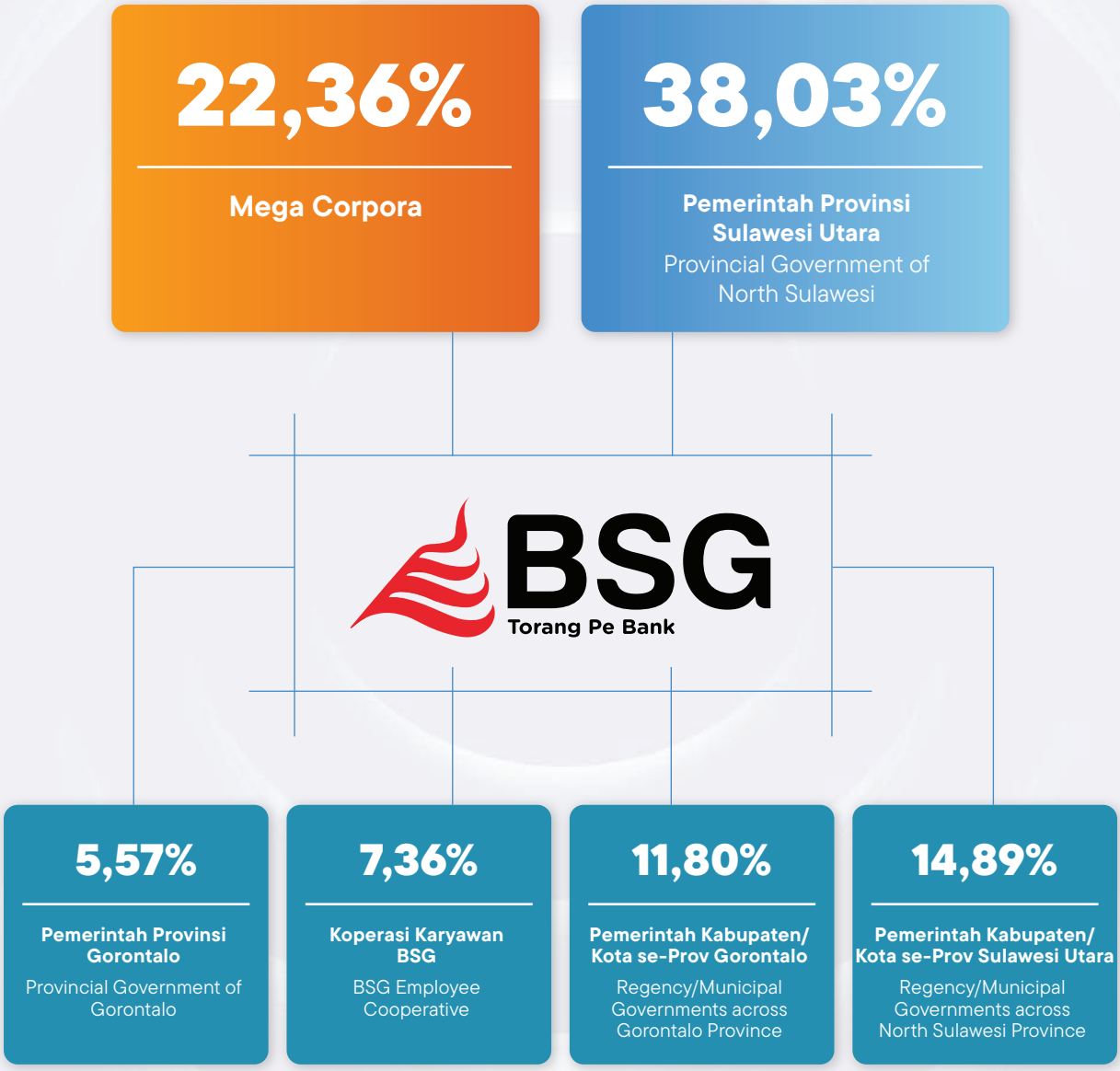
Pernyataan Independensi Komisaris Independen
Independence Statement of Independent Commissioners

Pengangkatan dan pernyataan Komisaris Independen dapat dilihat pada Laporan Tahunan ini bab Komisaris Independen di halaman 580.

The appointment and independence statements of the Independent Commissioners are disclosed in the Independent Commissioners section of this Annual Report on page 580.

Struktur Pemegang Saham
Structure of the Shareholders

Pemegang Saham Pengendali BSG
Controlling Shareholders of BSG



Pemegang Saham Pengendali 1 (PSP-1)
Controlling Shareholder 1

Pemegang Saham Pengendali 2 (PSP-2)
Controlling Shareholder 2

Rincian Pemegang Saham
Shareholder Composition

No	Pemegang Saham Shareholder	1 Januari 2025 January 1, 2025			31 Desember 2025 December 31, 2025		
		Nilai (Rp) Value (IDR)	Jumlah Saham (Lembar) Shares	Persentase Kepemilikan Saham (%) Percentage (%)	Nilai (Rp) Value (IDR)	Jumlah Saham (Lembar) Shares	Persentase Kepemilikan Saham (%) Percentage (%)
Kepemilikan Lebih Dari 5% Ownership of More Than 5%							
1	Pemerintah Provinsi Sulawesi Utara Provincial Government of North Sulawesi	482.471.100.000	4.824.711	36,36	532.471.100.000	5.324.711	38,03
2	PT Mega Corpora	312.984.900.000	3.129.849	23,58	312.984.900.000	3.129.849	22,36
3	Kopkar Bank Sulut Bank Sulut Employee Cooporative	90.029.800.000	900.298	6,78	102.979.800.000	1.029.798	7,36
4	Pemerintah Provinsi Gorontalo Provincial Government of Gorontalo	77.978.500.000	779.785	5,88	77.978.500.000	779.785	5,57
Kepemilikan Masing-masing Lebih Kecil dari 5% Ownership of Less Than 5%							
Pemerintah Daerah Kabupaten/Kota se-Provinsi Sulawesi Utara Regency/Municipal Governments across Gorontalo Province							
5	Pemerintah Kota Manado Manado City Government	33.003.000.000	330.030	2,49	35.503.000.000	355.030	2,54
	Pemerintah Kabupaten Minahasa Minahasa Regency Government	27.433.600.000	274.336	2,07	27.433.600.000	274.336	1,96
	Pemerintah Kota Tomohon Tomohon City Government	20.854.700.000	208.547	1,57	24.854.700.000	248.547	1,78
	Pemerintah Kota Bitung Bitung City Government	24.804.300.000	248.043	1,87	24.804.300.000	248.043	1,77
	Pemerintah Kabupaten Bolaang Mongondow Bolaang Mongondow Regency Government	23.441.100.000	234.411	1,77	23.441.100.000	234.411	1,67
	Pemerintah Kabupaten Kepulauan Sangihe Sangihe Regency Government	11.848.300.000	118.483	0,89	11.848.300.000	118.483	0,85
	Pemerintah Kota Kotamobagu Kotamobagu City Government	10.252.800.000	102.528	0,77	10.252.800.000	102.528	0,73
	Pemerintah Kabupaten Bolaang Mongondow Timur East Bolaang Mongondow Regency Government	8.001.400.000	80.014	0,60	8.001.400.000	80.014	0,57
	Pemerintah Kabupaten Minahasa Selatan Minahasa Regency Government	7.710.200.000	77.102	0,58	7.710.200.000	77.102	0,55
	Pemerintah Kabupaten Minahasa Utara North MInahasa Regency Government	7.657.800.000	76.578	0,58	7.657.800.000	76.578	0,55

No	Pemegang Saham Shareholder	1 Januari 2025 January 1, 2025			31 Desember 2025 December 31, 2025		
		Nilai (Rp) Value (IDR)	Jumlah Saham (Lembar) Shares	Persentase Kepemilikan Saham (%) Percentage (%)	Nilai (Rp) Value (IDR)	Jumlah Saham (Lembar) Shares	Persentase Kepemilikan Saham (%) Percentage (%)
	Pemerintah Kabupaten Minahasa Tenggara Southeast Minahasa Regency Government	5.001.000.000	50.010	0,38	7.501.000.000	75.010	0,54
	Pemerintah Kabupaten Bolaang Mongondow Utara North Bolaang Mongondow Regency Government	6.023.400.000	60.234	0,45	6.023.400.000	60.234	0,43
	Pemerintah Kabupaten Talaud Talaud Regency Government	5.734.700.000	57.347	0,43	5.734.700.000	57.347	0,41
	Pemerintah Kabupaten Bolaang Mongondow Selatan Bolaang Mongondow Regency Government	3.972.400.000	39.724	0,30	3.972.400.000	39.724	0,28
	Pemerintah Kabupaten Sitaro Sitaro Regency Government	3.717.000.000	37.170	0,28	3.717.000.000	37.170	0,27
	Pemerintah Kota Manado Manado City Government	33.003.000.000	330.030	2,49	35.503.000.000	355.030	2,54
Pemerintah Daerah Kabupaten/Kota se-Provinsi Gorontalo Regency/Municipal Governments across Gorontalo Province							
6	Pemerintah Kabupaten Boalemo Boalemo Regency Government	48.161.200.000	481.612	3,63	48.161.200.000	481.612	3,44
	Pemerintah Kota Gorontalo Gorontalo City Government	34.024.300.000	340.243	2,56	35.024.300.000	350.243	2,50
	Pemerintah Kabupaten Gorontalo Gorontalo Regency Government	25.838.600.000	258.386	1,95	25.838.600.000	258.386	1,85
	Pemerintah Kabupaten Gorontalo Utara North Gorontalo Regency Government	23.699.600.000	236.996	1,79	23.699.600.000	236.996	1,69
	Pemerintah Kabupaten Pohuwato Pohuwato Regency Government	18.458.500.000	184.585	1,39	18.458.500.000	184.585	1,32
	Pemerintah Kabupaten Bone Bolango Bone Bolango Regency Government	14.015.400.000	140.154	1,06	14.015.400.000	140.154	1,00
	Jumlah **Total**	**1.327.117.600.000**	**13.271.176**	**100,00**	**1.400.067.600.000**	**14.000.676**	**100,00**

Kelompok/Klasifikasi Pemegang Saham Masyarakat dengan Kepemilikan Saham Masing-Masing <5%
Public Shareholder Groups/Classifications with Individual Ownership <5%

Hingga akhir tahun 2025, pemegang saham di BSG terdiri dari Pemerintah Daerah se-Provinsi Sulawesi Utara dan Gorontalo, PT Mega Corpora dan Koperasi Karyawan BSG, sehingga informasi tentang kelompok/klasifikasi pemegang saham masyarakat dengan kepemilikan saham masing-masing <5% tidak disajikan.

As of the end of 2025, the shareholders of BSG consist exclusively of the Regional Governments across North Sulawesi and Gorontalo Provinces, PT Mega Corpora, and the BSG Employee Cooperative; therefore, information regarding public shareholder groups/classifications with individual ownership of <5% is not presented.

Persentase Kepemilikan Saham Dewan Komisaris dan Direksi
Percentage of Share Ownership by the Board of Commissioners and Board of Directors

Hingga akhir tahun 2025, tidak ada anggota Dewan Komisaris maupun Direksi yang memiliki saham secara langsung di BSG.

Hingga akhir tahun 2025, tidak ada anggota Dewan Komisaris maupun Direksi yang memiliki saham secara langsung di BSG.

Aksi Korporasi, Informasi Material, serta Informasi Transaksi Afiliasi dan Transaksi Benturan Kepentingan

Corporate Actions, Material Information, and Information on Affiliated Transactions and Conflict of Interest Transactions

Sepanjang tahun 2025, BSG tidak melakukan aksi korporasi seperti penyertaan modal, serta tidak melakukan pemecahan saham (*stock split*), penggabungan saham (*reverse stock*), pemberian saham bonus, maupun perubahan nilai nominal saham mengingat BSG belum merupakan perusahaan terbuka. Selain itu, BSG juga tidak menerbitkan Obligasi baru, serta tidak melakukan divestasi, penggabungan atau peleburan usaha entitas utama, akuisisi, restrukturisasi utang maupun modal, dan transaksi material lainnya.

Throughout 2025, BSG did not undertake any corporate actions such as capital injections, nor did it perform stock splits, reverse stock splits, bonus share issuances, or changes in the nominal value of shares, as BSG is not yet a publicly-listed company. Furthermore, BSG did not issue new bonds, nor did it engage in divestments, mergers or consolidations of core entities, acquisitions, debt or capital restructuring, or any other material transactions.

Adapun informasi mengenai transaksi afiliasi dan transaksi yang mengandung benturan kepentingan yang terjadi pada tahun buku 2025 dapat dilihat pada halaman 741.

Information regarding affiliated transactions and transactions involving conflicts of interest occurring during the fiscal year 2025 is disclosed on pages 741.

Keanggotaan dalam Asosiasi

Membership in Associations

No	Nama Asosiasi Association Name	
1	International Council for Small Business (ICSB)	International Council for Small Business (ICSB)
2	Asosiasi Bank Pembangunan Daerah (ASBANDA)	Regional Development Bank Association (ASBANDA)
3	Badan Musyawarah Perbankan Daerah (BMPD)	Regional Banking Consultative Body (BMPD)
4	Forum Komunikasi Industri Jasa Keuangan (FKIJK)	Financial Services Industry Communication Forum (FKIJK)
5	Asosiasi Sistem Pembayaran Indonesia (ASPI)	Indonesian Payment System Association (ASPI)
6	Forum Komunikasi Dewan Komisaris (FKDK) BPD-SI	Board of Commissioners Communication Forum (FKDK) BPD-SI
7	Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP)	Banking Compliance Directors Communication Forum (FKDKP)

Kronologis Pencatatan Saham dan Efek Lainnya
Record of Share and Other Securities Listing

Pencatatan Saham
Share Listing

Hingga tanggal 31 Desember 2025, BSG belum melakukan Penawaran Umum Saham di bursa saham. Dengan demikian tidak terdapat informasi terkait Pencatatan Saham.

As of December 31, 2025, BSG has not conducted an Initial Public Offering (IPO) on the stock exchange. Therefore, there is no information available regarding share listing.

Efek Lainnya
Other Securities Listing

Sampai dengan akhir Desember 2025 BSG sudah menerbitkan obligasi sebanyak 6 (enam) kali dengan rincian sebagai berikut:

As of the end of December 2025, BSG had issued bonds a total of 6 (six) times, with the following details:

Nama Obligasi Bond Name	Tanggal Terbit Issuance Date	Tanggal Jatuh Tempo Maturity Date	Tenor (tahun) Tenor (Years)	Kupon Coupon Rate	Nominal (Rp Juta) Nominal Value (IDR million)	Rating saat Penerbitan Rating at Issuance	Status Status
Obligasi Bank Sulut I Bank Sulut Bond I	21 April 1990 April 21, 1990	20 April 1995 April 21, 1995	5	17%	10.000	-	Lunas Fully Paid
Obligasi Bank Sulut II Bank Sulut Bond II	31 Desember 1993 December 31, 1993	30 Desember 1998 December 30, 1998	5	15%	20.000	-	Lunas Fully Paid
Obligasi Bank Sulut III Bank Sulut Bond III	29 April 2005 April 29, 2005	12 Mei 2010 May 12, 2010	5	12,75%	200.000	-	Lunas Fully Paid
Obligasi Bank Sulut IV Bank Sulut Bond IV	30 Maret 2010 March 30, 2010	9 April 2015 April 9, 2015	5	12%	390.000	-	Lunas Fully Paid
Obligasi Bank Sulut V Bank Sulut Bond V	30 September 2014 September 30, 2014	8 Oktober 2019 October 8, 2019	5	11,90%	750.000	-	Lunas Fully Paid
Obligasi PUB I Bank SulutGo Tahap I BSG Shelf Registration Bond I Phase I	7 September 2021 September 7, 2021	7 September 2026 September 7, 2026	5	7,80%	750.000	A	Belum Lunas Outstanding

Berikut disampaikan kronologi penerbitan hingga pelunasan seluruh obligasi yang diterbitkan BSG:

1. Obligasi Bank Sulut I diterbitkan tahun 1990 dengan nilai nominal sebesar Rp10 miliar dengan tingkat bunga tetap per tahun sebesar 17%. Obligasi ini telah jatuh tempo dan dilunasi tanggal 20 April 1995.
2. Obligasi Bank Sulut II diterbitkan tahun 1993 dengan nilai nominal sebesar Rp20 miliar dengan tingkat bunga tetap per tahun sebesar 15%. Obligasi ini telah jatuh tempo dan dilunasi tanggal 30 Desember 1998.
3. Obligasi Bank Sulut III diterbitkan tanggal 29 April 2005 dengan nilai nominal sebesar Rp200 miliar dengan tingkat bunga tetap per tahun sebesar 12,75%. Obligasi ini memiliki jangka waktu lima tahun yang berakhir pada tanggal 12 Mei 2010. Obligasi ini telah dilunasi.
4. Pada tanggal 30 Maret 2010, Bank telah menerbitkan Obligasi Bank Sulut IV sebesar Rp390 miliar dengan tingkat bunga tetap per tahun sebesar 12% dan Obligasi Subordinasi Bank Sulut I sebesar Rp10 miliar dengan tingkat bunga tetap sebesar 12,20%. Obligasi ini memiliki jangka waktu 5 (lima) tahun yang berakhir pada tanggal 9 April 2015.
5. Bank Sulut telah menerbitkan Obligasi V efektif pada tanggal 30 September 2014 dengan nilai nominal sebesar Rp750 miliar dengan tingkat bunga tetap sebesar 11,90%. Pembayaran bunga obligasi dilakukan setiap 3 (tiga) bulan sesuai dengan tanggal pembayaran bunga obligasi. Pembayaran bunga obligasi pertama akan dilakukan pada tanggal 8 Januari 2015, sedangkan pembayaran bunga obligasi terakhir sekaligus jatuh tempo obligasi adalah pada tanggal 8 Oktober 2019. Obligasi ini telah dilunasi pada tanggal 8 Oktober 2019.
6. BSG menerbitkan Obligasi Berkelanjutan I BSG Tahap I Tahun 2021 dengan nilai emisi sebesar Rp750 miliar pada 8 September 2021 di Bursa Efek Indonesia. Obligasi dengan tenor 5 tahun ini menawarkan tingkat suku bunga 7,80%. Pembayaran bunga obligasi dilakukan setiap 3 (tiga) bulan sesuai dengan tanggal pembayaran bunga obligasi. Pembayaran bunga obligasi pertama akan dilakukan pada tanggal 7 Desember 2021, sedangkan Bunga Obligasi terakhir sekaligus dengan pelunasan Obligasi akan dibayarkan pada tanggal 7 September 2026. Pelunasan Obligasi akan dilakukan secara penuh (*bullet payment*) pada saat jatuh tempo.

The following is the chronology of bond issuances and redemptions conducted by BSG:

1. Bank Sulut Bond I was issued in 1990 with a nominal value of IDR10 billion and a fixed annual interest rate of 17%. This bond matured and was fully paid on April 20, 1995.
2. Bank Sulut Bond II was issued in 1993 with a nominal value of IDR20 billion and a fixed annual interest rate of 15%. This bond matured and was fully paid on December 30, 1998.
3. Bank Sulut Bond III was issued on April 29, 2005, with a nominal value of IDR200 billion and a fixed annual interest rate of 12.75%. This bond had a five-year term ending on May 12, 2010. This bond has been fully paid.
4. On March 30, 2010, the Bank issued Bank Sulut Bond IV amounting to IDR390 billion with a fixed annual interest rate of 12%, and Bank Sulut Subordinated Bond I amounting to IDR10 billion with a fixed interest rate of 12.20%. These bonds had a 5 (five) year term which ended on April 9, 2015.
5. Bank Sulut issued Bond V effective September 30, 2014, with a nominal value of IDR750 billion and a fixed interest rate of 11.90%. Bond interest payments were made every 3 (three) months in accordance with the interest payment dates. The first interest payment was made on January 8, 2015, while the final interest payment and maturity date was October 8, 2019. This bond was fully paid on October 8, 2019.
6. BSG issued the BSG Shelf Registration Bond I Phase I Year 2021 with an issuance value of IDR750 billion on September 8, 2021, on the Indonesia Stock Exchange. This bond has a 5-year tenor with a fixed interest rate of 7.80%. Interest payments are made every 3 (three) months. The first interest payment was made on December 7, 2021, while the final interest payment and principal redemption will be paid on September 7, 2026. Bond redemption will be conducted in full (bullet payment) upon maturity.

Struktur Grup Perusahaan dan Kepemilikan Entitas Anak

Group Structure and Subsidiary Ownership

Sebagai bagian dari implementasi Peraturan Otoritas Jasa Keuangan Nomor 12/POJK.03/2020 tanggal 16 Maret 2020 tentang Konsolidasi Bank Umum, maka per 31 Desember 2024 BSG resmi ber-KUB (Kelompok Usaha Bank) dengan PT Mega Corpora. Adapun struktur KUB Mega Corpora adalah sebagai berikut:

As part of the implementation of Financial Services Authority Regulation (POJK) Number 12/POJK.03/2020 dated March 16, 2020, concerning Consolidation of Commercial Banks, as of December 31, 2024, BSG officially formed a Bank Business Group (KUB) with PT Mega Corpora. The structure of the Mega Corpora KUB is as follows:

Informasi Entitas Anak
Information on Subsidiaries

Hingga akhir tahun 2024, BSG tidak memiliki entitas anak dan/atau entitas asosiasi serta *Joint Venture* (JV)/*Special Purpose Vehicle* (SPV). Namun, BSG memiliki penyertaan pada PT BPR Prisma Dana sebesar 3,38%.

As of the end of 2024, BSG does not have any subsidiaries, associates, Joint Ventures (JV), or Special Purpose Vehicles (SPV). However, BSG maintains an equity investment in PT BPR Prisma Dana amounting to 3.38%.

Nama Entitas Entity Name	PT BPR Prisma Dana
Status Badan Hukum Legal Entity Status	Perseroan Terbatas/Bank Perekonomian Rakyat (BPR) Limited Liability Company/Rural Bank (BPR)
Kepemilikan Saham Share Ownership	• BSG = 3,38% • Koperasi Serba Usaha Prisma Dana = 1,13% Prisma Dana Multi-Purpose Cooperative • KUD Ayamen = 0,33% • KUD Kami Uman = 0,33% • Perorangan/Individu (terdiri dari 9 individu pemilik modal) = 94,83% Individuals (consisting of 9 individual capital owners) = 94.83%
Alamat Address	ITC Marina Plasa Blok A1 Jl. Pierre Tendean, Kecamatan | District Wenang Manado
Telp Phone	(0431) 8880126
Faksimile Facsimile	(0431) 8880127
E-mail	sekretariat@bprprismadana.co.id
Situs Web Website	www.bankprismadana.co.id

Lembaga Profesi Penunjang Pasar Modal
Capital Market Supporting Professional Institutions

Kantor Akuntan Publik
Public Accounting Firm

Hadori Sugiarto Adi & Rekan
Jl. Ciputat Raya No.11
Pondok Pinang - Jakarta Selatan | South Jakarta
www.hlbindonesia.id
Jasa yang diberikan:
Services:
Audit Laporan Keuangan dalam rangka Obligasi PUB I BSG tahun 2021 Tahap I
Financial Statement Audit for the BSG Shelf Registration Bond I Phase I Year 2021

Wali Amanat
Trustee

PT Bank Mandiri (Persero) Tbk
Plaza Mandiri Lantai 22 | 22nd Floor
Jl. Jend. Gatot Subroto Kav. 36-38
Jakarta Selatan | South Jakarta 12190
www.bankmandiri.co.id
Jasa yang diberikan:
Services:
Mewakili kepentingan pemegang Efek yang bersifat utang dalam rangka Obligasi PUB I BSG tahun 2021 Tahap I
Representing the interests of debt security holders in connection with the BSG Shelf Registration Bond I Phase I Year 2021

Agen Pembayar
Paying Agent

PT Kustodian Sentral Efek Indonesia (KSEI)
Gedung Bursa Efek Indonesia Tower I, Lantai 5 | Indonesia Stock Exchange Building, Tower I, 5th Floor
Jl. Jend. Sudirman Kav. 52-53
Jakarta Selatan | South Jakarta 12190
web.ksei.co.id/
Jasa yang diberikan:
Services:
Pelaksanaan pembayaran bunga Obligasi PUB I BSG tahun 2021 Tahap I
Interest Payment Execution for the BSG Shelf Registration Bond I Phase I Year 2021

Penjamin Emisi
Underwriter

PT Indo Premier Sekuritas
Pacific Century Place 16/f, SCBD Lot 10
Jl. Jend. Sudirman Kav. 52-53
Jakarta Selatan | South Jakarta 12190
www.indopremier.com
Jasa yang diberikan:
Services:
Penjaminan Obligasi PUB I BSG tahun 2021 Tahap I
Underwriting of the BSG Shelf Registration Bond I Phase I Year 2021

Pemeringkat Efek
Securities Rating Agency

Fitch Ratings Indonesia
DBS Bank Tower, Lantai 24 | 24th Floor, Suite 2403
Jl. Prof. DR. Satrio Kav. 3-5
Jakarta Selatan | South Jakarta 12940
www.fitchratings.com
Jasa yang diberikan:
Services:
Pemeringkatan Perusahaan dan Obligasi
Corporate and Bond Ratings

Notaris
Notary

Fathiah Helmi SH
Graha Irama, Lantai 6C | 6C Floor
Jl. H.R Rasuna Said Blok X-1 Kav. 1-2
Jakarta Selatan | South Jakarta 12710
Jasa yang diberikan:
Services:
Notaris berwenang membuat Akta autentik dalam rangka Obligasi PUB I BSG tahun 2021 Tahap I
Execution of authentic deeds in connection with the BSG Shelf Registration Bond I Phase I Year 2021

Konsultan Hukum
Law Firm Consultant

Marsinih Martoatmodjo Iskandar Kusdihardjo
Office 8
Lantai 15 | 15th Floor - Suite H
Jl. Senopati Raya No. 8B
Jakarta Selatan | South Jakarta 12190
www.mmilawoffice.com
Jasa yang diberikan :
Services:
Konsultan Hukum dalam rangka Obligasi PUB I BSG tahun 2021 Tahap I
Legal Consultant in connection with the BSG Shelf Registration Bond I Phase I Year 2021

Penghargaan dan Sertifikasi
Awards and Certifications

Penghargaan untuk *Gathering* dan Sosialisasi Program JKN
Award for JKN Socialization and Gathering

16 Juni 2025
June 16, 2025

Nama Event Event Name	**Gathering dan Sosialisasi Program JKN** JKN Gathering and Socialization
Lembaga yang memberikan Awarded by	**BPJS Kesehatan**
Skala Scale	**Regional** Regional

The Best Regional Bank in Excellence SMS Banking

24 Juni 2025
June 24, 2025

Nama Event Event Name	**22nd Indonesian Best Bank in Service Excellence 2025** 22nd Indonesian Best Bank in Service Excellence 2025
Lembaga yang memberikan Awarded by	**Infobank dan MRI** Infobank and MRI
Skala Scale	**Nasional** National

BSG sebagai Terbaik 1 Kategori Perusahaan Menengah/Besar
BSG as the Best in the Medium/Large Company Category

30 Juni 2025
June 30, 2025

Nama Event Event Name	**Paritrana Award 2025** Paritrana Award 2025
Lembaga yang memberikan Awarded by	**Pemerintah Provinsi Sulawesi Utara** The Provincial Government of North Sulawesi
Skala Scale	**Regional** Regional

ATM Bersama Award 2025 – Best Service Excellence (Kategori BPD)

ATM Bersama Award 2025 – Best Service Excellence (BPD Category)

19 September 2025
September 19, 2025

Nama Event Event Name	**ATM Bersama Award 2025** ATM Bersama Award 2025
Lembaga yang memberikan Awarded by	**Artajasa dan Biro Riset Infobank** Artajasa and Biro Riset Infobank
Skala Scale	**Nasional** National

Anugerah Mitra Usaha Mikro 2025

Micro Enterprise Partner Award 2025

17 Desember 2025
December 17, 2025

Nama Event Event Name	**Anugerah Mitra Usaha Mikro 2025** Micro Enterprise Partnership Award 2025
Lembaga yang memberikan Awarded by	**Kementerian Koperasi dan UKM Republik Indonesia** Ministry of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia
Skala Scale	**Nasional** National

Jaringan Kantor
Office Network

1 **Kantor Pusat**
Main Office

1 Kantor Wilayah
Regional Office

1 Kantor Cabang Utama
Main Branch Office

25 Kantor Cabang
Branch Office

25 Kantor Cabang Pembantu
Sub-Branch Office

63 Kantor Cabang Pembantu Layanan Kas
Cash Service Sub-Branch Office

296 TPE (ATM-CRM)
TPE (ATM-CRM)

Sulawesi Utara dan Gorontalo
North Sulawesi and Gorontalo

1	Kabupaten Pohuwato Pohuwato Regency	8	Kabupaten Bolaang Mongondow Bolaang Mongondow Regency	15	Kabupaten Minahasa Minahasa Regency
2	Kabupaten Boalemo Boalemo Regency	9	Kabupaten Bolmong Selatan South Bolmong Regency	16	Kota Manado Manado City
3	Kabupaten Gorontalo Utara North Gorontalo Regency	10	Kota Kotamobagu Kotamobagu City	17	Kabupaten Minahasa Utara North Minahasa Regency
4	Kabupaten Gorontalo Gorontalo Regency	11	Kabupaten Bolmong Timur East Bolmong Regency	18	Kota Bitung Bitung City
5	Kota Gorontalo Gorontalo City	12	Kabupaten Minahasa Selatan South Minahasa Regency	19	Kabupaten Sitaro Sitaro Regency
6	Kabupaten Bone Bolango Bone Bolango Regency	13	Kabupaten Minahasa Tenggara Southeast Minahasa Regency	20	Kabupaten Sangihe Sangihe Regency
7	Kabupaten Bolmong Utara North Bolmong Regency	14	Kota Tomohon Tomohon City	21	Kabupaten Talaud Talaud Regency

Jawa
Java

1	Jakarta Jakarta	2	Malang Malang	3	Surabaya Surabaya

PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo

Provinsi Province	Kabupaten/Kota Regency/City	KEC SD	KC BO	KCP SBO	KCP-LK CS-SBO	ATM	CRM
Sulawesi Utara North Sulawesi	Manado	11	2	5	10	66	3
	Bitung	8	1	1	3	10	-
	Tomohon	5	1	-	2	8	-
	Minahasa	25	2	1	3	17	-
	Minahasa Utara North Minahasa	10	1	1	4	14	-
	Minahasa Selatan South Minahasa	17	1	2	4	11	-
	Minahasa Tenggara Southeast Minahasa	12	1	-	3	8	-
	Kotamobagu	4	1	-	3	10	-
	Bolaang Mongondow Induk Main Bolaang Mongondow	15	1	1	3	10	-
	Bolaang Mongondow Timur East Bolaang Mongondow	7	1	-	3	7	-
	Bolaang Mongondow Utara North Bolaang Mongondow	6	1	-	2	8	-
	Bolaang Mongondow Selatan South Bolaang Mongondow	7	1	-	1	5	-
	Sitaro	10	1	1	2	9	-
	Sangihe	15	1	1	2	9	-
	Talaud	19	1	2	2	12	-
Total Sulawesi Utara North Sulawesi Total		171	17	15	47	204	3
Gorontalo	Kota Gorontalo Gorontalo City	9	1	1	2	25	1
	Kabupaten Gorontalo Gorontalo Regency	19	1	2	4	18	-
	Boalemo	7	1	1	2	8	-
	Bone Bolango	18	1	-	2	11	-
	Gorontalo Utara North Gorontalo	11	1	-	3	8	-
	Pohuwato	13	1	3	3	12	-
Total Gorontalo Gorontalo Total		77	6	7	16	82	1
Jawa Java	Jakarta	-	1	3	-	4	-
	Surabaya	-	1	-	-	1	-
	Malang	-	1	-	-	1	-
Total Jawa Java Total		-	3	3	-	6	-
Jumlah **Total**		**248**	**26**	**25**	**63**	**292**	**4**

Jaringan Kantor/ATM Branch Offices/ATM	Wilayah Region	Jumlah Total
Kantor Cabang/Branch Offices	Sulawesi Utara/North Sulawesi	17
	Gorontalo	6
	Jawa/Java	3
Jumlah/Total		**26**
Kantor Cabang Pembantu/Sub-branch Offices	Sulawesi Utara/North Sulawesi	15
	Gorontalo	7
	Jawa/Java	3
Jumlah/Total		**25**
KCP-LK/Sub-branch Office – Micro Services	Sulawesi Utara/North Sulawesi	47
	Gorontalo	16
	Jawa/Java	0
Jumlah/Total		**63**
ATM	Sulawesi Utara/North Sulawesi	204
	Gorontalo	82
	Jawa/Java	6
Jumlah/Total		**292**
CRM	Sulawesi Utara/North Sulawesi	3
	Gorontalo	1
	Jawa/Java	0
Jumlah/Total		**4**
Kantor Pusat/Head Office	Sulawesi Utara/North Sulawesi	1
Kantor Wilayah/Regional Office	Gorontalo	1

Informasi jaringan kantor BSG per 31 Desember 2025 selengkapnya dapat diakses pada:
www.banksulutgo.co.id/network/list/6/kantor-pusat-wilayah.html
Comprehensive information regarding BSG network as of December 31, 2025, can be accessed at:
www.banksulutgo.co.id/network/list/6/kantor-pusat-wilayah.html

Informasi pada Situs Perusahaan
Information on the Company Website

Sebagai wujud penerapan prinsip keterbukaan informasi, BSG telah menyajikan informasi secara transparan melalui website Bank, dengan alamat: http://www.banksulutgo.co.id. Seluruh isi dalam situs telah mengacu pada Peraturan Otoritas Jasa Keuangan (OJK) Nomor 8/POJK.04/2015 tentang Situs Web Emiten atau Perusahaan Publik.

Pada situs resmi perusahaan, BSG menyajikan berbagai informasi terkait solusi produk dan layanan perbankan yang dirancang untuk memenuhi kebutuhan nasabah, baik perseorangan maupun bisnis. Selain itu, tersedia pula informasi mengenai profil dan gambaran umum BSG, serta berbagai informasi penting lainnya yang relevan bagi para pemangku kepentingan.

As a manifestation of the principle of information disclosure, BSG provides transparent information through the Bank's website at: http://www.banksulutgo.co.id. All content within the site complies with Financial Services Authority (OJK) Regulation Number 8/POJK.04/2015 regarding Websites of Issuers or Public Companies.

On the company's official website, BSG presents a wide range of information concerning banking product solutions and services designed to meet the needs of both individual and business customer. Furthermore, information regarding the profile and general overview of BSG is available, along with various other essential information relevant to stakeholders.

Informasi Menu pada Situs Perusahaan
Menu Information on the Company Website

Produk dan Layanan
Products and Services

Informasi tentang produk dan layanan BSG yang mencakup:
Information regarding BSG products and services, including:

Produk Dana
Funding Products

» Simpeda
» Tabungan Bunaken
» Tabunganku
» Rekening Giro
» Deposito
» Tabungan Bohusami
» Tabungan PNS
» Tabungan SimPel
» BSG*prime*
» Tabungan Bohusami *Plan*
» Tabungan Bohusami *Young*

Informasi Kredit
Credit Infromation

» Kredit Usaha Mikro Sejahtera
Micro Prosperity Business Loan
» Kredit PNS
Civil Servant Loan
» KPPA
Apartment Ownership Loan
» KSU Lembaga Agama
Multipurpose Loan for Religious Institutions
» KSU Perorangan Umum
Individual Multipurpose Loan

Kredit Modal Kerja
Capital Working Loan

» Kredit dengan *Cash Colateral*
Cash Collateral Loan
» Garansi Bank
Bank Guarantee
» Kredit Usaha Rakyat (KUR)
People's Business Credit
» KUR Bohusami

Layanan
Services

» SMS *Banking*
» Kliring
» SAMSAT *Online*
» BSG*cash*
» *Bancassurance*
» BSG*ussd*
» BSG*debit*
» BSG*touch*
» BSG*direct*
» BSG*qris*

Kantor Cabang
Branch Offices

Informasi tentang jaringan kantor BSG yang mencakup:
Information regarding BSG office network, including:

» Kantor Pusat/Wilayah
Head Office/Regional Office
» Kantor Cabang
Branch Office
» Kantor Cabang Pembantu
Sub-Branch Office
» Kantor Kas
Cash Office
» Jaringan ATM
ATM Network
» *Payment Point*
» *Mobile Cash Office*

Tentang Kami
About Us

Informasi umum tentang BSG
General information about BSG

Tentang kami
About Us
» Jajaran Direksi
Board of Directors
» Struktur Organisasi
Organizational Structure
» Dewan Komisaris
Board of Commissioners
» Pemegang Saham
Shareholders
» Sejarah BSG
BSG History
» Visi dan Misi
Vision and Mission
» Logo BSG
BSG Logo
» Sistem Manajemen Anti Penyuapan
Anti-Bribery Management System

Hubungan Investor
Investor Relations
» Tata Kelola Perusahaan
Corporate Governance
» *Company Profile*
» Suku Bunga Dasar Kredit
Prime Lending Rate
» Laporan Bulanan
Monthly Report
» Laporan Triwulan
Quarterly Report
» Laporan Tahunan
Annual Report
» Laporan *Good Corporate Governance*
Good Corporate Governance Report
» Obligasi
Bonds

Berita & Informasi
News & Information

Menyediakan berbagai publikasi terkini yang berkaitan dengan aktivitas, kinerja, dan perkembangan BSG.
This menu provides various latest publications related to the activities, performance, and development of BSG.

Whistleblowing System (WBS)
Whistleblowing System (WBS)

Sarana pelaporan terhadap tindakan *fraud* dan pelanggaran yang dapat digunakan pelapor untuk melaporkan adanya dugaan kecurangan, pelanggaran peraturan dan ketentuan atau perbuatan lainnya yang dapat merugikan BSG yang melibatkan karyawan BSG dan/atau pihak-pihak yang mempunyai hubungan dengan BSG.
Reporting mechanism for fraudulent acts and violations that can be utilized by whistleblowers to report suspected fraud, violations of rules and regulations, or other actions that may be detrimental to BSG involving BSG employees and/or parties associated with BSG.

04

Analisa dan Pembahasan Manajemen

Management Discussion and Analysis

Tinjauan Bisnis
Business Overview

Ikhtisar Kinerja per Segmen Usaha
Business Segment Performance Overview

Perbankan Transaksi

Sejalan dengan tren digitalisasi perbankan tahun 2025, BSG terus memperkuat layanan perbankan digital guna meningkatkan kualitas layanan dan mendorong pertumbuhan Dana Pihak Ketiga, yang tercermin dari pertumbuhan CASA sebesar 25,31% serta peningkatan NOA CASA sebesar 8,19%.

Secara ringkas, kinerja DPK menunjukkan giro tumbuh signifikan menjadi Rp2,1 triliun atau meningkat 88,72% (*YoY*), sementara tabungan relatif stabil di kisaran Rp2,7-Rp2,8 triliun dengan pertumbuhan -0,73%. Adopsi layanan digital juga terus meningkat, tercermin dari pertumbuhan nominal transaksi sebesar 2,41% dari tahun 2024 ke 2025.

Transaction Banking

In line with banking digitalization trends in 2025, BSG has consistently strengthened its digital banking services to enhance service quality and drive Third-Party Fund (DPK) growth, as reflected by a 25.31% growth in CASA and an 8.19% increase in CASA NOA.

Briefly, DPK performance shows that current accounts grew significantly to IDR2.1 trillion, increasing by 88.72% (YoY), while savings remained relatively stable in the range of IDR2.7-IDR2.8 trillion with a growth of -0.73%. The Bank's digital transition is also further validated by a 2.41% growth in transaction nominals, reflecting consistent user engagement throughout 2025.

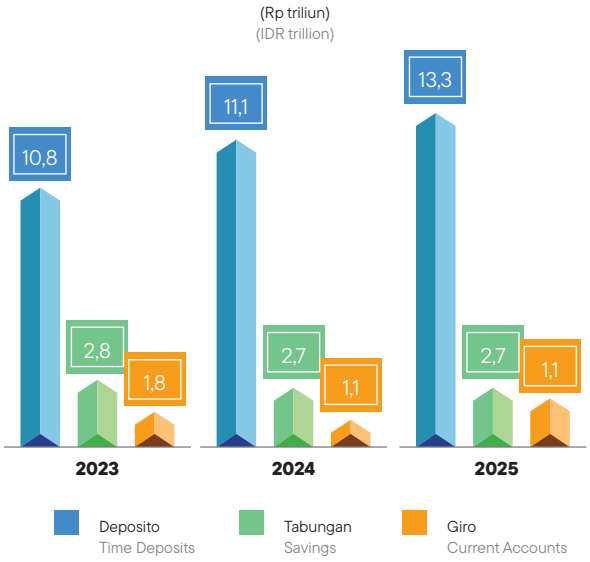
Pertumbuhan CASA 2025
CASA Growth in 2025

25,31 %

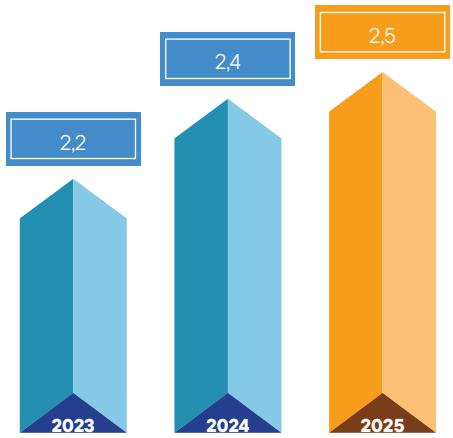
Pertumbuhan Nominal Transaksi Digital 2025
Digital Transaction Value Growth in 2025

2,41 %

Dana Pihak Ketiga BSG 2023-2025
BSG Third-Party Funds 2023–2025



Perkembangan Nominal Transaksi BSG 2023-2025
Growth of BSG Transaction Value 2023–2025



Perbankan Konsumer & Individu

Sektor konsumtif masih menjadi captive market BSG, khususnya penyaluran kredit kepada ASN dan pensiunan, sejalan dengan pengelolaan RKUD Pemerintah Daerah di wilayah Sulawesi Utara dan Gorontalo oleh BSG. Kredit konsumer BSG terdiri dari Kredit kepada ASN dan Pensiunan, Kredit Pegawai Pemerintah dengan Perjanjian Kerja (PPPK), Kredit Pejabat Publik/Anggota Dewan (KPPA), Kredit Konsumtif Umum (KSU), serta Kredit Pemilikan Rumah (KPR).

Hal ini tercermin dari pertumbuhan Kredit Konsumer sebesar 5,01% dengan peningkatan jumlah rekening (NOA) sebesar 12,41% pada tahun 2025. Secara nominal, kredit konsumer terus meningkat dari Rp13,3 triliun pada tahun 2023 menjadi Rp15,4 triliun pada tahun 2025, diikuti pertumbuhan NOA dari 92.566 menjadi 119.179 rekening.

Consumer & Individual Banking

The consumer sector remains BSG captive market, particularly through loan disbursement to Civil Servants (ASN) and pensioners, in line with BSG management of Regional Government General Cash Accounts (RKUD) within the North Sulawesi and Gorontalo regions. BSG consumer credit portfolio consists of Loans to ASN and Pensioners, Government Employees with Work Agreements (PPPK) Loans, Public Official/Board Member Loans (KPPA), Multipurpose Loans (KSU), and Mortgages (KPR).

This performance is reflected in 5.01% growth in Consumer Loan, accompanied by a 12.41% increase in the Number of Accounts (NOA) in 2025. In nominal terms, consumer loan has steadily increased from IDR13.3 trillion in 2023 to IDR15.4 trillion in 2025, followed by NOA growth from 92,566 to 119,179 accounts.

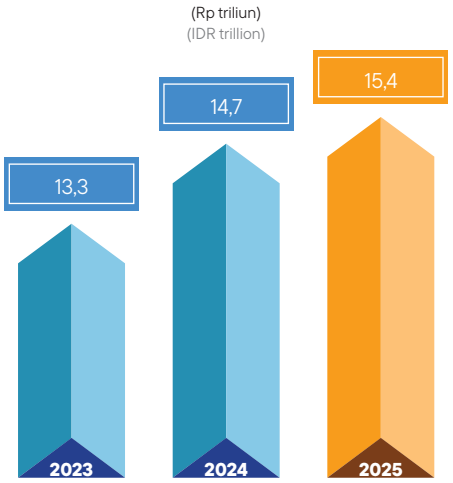
Pertumbuhan Kredit Konsumer 2025
Consumer Loan Growth in 2025

5,01 %

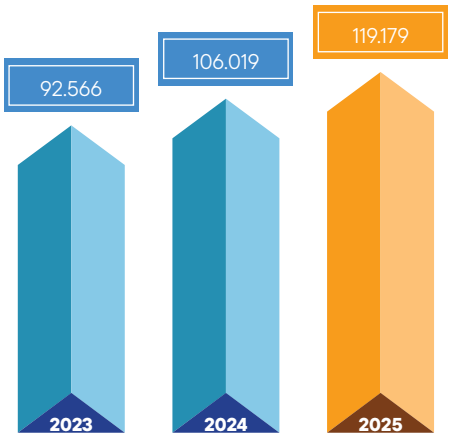
Pertumbuhan NOA Kredit Konsumer 2025
Consumer Loan NOA Growth in 2025

12,41 %

Perkembangan Kredit Konsumer BSG 2023-2025
BSG Consumer Loan Growth 2023–2025



Perkembangan NOA Kredit Konsumer BSG 2023-2025
Growth of BSG Consumer Loan Accounts (NOA) 2023–2025



Perbankan Usaha Mikro Kecil & Menengah (UMKM) dan Korporasi

Penyaluran kredit UMKM dan korporasi BSG pada tahun 2025 menunjukkan dinamika yang dipengaruhi oleh strategi penyaluran dan kondisi pasar. Penyaluran UMKM relatif terjaga dan sejalan dengan tren perbankan BSG yang tumbuh sebesar -0,56%, serta diarahkan untuk mendukung program Kredit Usaha Rakyat (KUR) Bohusami. Hal ini tercermin dari pertumbuhan kredit UMKM sebesar -1,55% dengan peningkatan jumlah rekening (NOA) secara agregat UMKM dan korporasi sebesar 3,39%. Secara sektoral, kontribusi terbesar berasal dari sektor Perdagangan Besar dan Eceran yang mencapai sekitar 22,18% pada tahun 2025.

Sementara itu, kredit korporasi mengalami kontraksi sebesar -21,19% yang dipengaruhi oleh strategi penyaluran yang lebih selektif melalui skema sindikasi dengan *lead bank* dari Bank Swasta Nasional, Bank Pembangunan Daerah, dan Bank BUMN, serta adanya percepatan pelunasan kredit, sehingga berdampak pada penurunan nominal *outstanding* kredit korporasi

MSME (Micro, Small and Medium Enterprises) and Corporate Banking Segment

BSG MSME and corporate loan disbursement in 2025 reflected dynamics influenced by disbursement strategies and market conditions. MSME lending remained relatively stable and aligned with BSG banking trends, which grew by -0.56%, and was directed toward supporting the Bohusami People's Business Credit (KUR) program. This is reflected in MSME credit growth of -1.55%, accompanied by an aggregate 3.39% increase in the Number of Accounts (NOA) across both MSME and corporate segments. By sector, the largest contribution was generated from the Wholesale and Retail Trade sector, reaching approximately 22.18% in 2025.

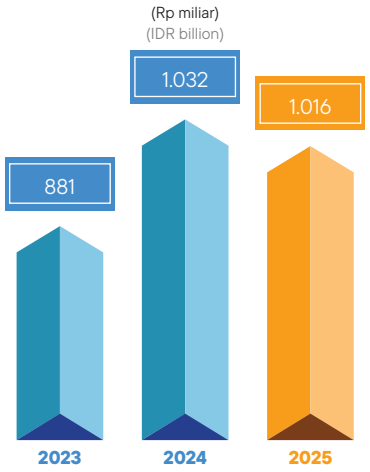
Meanwhile, corporate loan experienced a contraction of -21.19%, influenced by a more selective disbursement strategy through syndicated loan schemes led by National Private Banks, Regional Development Banks (BPD), and State-Owned Banks (BUMN), as well as accelerated loan repayments, resulting in a decline in nominal outstanding corporate loan.

Pertumbuhan Kredit UMKM 2025
MSME Loan Growth in 2025
-1,55 %

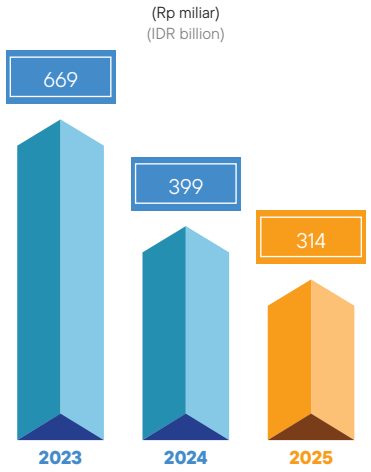
Pertumbuhan Kredit Korporasi 2025
Corporate Loan Growth in 2025
-21,19 %

Pertumbuhan NOA UMKM dan Korporasi2025
MSME and Corporate Loan NOA Growth in 2025
3,39 %

Perkembangan Kredit UMKM BSG 2023-2025
BSG MSME Loan Growth 2023–2025



Perkembangan Kredit Korporasi BSG 2023-2025
BSG Corporate Loan Growth 2023–2025



Perbankan Tresuri

Fokus utama aktivitas tresuri BSG adalah mengedepankan pengelolaan likuiditas secara optimal guna menjaga keseimbangan antara kebutuhan pendanaan dan penyaluran dana.

Hal ini tercermin dari pertumbuhan pendapatan bersih tresuri sebesar 6,11% pada tahun 2025 dengan rasio NSFR sebesar 107,01% yang telah berada di atas ketentuan, di mana pada tahun sebelumnya rasio tersebut masih belum tercapai. Pendapatan Tresuri tersebut ini merupakan hasil dari optimalisasi pengelolaan dana yang belum terserap pada penyaluran kredit, sehingga tetap memberikan kontribusi positif terhadap kinerja bank.

Treasury Banking

The key focus of BSG treasury activities is to prioritize optimal liquidity management to maintain a balance between funding requirements and fund disbursement.

The Bank's treasury performance in 2025 was marked by a 6.11% increase in net income and a strengthened Net Stable Funding Ratio (NSFR) of 107.01%. This achievement represented a successful turnaround from the previous year, surpassing regulatory thresholds. This growth was driven by the strategic optimization of liquidity that remained unabsorbed by loan disbursement, ensuring a sustained positive contribution to our overall bottom line.

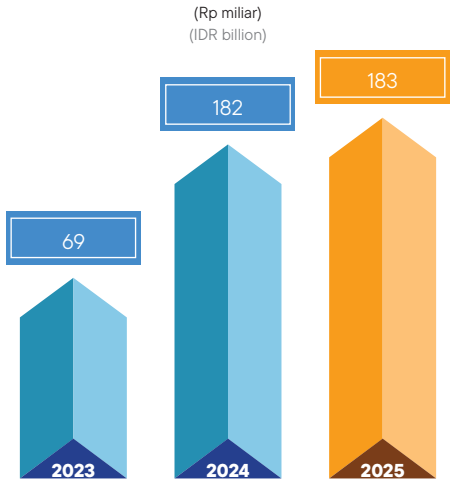
Pertumbuhan Pendapatan Bersih Tresuri 2025
Net Treasury Income Growth in 2025

6,11 %

Rasio NSFR
NSFR Ratio

107,01 %

Perkembangan Pendapatan Bersih Tresuri BSG 2023-2025
Growth of BSG Treasury Net Income 2023–2025



Perbankan Transaksi
Transaction Banking

Sejalan dengan visi misi BSG untuk menjadi bank yang berinovasi dalam menciptakan produk dan layanan, BSG berpupaya memberikan nilai tambah dan dapat menjadi solusi nasabah dalam bertransaksi.

Consistent with BSG vision and mission to be an innovative provider of banking products, BSG remains dedicated to offering added value and becoming the preferred solution for the customers' transactional needs.

Tahun 2025 Industri keuangan di Indonesia terus mengalami transformasi yang masif, ditandai dengan percepatan adopsi layanan digital, penguatan regulasi, serta persaingan yang semakin kompetitif. Di tengah dinamika tersebut, BSG terus memperkuat perannya dalam layanan perbankan transaksi, khususnya dalam pengelolaan dana pemerintah daerah dan ekosistem ASN di wilayah Sulawesi Utara dan Gorontalo.

Kinerja tersebut tercermin dari pertumbuhan dana murah (CASA) sebesar 25,31% sepanjang tahun 2025, yang didukung oleh peningkatan jumlah rekening (NOA CASA) sebesar 8,19%. Penguatan CASA ini menjadi salah satu pilar utama dalam menjaga struktur pendanaan yang sehat, sejalan dengan strategi BSG dalam mendorong digitalisasi dan perbaikan kualitas dana pihak ketiga.

In 2025, Indonesia's financial industry continued to undergo a massive transformation, marked by accelerated digital adoption, strengthened regulations, and increasingly intense competition. Amidst these dynamics, BSG has continuously strengthened its role in transaction banking services, particularly in managing regional government funds and the Civil Servant (ASN) ecosystem within the North Sulawesi and Gorontalo regions.

This performance was reflected in the 25.31% growth in low-cost funds (CASA) throughout 2025, supported by an 8.19% increase in the Number of Accounts (CASA NOA). This reinforced CASA position serves as a core pillar in maintaining a healthy funding structure, aligned with BSG strategy to drive digitalization and improve the quality of third-party funds.

Memenuhi Kebutuhan Nasabah BSG Melalui Transformasi Digital

Sejalan dengan tren industri perbankan yang mengarah ke *digital banking* dan upaya BSG untuk memberikan pelayanan terbaik kepada nasabah, BSG juga memberikan layanan perbankan digital.

BSG memiliki beberapa jenis layanan digital yang semakin memudahkan nasabah dalam melakukan transaksi perbankan sehingga dari transaksi tersebut memberikan nilai tambah bagi BSG dengan memperoleh *fee* dari transaksi yang dilakukan nasabah. Sampai dengan akhir tahun 2025 produk-produk digital BSG terdiri dari BSG*sms*, BSG*touch*, BSG*qris*, BSG*cash*, BSG*debit*, BSG*direct* dan BSG*edc*. Produk-produk tersebut memiliki karakteristik masing-masing dan menjawab kebutuhan transaksi perbankan digital masyarakat yang ada di Sulawesi Utara dan Gorontalo. Pada akhir tahun 2025 terdapat 330.993 user untuk keseluruhan produk tersebut bertumbuh 38,24% dari tahun sebelumnya dengan jumlah transaksi 2.203.966 transaksi dengan nominal Rp2,5 triliun.

Untuk menjaga kepercayaan dan keamanan nasabah BSG berkolaborasi dengan Otoritas Jasa Keuangan dan perbankan baik di Sulawesi Utara dan Gorontalo melaksanakan kegiatan Sosialisasi Literasi Keuangan bagi Masyarakat dengan topik utama: Manajemen Keuangan, Pengenalan Produk Perbankan dan Keamanan Transaksi (Tips menghindari *phishing* dan penipuan berbasis digital yang marak terjadi. Selain itu dalam Upaya meningkatkan layanan kepada masyarakat BSG membuka layanan *call center* 1500-659 dalam merespon seputar pertanyaan tentang produk dan layanan BSG.

Mendukung Pemerintah dalam Percepatan dan Perluasan Digitalisasi Daerah

Dalam rangka memenuhi kebutuhan Pemerintah Daerah dalam mengoptimalkan penerimaan pajak dan retribusi daerah, BSG melakukan perluasan kanal penerimaan daerah melalui kanal internal BSG maupun kanal eksternal yang telah bekerja sama dengan BSG sebagai biller agregator (Indomart, Alfamart, Tokopedia, dan PT POS Indonesia. BSG juga melakukan kerja sama *co-branding* dengan Bank lain, untuk produk Kartu Kredit Pemerintah Daerah. Untuk meningkatkan budaya *cashless society* di Masyarakat, BSG telah menyediakan produk BSG*edc* untuk pembayaran non tunai pada *merchant* yang telah bekerja sama atau menjadi nasabah BSG menggunakan kartu debit. BSG*edc* ini juga digunakan oleh Pemerintah Daerah sebagai salah satu kanal internal BSG untuk penerimaan daerah. Dan untuk proses belanja keuangan Pemerintah Daerah, BSG telah mengembangkan Aplikasi Kasda *Online* yang terintegrasi dengan SISKEUDES, yaitu Aplikasi yang digunakan oleh perangkat Desa untuk melakukan transaksi keuangan.

Enhancing Customer Experience Through BSG Digital Transformation

In line with banking industry trends toward digital banking and BSG commitment to providing excellent customer service, the Bank continues to expand its digital banking offerings.

BSG provides a diverse suite of digital services designed to simplify banking transactions, creating added value for the Bank through increased fee-based income. As of the end of 2025, BSG digital product portfolio includes BSGsms, BSGtouch, BSGqris, BSGcash, BSGdebit, BSGdirect, and BSGedc. Each product features unique characteristics tailored to meet the digital transaction needs of communities across North Sulawesi and Gorontalo. By year-end 2025, the total user base reached 330,993 users, representing a 38.24% year-on-year (YoY) growth, with a total transaction volume of 2,203,966 valued at IDR2.5 trillion.

To maintain customer trust and security, BSG collaborates with the Financial Services Authority (OJK) and other banking institutions in North Sulawesi and Gorontalo to conduct Financial Literacy Socialization programs. These initiatives focus on Financial Management, Banking Product Awareness, and Transaction Security (including tips for avoiding phishing and the rising trend of digital-based scams). Furthermore, to enhance public service, BSG operates a dedicated Call Center (1500-659) to respond to inquiries regarding BSG products and services.

Supporting Government in Accelerating and Expanding Regional Digitalization

To meet the needs of Regional Governments in optimizing local tax and retribution collection, BSG has expanded its regional revenue channels through both internal BSG channels and external partners acting as biller aggregators (Indomaret, Alfamart, Tokopedia, and PT POS Indonesia). BSG has also entered into co-branding partnerships with other banks for Regional Government Credit Card (KKPD) products. To foster a cashless society culture, BSG provides BSGedc for non-cash payments at partner merchants or BSG customers using debit cards. BSGedc is also utilized by Regional Governments as an internal channel for regional revenue. Furthermore, to streamline government expenditure processes, BSG has developed the Kasda Online application integrated with SISKEUDES, an application used by village authorities for financial transactions.

Pada tahun 2025 BSG melakukan penyempurnaan layanan produk digital BSG dan berfokus pada perbaikan dan pengembangan fitur untuk produk digital di Pemerintah Daerah. Salah satunya adalah melakukan sosialisasi dan tes operasional Sistem Informasi Pemerintahan Daerah Republik Indonesia (SIPD RI) yang bertujuan memberikan pemahaman mendalam dan memastikan kesiapan operasional SIPD RI di seluruh pemerintah daerah di Sulawesi Utara dan Gorontalo yang merupakan wujud komitmen BSG dalam mendukung transparansi dan efisiensi pengelolaan keuangan daerah melalui sistem digital serta dukungan BSG terhadap digitalisasi pengelolaan keuangan daerah

Langkah Strategis BSG ke Depan

Ke depan, BSG akan terus memperkuat pengembangan transaksi digital melalui penyelenggaraan dan pemanfaatan teknologi informasi yang optimal, *resilien*, dan efisien. Fokus utama diarahkan pada pengembangan open API, peningkatan infrastruktur dan jaringan, serta penguatan sistem keamanan berlapis melalui penerapan *zero trust architecture, next generation firewall, web application firewall, intrusion prevention system* (IPS), hingga implementasi *extended detection and response* (XDR) dan pengoperasian *Security Operation Center* (SOC)

Selain itu, BSG juga mendorong peningkatan efektivitas komunikasi digital dengan memperkuat *security awareness* bagi seluruh pegawai serta memperluas promosi layanan perbankan digital guna meningkatkan inklusi keuangan, khususnya di daerah terpencil. Upaya ini didukung dengan penyampaian konten edukasi digital secara berkala melalui sistem internal.

Dalam rangka meningkatkan kematangan dan resiliensi digital, BSG secara berkelanjutan melakukan pengujian keamanan melalui VAPT (*vulnerability assessment and penetration testing*) , serta pengembangan kompetensi dan sertifikasi SDM di bidang IT *Development, Network, Security,* dan *Operation*, guna memastikan layanan transaksi digital yang aman, andal, dan berkelanjutan

In 2025, BSG refined its digital product services, focusing on feature improvements and development for Regional Government digital products. This included the socialization and operational testing of the Republic of Indonesia Regional Government Information System (SIPD RI). These strategies aimed to provide an in-depth understanding and ensure the operational readiness of SIPD RI across all local governments in North Sulawesi and Gorontalo. This initiative reflects BSG commitment to supporting transparency and efficiency in regional financial management through digital systems and regional financial digitalization.

BSG Strategic Plans

Moving forward, BSG will continue to strengthen its digital transaction development through the optimal, resilient, and efficient implementation of information technology. The key focus areas comprise Open API development, infrastructure and network upgrades, and the reinforcement of multi-layered security systems. This includes the implementation of Zero Trust Architecture, Next-Generation Firewalls (NGFW), Web Application Firewalls (WAF), and Intrusion Prevention Systems (IPS), extending to Extended Detection and Response (XDR) and the operation of a Security Operations Center (SOC).

Furthermore, BSG is driving enhanced digital communication effectiveness by strengthening security awareness for all employees and expanding the promotion of digital banking services to boost financial inclusion, particularly in remote areas. These efforts are supported by the regular delivery of digital education content through internal systems.

To enhance digital maturity and resilience, BSG continuously conducts security testing through vulnerability assessment and penetration testing (VAPT). Additionally, the Bank is committed to the ongoing competency development and certification of its human resources in IT Development, Networks, Security, and Operations, ensuring secure, reliable, and sustainable digital transaction services.

Perbankan Konsumer & Individu
Consumer & Individual Banking

Segmen konsumer dan individu BSG terus diperkuat sebagai pilar utama pertumbuhan melalui optimalisasi *captive market*, diversifikasi segmen nasabah, serta peningkatan kualitas layanan yang berkelanjutan.

BSG consumer and individual segments are consistently strengthened as core pillars of growth through captive market optimization, customer segment diversification, and continuous service quality enhancement.

Perbankan konsumer dan individu BSG terus menunjukkan kinerja yang solid melalui penguatan *captive market* utama pada segmen ASN, PPPK, dan pensiunan, serta perluasan layanan kepada berbagai segmen masyarakat dengan penghasilan tetap. Hal ini didukung oleh pertumbuhan kredit yang stabil, peningkatan penguasaan pasar, serta pengembangan produk dan program pembiayaan yang beragam, termasuk kredit perumahan dan fasilitas konsumtif lainnya. Di sisi lain, BSG juga memperkuat layanan nasabah prioritas melalui program BSG *Prime* sebagai bagian dari strategi peningkatan kualitas layanan dan loyalitas nasabah. Meskipun menghadapi dinamika eksternal yang berdampak pada kualitas kredit di beberapa segmen, secara keseluruhan kinerja tetap terjaga dengan risiko yang terkendali dan tidak memberikan dampak signifikan terhadap profitabilitas bank.

BSG consumer and individual banking continues to demonstrate solid performance by strengthening its core captive market within the Civil Servant (ASN), Government Employees with Work Agreements (PPPK), and retiree segments, while expanding services to various fixed-income groups. This is supported by stable credit growth, increased market share, and the development of diverse financing products and programs, including mortgages and other consumer facilities. Furthermore, BSG is enhancing its priority banking services through the BSG Prime program as part of its strategy to improve service quality and customer loyalty. Despite facing external dynamics that impacted credit quality in certain segments, overall performance remained stable with controlled risks and no significant impact on the Bank's profitability.

Kredit ASN & Pensiunan

BSG terus memperkuat penyaluran kredit pada segmen ASN, PPPK, dan pensiunan sebagai bagian dari *captive market* utama dengan profil risiko yang relatif lebih rendah dibandingkan dengan kredit komersial. Fasilitas pembiayaan diberikan kepada Calon Pegawai Negeri Sipil (CPNS), Pegawai Negeri Sipil (PNS), serta Pegawai Pemerintah dengan Perjanjian Kerja (PPPK) untuk memenuhi berbagai kebutuhan produktif maupun konsumtif seperti biaya pendidikan dan kesehatan. Selain itu, BSG juga menyediakan kredit bagi PNS dengan skema pelunasan hingga masa pensiun, kredit pengganti THT yang akan dilunasi saat manfaat THT dibayarkan oleh PT Taspen (Persero), serta pembiayaan bagi pensiunan PNS, sehingga menciptakan ekosistem pembiayaan yang terintegrasi sejak masa aktif hingga masa purna tugas.

Civil Servant & Pensioner Loans

BSG continues to strengthen loan disbursement within the ASN, PPPK, and retiree segments as part of its core captive market, which maintains a relatively lower risk profile compared to commercial loans. Financing facilities are extended to Civil Servant Candidates (CPNS), Civil Servants (PNS), and Government Employees with Work Agreements (PPPK) to meet various productive and consumptive needs, such as education and healthcare expenses. Furthermore, BSG provides credit schemes for civil servants with repayment terms extending into retirement, THT (Old Age Savings) bridge loans, repayable upon the disbursement of benefits by PT Taspen (Persero), and financing for retired civil servants, creating an integrated financing ecosystem from active service through to retirement.

Kinerja segmen ini menunjukkan tren yang positif dan stabil, dengan total kredit ASN dan pensiunan meningkat dari Rp13,6 triliun pada tahun 2024 menjadi Rp14,4 triliun pada tahun 2025 atau tumbuh sebesar 5,79%. Pertumbuhan ini turut didukung oleh peningkatan jumlah debitur serta optimalisasi pengelolaan *payroll* ASN dan PPPK yang menjadi basis utama penyaluran kredit.

Dari sisi penguasaan pasar, BSG juga mencatat peningkatan *market share* dari 67,14% pada tahun 2024 menjadi 73,42% pada tahun 2025. Peningkatan ini menunjukkan keberhasilan strategi BSG dalam memaksimalkan potensi *captive market* melalui sinergi dengan pemerintah daerah, khususnya dalam pengelolaan RKUD dan layanan keuangan ASN.

Namun demikian, pada tahun 2025 kualitas kredit pada segmen ini mengalami penurunan sebagai dampak dari beralihnya pengelolaan RKUD salah satu Pemerintah Daerah, yang menyebabkan pembayaran *payroll* gaji ASN pada Pemda tersebut tidak lagi melalui BSG. Selain itu, perubahan status ASN Penyuluh Pertanian Daerah menjadi ASN Kementerian juga berdampak pada penghentian penyaluran fasilitas kredit kepada segmen tersebut sejak Juni 2025. Meskipun demikian, rasio NPL pada segmen ini masih berada di bawah ketentuan yang berlaku dan tidak memberikan dampak signifikan terhadap profitabilitas bank. Dengan demikian, BSG tetap mampu menjaga pertumbuhan kredit yang sehat sekaligus memperkuat dominasi pasar pada segmen utama yang menjadi *core business* bank, dengan tetap mengedepankan prinsip kehati-hatian dalam pengelolaan risiko

Kredit Program Perumahan (KPP) dan Kredit Konsumtif Umum

BSG menjalin kerja sama dengan BPJS Ketenagakerjaan (BPJAMSOSTEK) dalam penyelenggaraan Program Manfaat Layanan Tambahan (MLT) guna mendukung kepemilikan dan perbaikan hunian bagi peserta. Program ini mencakup Pinjaman Uang Muka Perumahan (PUMP) yang memberikan pembiayaan uang muka hingga Rp150 juta untuk pembelian rumah, serta Pinjaman Renovasi Perumahan (PRP) dengan fasilitas hingga Rp200 juta bagi peserta yang ingin melakukan renovasi rumah milik pribadi.

Melalui kerja sama ini, BSG berperan dalam penyaluran pembiayaan dengan skema yang lebih terjangkau dan kompetitif, sehingga dapat membantu meningkatkan akses masyarakat terhadap hunian yang layak sekaligus memperkuat peran bank dalam mendukung program kesejahteraan pekerja.

BSG juga memperluas penyaluran kredit konsumtif melalui pemberian fasilitas pembiayaan kepada berbagai segmen nasabah yang memiliki sumber penghasilan tetap dan profil risiko yang terukur. Fasilitas kredit tersebut mencakup pembiayaan bagi tokoh lembaga agama, pegawai atau perorangan dengan penghasilan tetap setiap bulan, pejabat publik, termasuk Sekretaris Provinsi, Sekretaris Kota/Kabupaten, serta Anggota Dewan.

The performance of this segment shows a positive and stable trend, with total ASN and pensioner loans increasing from IDR13.6 trillion in 2024 to IDR14.4 trillion in 2025, representing a 5.79% growth. This growth was supported by an increase in the number of debtors and the optimized management of ASN and PPPK payrolls, which serve as the primary basis for loan disbursement.

In terms of market dominance, BSG recorded an increase in market share from 67.14% in 2024 to 73.42% in 2025. This rise demonstrated the success of BSG strategy in maximizing captive market potential through synergies with local governments, particularly in managing Regional General Cash Accounts (RKUD) and ASN financial services.

However, in 2025, credit quality in this segment experienced a decline due to the transfer of RKUD management by one local government, which resulted in ASN payroll payments for that region no longer being processed through BSG. Additionally, the change in status of Regional Agricultural Extension Workers to Ministry-level ASN led to the cessation of credit facilities for that segment starting in June 2025. Despite these factors, the NPL ratio for this segment remains below regulatory limits and has not significantly impacted the Bank's profitability. As a result, BSG has maintained healthy credit growth while strengthening its market dominance in its core business segment, consistently prioritizing prudential risk management principles.

Housing Program Loans (KPP) and General Consumer Loans

BSG has established a strategic partnership with BPJS Ketenagakerjaan (BPJAMSOSTEK) through the Additional Service Benefits (MLT) Program to support housing ownership and home improvements for participants. This program includes the Housing Down Payment Loan (PUMP), providing financing of up to IDR150 million for home purchases, and the Housing Renovation Loan (PRP), which offers facilities of up to IDR200 million for participants seeking to renovate their private residences.

Through this collaboration, BSG plays a key role in disbursing financing with more affordable and competitive schemes, thereby enhancing public access to decent housing while strengthening the Bank's role in supporting worker welfare programs.

BSG has also expanded its consumer loan disbursement by providing financing facilities to various customer segments with fixed income sources and measurable risk profiles. These credit facilities encompass financing for religious institution leaders, employees or individuals with fixed monthly incomes, and public officials, including Provincial Secretaries, City/Regency Secretaries, and members of the Regional House of Representatives.

Langkah ini merupakan bagian dari strategi BSG dalam memperkuat *captive market* sekaligus menjaga kualitas portofolio kredit yang stabil dan berkelanjutan.

BSG *Prime*

Prime *Customer* BSG merupakan nasabah perorangan yang memenuhi kriteria tertentu dan memperoleh layanan serta fasilitas dengan keistimewaan dibandingkan nasabah pada umumnya. Nasabah yang tergabung akan memiliki Kartu BSG *Prime* sebagai identitas untuk menikmati berbagai *benefit*, termasuk penawaran khusus dari *merchant* yang bekerja sama dengan BSG.

Program ini merupakan bagian dari strategi BSG dalam meningkatkan kualitas layanan (*hospitality*) kepada nasabah prioritas, melalui pemberian pengalaman layanan yang lebih personal, eksklusif, dan bernilai tambah. Dengan pendekatan ini, BSG tidak hanya memperkuat loyalitas nasabah, tetapi juga mendorong peningkatan dana murah serta optimalisasi hubungan jangka panjang dengan nasabah bernilai tinggi.

Untuk menjadi Nasabah Prima, nasabah wajib memiliki rata-rata pengendapan dana minimal yang berasal dari giro, tabungan, dan/atau deposito, serta mempertahankan saldo tersebut setiap bulan. Selain itu, nasabah harus menandatangani formulir keikutsertaan dan melalui proses uji tuntas (EDD) sesuai ketentuan yang berlaku.

Langkah Strategis BSG ke Depan

Ke depan, BSG akan memperkuat strategi pengembangan kredit konsumer melalui perluasan pasar di luar ekosistem Pemerintah Daerah, sebagai upaya diversifikasi portofolio dan peningkatan pertumbuhan berkelanjutan. Langkah ini dilakukan melalui pengembangan *market development*, antara lain dengan menjalin kerja sama *payroll* dengan institusi non-Pemda, penyaluran KPR MLT bagi peserta BPJS Ketenagakerjaan yang payroll di BSG, ekspansi KPR FLPP, peningkatan realisasi kredit prapurnabakti vertikal, pengembangan kerja sama bagi pensiunan institusi non-Pemda, serta ekspansi kredit THT non payroll termasuk ASN vertikal.

Selain itu, BSG juga mengoptimalkan kegiatan pemasaran melalui dukungan tenaga marketing pihak ketiga serta melakukan ekspansi produk kredit konsumer yang lebih variatif dan kompetitif. Upaya penguatan portofolio juga dilakukan melalui pemetaan debitur potensial untuk program take over dari bank lain, guna meningkatkan kualitas dan volume kredit.

Di sisi pengelolaan risiko dan kinerja, BSG secara berkelanjutan melakukan monitoring dan evaluasi pertumbuhan portofolio kredit per produk maupun per cabang, serta menyusun *action plan* yang terukur dalam penyelesaian kredit bermasalah. Strategi ini diharapkan dapat menjaga kualitas aset sekaligus mendorong pertumbuhan kredit yang sehat dan berkelanjutan.

This initiative is part of BSG strategy to reinforce its captive market while maintaining a stable and sustainable credit portfolio quality.

BSG Prime

BSG Prime is a specialized segment for individual customers who meet specific criteria, granting them access to exclusive services and facilities beyond those offered to the public. Enrolled members receive the BSG Prime Card, which serves as their identity to enjoy various benefits, including exclusive offers from BSG partner merchants.

This program is a core component of BSG strategy to enhance service quality (hospitality) for priority customers by providing a more personalized, exclusive, and value-added experience. Through this approach, BSG not only strengthens customer loyalty but also drives the growth of low-cost funds and optimizes long-term relationships with high-net-worth individuals.

To qualify as a Prime Customer, individuals must maintain a specified minimum average balance across their current accounts, savings, and/or time deposits, and sustain this balance monthly. Additionally, customers are required to sign a participation form and undergo an Enhanced Due Diligence (EDD) process in accordance with prevailing regulations.

BSG Strategic Plans

Moving forward, BSG will reinforce its consumer loan development strategy by expanding its market presence beyond the local government ecosystem as part of its portfolio diversification and sustainable growth initiatives. This will be achieved through proactive market development, including establishing payroll partnerships with non-government institutions, disbursing MLT Housing Loans for BPJS Ketenagakerjaan participants with BSG payrolls, and expanding FLPP (Housing Financing Liquidity Facility) mortgages. Additionally, the Bank will increase credit realization for vertical agency pre-retirees, develop partnerships for non-government retirees, and expand THT (Old Age Savings) credit for non-payroll segments, including vertical-level civil servants.

Furthermore, BSG is optimizing its marketing activities through the support of third-party marketing personnel and expanding its consumer loan portfolio with more diverse and competitive products. Portfolio reinforcement is also conducted through the strategic mapping of potential debtors for take-over programs from other banks, aimed at increasing both credit volume and asset quality.

In terms of risk and performance management, BSG continuously monitors and evaluates credit portfolio growth by product and branch. The Bank also develops measurable action plans for the resolution of non-performing loans. This strategy is expected to maintain asset quality while driving healthy and sustainable credit growth.

Perbankan Usaha Mikro Kecil & Menengah (UMKM) dan Korporasi
MSME and Corporate Banking

Perbankan UMKM dan korporasi BSG terus diperkuat sebagai motor pertumbuhan melalui ekspansi terarah dan pengelolaan portofolio yang *prudent*.

BSG MSME and corporate banking segments are continuously strengthened as growth engines through targeted expansion and prudent portfolio management.

Secara keseluruhan, kinerja perbankan UMKM dan korporasi BSG pada tahun 2025 menunjukkan keseimbangan antara upaya ekspansi dan penguatan kualitas portofolio, di mana pada segmen UMKM BSG terus mendorong pertumbuhan melalui program KUR Bohusami dan berbagai inisiatif pemberdayaan yang mendukung ekonomi lokal, sementara pada segmen korporasi dilakukan penyesuaian strategi yang lebih selektif dan prudent guna menjaga kualitas aset di tengah dinamika pembiayaan proyek. Dengan pendekatan tersebut, BSG mampu mempertahankan peran strategisnya dalam mendukung sektor riil sekaligus memastikan pertumbuhan kredit yang berkelanjutan dan terukur.

Overall, the performance of BSG MSME and corporate banking in 2025 demonstrated a balance between expansion efforts and portfolio quality reinforcement. Within the MSME segment, BSG continued to drive growth through the KUR Bohusami program and various empowerment initiatives supporting the local economy. Meanwhile, in the corporate segment, the Bank implemented a more selective and prudent strategic adjustment to safeguard asset quality amidst project financing dynamics. Through this approach, BSG has maintained its strategic role in supporting the real sector while ensuring sustainable and measurable credit growth.

Mendukung Ekonomi Lokal Melalui KUR Bohusami

Dalam rangka memperkuat fondasi ekonomi kerakyatan, BSG menghadirkan Kredit Usaha Rakyat (KUR) “Bohusami” sebagai wujud komitmen dalam mendorong pertumbuhan UMKM lokal yang produktif, inklusif, dan berkelanjutan. Program ini tidak hanya berfungsi sebagai skema pembiayaan, tetapi juga sebagai instrumen pemberdayaan ekonomi masyarakat berbasis sektor unggulan daerah. KUR Bohusami dirancang secara tematik dan tersegmentasi, mencakup Bohusami Ba Kobong (pertanian dan kehutanan), Bohusami Ba Ternak (peternakan), Bohusami Ba Soma (perikanan), Bohusami Ba Tibo (perdagangan), Bohusami Ba Pasiar (pariwisata), serta Bohusami Perempuan Hebat yang secara khusus mendorong peningkatan peran perempuan dalam kegiatan ekonomi produktif.

Melalui pendekatan ini, BSG berupaya memastikan bahwa pembiayaan yang diberikan tidak hanya tepat sasaran, tetapi juga mampu mendorong peningkatan kapasitas usaha debitur sesuai dengan potensi sektor yang digeluti. Hal ini sejalan dengan peran strategis BSG sebagai bank pembangunan daerah dalam mendukung pertumbuhan ekonomi lokal dan penguatan sektor riil.

Supporting the Local Economy Through KUR Bohusami

To strengthen the foundations of the grassroots economy, BSG presents the “Bohusami” People’s Business Credit (KUR Bohusami) as a testament to its commitment to fostering productive, inclusive, and sustainable local MSME growth. This program serves not only as a financing scheme but also as an instrument for community economic empowerment based on regional priority sectors. KUR Bohusami is designed with thematic and segmented approaches, including Bohusami Ba Kobong (agriculture and forestry), Bohusami Ba Ternak (livestock), Bohusami Ba Soma (fisheries), Bohusami Ba Tibo (trade), Bohusami Ba Pasiar (tourism), and Bohusami Perempuan Hebat, which specifically promotes the role of women in productive economic activities.

Through this approach, BSG ensures that financing is not only well-targeted but also capable of boosting the business capacity of debtors according to their respective sectors. This aligns with BSG strategic role as a Regional Development Bank in supporting local economic growth and strengthening the real sector.

Pada tahun 2025, BSG memperoleh alokasi kuota KUR sebesar Rp160 miliar yang terbagi dalam segmen KUR Super Mikro, Mikro, dan Kecil. Dari total kuota tersebut, realisasi penyaluran mencapai Rp106,12 miliar kepada 6.314 debitur UMKM, yang menunjukkan tingginya kebutuhan dan respons positif masyarakat terhadap akses pembiayaan yang terjangkau. Hingga akhir Desember 2025, total portofolio KUR BSG tercatat sebesar Rp249,19 miliar, mencerminkan keberlanjutan penyaluran serta kontribusi KUR dalam memperkuat basis pembiayaan UMKM di wilayah operasional BSG.

In 2025, BSG was allocated a KUR quota of IDR160 billion, divided into Super Micro, Micro, and Small KUR segments. From this total quota, realization reached IDR106.12 billion disbursed to 6,314 MSME debtors, reflecting strong demand and positive community response to affordable financing access. By the end of December 2025, BSG total KUR portfolio was recorded at IDR249.19 billion, highlighting the sustainability of disbursement and KUR's contribution to strengthening the MSME financing base across BSG operational areas.

Dari sisi distribusi sektoral, penyaluran KUR Bohusami menunjukkan diversifikasi yang baik dengan dominasi pada sektor Perdagangan Besar dan Eceran sebesar 22,18%, diikuti oleh Industri Pengolahan sebesar 21,29% dan Konstruksi sebesar 15,36%. Selain itu, sektor Pertanian, Perburuan dan Kehutanan berkontribusi sebesar 11,42%, yang menegaskan peran penting sektor primer dalam perekonomian daerah. Sektor Penyediaan Akomodasi dan Makan Minum sebesar 9,12% serta Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan lainnya sebesar 5,37% turut menunjukkan bahwa pembiayaan BSG juga mendukung sektor jasa yang berkembang seiring dengan pertumbuhan aktivitas ekonomi dan pariwisata.

In terms of sectoral distribution, KUR Bohusami disbursement exhibits healthy diversification, led by the Wholesale and Retail Trade sector at 22.18%, followed by Manufacturing at 21.29% and Construction at 15.36%. Additionally, the Agriculture, Hunting, and Forestry sector contributed 11.42%, underscoring the vital role of primary sectors in the regional economy. The Accommodation and Food Service Activities sector (9.12%) and Community, Social, Cultural, and Entertainment Services (5.37%) further demonstrate that BSG financing actively supports service industries evolving alongside increased economic activity and tourism.

Secara keseluruhan, implementasi KUR Bohusami tidak hanya memperluas akses pembiayaan bagi pelaku UMKM, tetapi juga berperan dalam menciptakan *multiplier effect* terhadap perekonomian daerah, seperti peningkatan produksi, penciptaan lapangan kerja, dan penguatan daya beli masyarakat. Ke depan, BSG akan terus mengoptimalkan program ini melalui peningkatan kualitas penyaluran, penguatan monitoring, serta sinergi dengan berbagai pemangku kepentingan guna memastikan keberlanjutan dan dampak yang lebih luas bagi pertumbuhan ekonomi lokal.

Overall, the implementation of KUR Bohusami has not only expanded financing access for MSMEs but has also generated a multiplier effect within the regional economy, including increased production, job creation, and strengthened public purchasing power. Moving forward, BSG will continue to optimize this program by enhancing disbursement quality, strengthening monitoring, and fostering synergy with various stakeholders to ensure broader and more sustainable impacts on local economic growth.

Akselerasi UMKM Lokal Melalui Program KUR *Fest* BSG

UMKM terus menjadi pilar penting perekonomian daerah, dan BSG berkomitmen untuk mendukung pengembangan berkelanjutan melalui program pemberdayaan yang terstruktur. Salah satu inisiatif unggulan pada tahun 2025 adalah penyelenggaraan Ramadan KUR *Fest* BSG 2025, sebuah kegiatan yang mengintegrasikan edukasi, promosi, dan interaksi langsung antara pelaku UMKM dengan masyarakat. Program ini menampilkan produk-produk UMKM binaan BSG serta memberikan ruang bagi pelaku usaha untuk memperluas akses pasar dan meningkatkan daya saing usahanya.

Selain itu, BSG juga terus mendorong penguatan ekosistem UMKM melalui edukasi dan sosialisasi Kredit Usaha Rakyat (KUR), yang bertujuan meningkatkan pemahaman pelaku usaha terhadap akses pembiayaan formal. Kegiatan ini dilengkapi dengan pameran produk UMKM serta berbagai aktivitas interaktif yang mendukung peningkatan kapasitas dan eksposur usaha.

Accelerating MSME Growth Through KUR Fest

MSMEs continue to serve as a key pillar of the regional economy, and BSG is committed to supporting their sustainable development through structured empowerment programs. A flagship initiative in 2025 was the 2025 Ramadan KUR Fest, an event designed to integrate education, promotion, and direct interaction between MSME entrepreneurs and the public. This program showcased products from BSG-mentored MSMEs, providing a platform for business owners to expand market access and enhance their competitiveness.

Furthermore, BSG continues to strengthen the MSME ecosystem through People's Business Credit (KUR) education and socialization, aimed at increasing entrepreneurs' understanding of formal financing access. These activities were complemented by MSME product exhibitions and various interactive sessions designed to boost business capacity and exposure.

Secara bersamaan, BSG juga mengintegrasikan nilai sosial dan spiritual dalam pelaksanaan program, melalui pemberian santunan kepada anak yatim, penyelenggaraan tausiyah, serta kegiatan kebersamaan seperti buka puasa dan shalat berjamaah. Pendekatan ini tidak hanya memperkuat hubungan antara BSG dan masyarakat, tetapi juga menciptakan ekosistem pemberdayaan UMKM yang inklusif, berkelanjutan, dan berbasis nilai kebersamaan.

Kredit Korporasi

Kinerja penyaluran kredit pada segmen korporasi BSG pada tahun 2025 menunjukkan adanya kontraksi seiring dengan penerapan strategi yang lebih selektif dan prudent. Secara keseluruhan, kredit korporasi mengalami penurunan sebesar -21,19% yang dipengaruhi oleh pendekatan penyaluran melalui skema sindikasi dengan *lead bank* dari Bank Swasta Nasional, Bank Pembangunan Daerah, dan Bank BUMN, serta adanya percepatan pelunasan kredit, sehingga berdampak pada menurunnya nominal *outstanding* kredit korporasi.

Lebih rinci, portofolio Kredit Kontraktor tercatat sebesar Rp204,31 miliar pada tahun 2025, menurun sebesar 3,5% dibandingkan tahun 2024 sebesar Rp211,72 miliar. Penurunan ini antara lain dipengaruhi oleh adanya pengalihan sebagian anggaran proyek ke program nasional, seperti Makan Bergizi Gratis (MBG). Selain itu, BSG lebih memfokuskan pembiayaan kepada debitur *existing* dengan *track record* yang baik, mengingat tingkat NPL pada segmen ini yang masih relatif tinggi.

Sementara itu, portofolio Kredit Investasi juga mengalami penurunan sebesar 6,16% dari Rp429,51 miliar pada tahun 2024 menjadi Rp403,06 miliar pada tahun 2025. Penurunan ini disebabkan belum optimalnya realisasi ekspansi kredit sindikasi sesuai rencana kerja, serta adanya pelunasan dipercepat oleh salah satu debitur kredit sindikasi pada Desember 2025. Secara keseluruhan, kinerja perbankan korporasi BSG pada tahun 2025 mencerminkan pendekatan yang lebih berhati-hati dengan fokus pada kualitas aset dan pengelolaan risiko, di tengah dinamika pembiayaan proyek dan kondisi pasar yang menantang.

Langkah Strategis BSG ke Depan

Pada tahun 2026, BSG akan memperkuat penyaluran kredit produktif melalui strategi ekspansi yang terarah, selektif, dan berbasis potensi ekonomi daerah. Fokus utama diarahkan pada peningkatan pembiayaan kepada Pemerintah Daerah serta penguatan penyaluran kredit pada sektor UMKM berdasarkan sektor unggulan di masing-masing wilayah. Selain itu, BSG juga akan mengoptimalkan pembiayaan pada proyek strategis pemerintah pusat dan daerah, seperti program Makan Bergizi Gratis (MBG), wilayah pertambangan rakyat (WPR), serta proyek infrastruktur dan pekerjaan umum yang mendukung pertumbuhan ekonomi daerah.

Simultaneously, BSG integrated social and spiritual values into the program's execution by providing donations to orphans, hosting religious sermons (tausiyah), and organizing community activities such as communal breaking of the fast (buka puasa) and congregational prayers. This holistic approach not only strengthens the bond between BSG and the community but also creates an MSME empowerment ecosystem that is inclusive, sustainable, and grounded in shared values.

Corporate Loans

The performance of BSG corporate loan disbursement in 2025 showed a contraction, following the implementation of a more selective and prudent strategy. Overall, corporate loan experienced a -21.19% decline, resulting from the disbursement approach through syndicated loan schemes led by National Private Banks, Regional Development Banks (BPD), and State-Owned Banks (BUMN). This was further impacted by accelerated loan repayments, which resulted in a decrease in total nominal outstanding corporate loan.

In more detail, the Contractor Loan portfolio was recorded at IDR204.31 billion in 2025, decreasing by 3.5% compared to IDR211.72 billion in 2024. This decline was partially influenced by the reallocation of project budgets toward national programs, such as the Free Nutritious Meal (MBG) initiative. Additionally, BSG focused its financing on existing debtors with proven track records, given the relatively high NPL levels within this specific segment.

Meanwhile, the Investment Loan portfolio also decreased by 6.16%, from IDR429.51 billion in 2024 to IDR403.06 billion in 2025. This downturn was attributed to the sub-optimal realization of syndicated loan expansions relative to the work plan, as well as an early repayment by a major syndicated loan debtor in December 2025. Overall, BSG corporate banking performance in 2025 reflected a more cautious approach with a primary focus on asset quality and risk management amidst project financing dynamics and challenging market conditions.

BSG Strategic Steps Going Forward

In 2026, BSG will strengthen its productive loan disbursement through a targeted, selective expansion strategy based on regional economic potential. The main focus is directed toward increasing financing for Local Governments and reinforcing MSME lending tailored to the leading sectors in each region. Furthermore, BSG will optimize financing for strategic central and local government projects, including the Free Nutritious Meal (MBG) program, Community Mining Areas (WPR), and infrastructure and public works projects that drive regional economic growth.

Dalam rangka memperluas kapasitas pembiayaan, BSG akan meningkatkan peran dalam kredit sindikasi melalui kerja sama dengan Bank BUMN, Asbanda dan serta optimalisasi ekosistem Kelompok Usaha Bank (KUB) dengan Bank Mega, serta melakukan pembaruan produk kredit sindikasi baik untuk Kredit Modal Kerja (KMK) maupun Kredit Investasi. Di sisi lain, ekspansi juga dilakukan pada produk-produk kredit produktif lainnya seperti KUR, Kredit Modal Kerja (KMK), Kredit Investasi (KI), serta produk turunan seperti KMP (Kredit Mitra Pegawai) dan KILA (Kredit Investasi Lembaga Agama).

Untuk menjaga kualitas portofolio, BSG akan memperkuat pengelolaan risiko melalui koordinasi dengan Departemen Special Asset Management dalam penyelesaian kredit bermasalah (NPL), baik melalui penjualan di bawah tangan maupun lelang melalui KPKNL. Selain itu, dilakukan pemetaan sektor usaha dengan tingkat risiko tinggi sebagai dasar pertimbangan ekspansi kredit di seluruh cabang.

Penguatan tata kelola juga menjadi perhatian utama melalui evaluasi kinerja Manager dan Analis Kredit berbasis target Rencana Bisnis dengan monitoring pipeline secara berkala, serta peningkatan kompetensi melalui pelatihan analisa kredit guna memastikan proses pemberian kredit dilakukan secara prudent. Selanjutnya, BSG juga akan melakukan *review* dan penyempurnaan ketentuan serta produk perkreditan secara berkala agar tetap adaptif terhadap dinamika pasar dan regulasi yang berlaku. Melalui langkah strategis ini, BSG diharapkan dapat mendorong pertumbuhan kredit produktif yang berkualitas, berkelanjutan, dan memberikan kontribusi nyata terhadap pengembangan ekonomi daerah.

To expand its financing capacity, BSG will enhance its role in syndicated loans through collaborations with State-Owned Banks (BUMN), the Association of Regional Development Banks (Asbanda), and the optimization of the Bank Business Group (KUB) ecosystem with Bank Mega. This will be accompanied by product updates for syndicated loans, covering both Working Capital Loan (KMK) and Investment Loan (KI). Additionally, expansion will be carried out across other productive loan products, such as KUR, KMK, KI, and derivative products like KMP (Employee Partner Loan) and KILA (Religious Institution Investment Loan).

To maintain portfolio quality, BSG will strengthen its risk management through close coordination with the Special Asset Management Department to resolve Non-Performing Loans (NPLs), utilizing both private sales (under-the-counter) and public auctions via the State Assets and Auction Service Office (KPKNL). Furthermore, the Bank will map high-risk business sectors to serve as a baseline for credit expansion considerations across all branches.

Strengthening governance remains a top priority through the performance evaluation of Credit Managers and Analysts based on Business Plan targets, supported by regular pipeline monitoring. Competency enhancements will also be conducted through credit analysis training to ensure the lending process remains prudent. Finally, BSG will regularly review and refine credit regulations and products to remain adaptive to market dynamics and prevailing regulations. Through these strategic steps, BSG aims to drive high-quality, sustainable productive credit growth that provides a tangible contribution to regional economic development.

Perbankan Tresuri
Treasury Banking

BSG terus mengoptimalkan pengelolaan likuiditas melalui fungsi tresuri yang terintegrasi guna menjaga stabilitas pendanaan sekaligus meningkatkan profitabilitas.

BSG continues to optimize liquidity management through integrated treasury functions to maintain funding stability while enhancing profitability.

Optimalisasi Pendapatan Melalui Pengelolaan Likuiditas

Dalam menjalankan operasionalnya, BSG senantiasa mengelola likuiditas secara optimal melalui keseimbangan antara sumber dana dan penggunaannya, sehingga tetap berada dalam koridor *risk appetite* serta mampu mendukung peningkatan profitabilitas bank. Pengelolaan ini menjadi salah satu fungsi strategis dalam menjaga stabilitas operasional sekaligus memastikan ketersediaan dana untuk mendukung ekspansi bisnis.

BSG juga memanfaatkan kelebihan likuiditas sebagai sumber pendapatan melalui aktivitas tresuri yang terintegrasi, meliputi pengelolaan likuiditas, penempatan dana antarbank, penempatan pada Bank Indonesia, serta pengelolaan portofolio surat berharga. Pendekatan ini memungkinkan BSG untuk mengoptimalkan *idle fund* secara produktif tanpa mengabaikan prinsip kehati-hatian dan manajemen risiko.

Kinerja tresuri pada tahun 2025 menunjukkan hasil yang positif, tercermin dari pertumbuhan pendapatan bersih sebesar 6,11% yang didukung oleh strategi penempatan dana yang efektif dan kondisi pasar yang kondusif. Selain itu, rasio *Net Stable Funding Ratio* (NSFR) tercatat sebesar 107,01%, telah berada di atas ketentuan yang berlaku dan menunjukkan perbaikan dibandingkan tahun sebelumnya yang masih di bawah *threshold*.

Capaian ini mencerminkan keberhasilan BSG dalam memperkuat struktur pendanaan jangka panjang serta meningkatkan ketahanan likuiditas. Optimalisasi pengelolaan dana yang belum terserap pada penyaluran kredit turut memberikan kontribusi signifikan terhadap pendapatan bank, sehingga fungsi tresuri tidak hanya berperan sebagai pengelola likuiditas, tetapi juga sebagai salah satu sumber pendapatan yang mendukung kinerja keuangan secara keseluruhan.

Langkah Strategis BSG ke Depan

Dalam rangka memperkuat struktur pendanaan serta mendukung ekspansi bisnis yang berkelanjutan, BSG merencanakan penerbitan Obligasi PUB II. Inisiatif ini merupakan bagian dari strategi jangka panjang untuk meningkatkan kapasitas pembiayaan, khususnya dalam memenuhi kebutuhan kredit masyarakat di wilayah Sulawesi Utara dan Gorontalo, sekaligus menjaga keseimbangan likuiditas sesuai dengan ketentuan rasio LCR dan NSFR.

Penerbitan obligasi ini juga diarahkan untuk memobilisasi sumber dana jangka panjang yang lebih stabil, termasuk dari investor di luar daerah, sehingga dapat memperkuat diversifikasi sumber pendanaan bank. Selain itu, langkah ini diharapkan dapat meningkatkan kinerja dan citra BSG di pasar modal, serta memperluas jaringan kerja sama dengan berbagai pihak yang terlibat dalam proses emisi.

Income Optimization Through Liquidity Management

In conducting its operations, BSG consistently manages liquidity optimally by balancing funding sources and their utilization, ensuring they remain within the established risk appetite while supporting the Bank's profitability. This management serves as a strategic function in maintaining operational stability and ensuring the availability of funds to support business expansion.

BSG also leverages excess liquidity as an income source through integrated treasury activities, including liquidity management, interbank placements, placements with Bank Indonesia, and marketable securities portfolio management. This approach allows BSG to productively optimize idle funds without compromising prudential principles and risk management.

Treasury performance in 2025 yielded positive results, reflected by a 6.11% growth in net income, supported by effective fund placement strategies and conducive market conditions. Furthermore, the Net Stable Funding Ratio (NSFR) was recorded at 107.01%, surpassing regulatory requirements and showing significant improvement from the previous year, which had trended below the threshold.

This achievement reflects BSG success in strengthening its long-term funding structure and enhancing liquidity resilience. The optimization of funds not yet absorbed by loan disbursement contributed significantly to the Bank's income, demonstrating that the treasury function serves not only as a liquidity manager but also as a key income driver supporting overall financial performance.

BSG Strategic Steps Going Forward

To strengthen its funding structure and support sustainable business expansion, BSG plans to issue the PUB II (Shelf Registration) Bond Issuance. This initiative is a core component of the Bank's long-term strategy to increase financing capacity, specifically to meet the credit demands of the community in North Sulawesi and Gorontalo while maintaining a balanced liquidity position in accordance with LCR (Liquidity Coverage Ratio) and NSFR (Net Stable Funding Ratio) requirements.

The issuance of these bonds is also aimed at mobilizing more stable, long-term funding sources, including from extra-regional investors, thereby enhancing the diversification of the Bank's funding base. Furthermore, this step is expected to bolster BSG performance and corporate image in the capital market, while expanding collaborative networks with various stakeholders involved in the issuance process.

Rencana penerbitan Obligasi PUB II didukung oleh kondisi pasar yang kondusif, ditandai dengan tingginya minat investor terhadap obligasi Bank Pembangunan Daerah (BPD), termasuk keberhasilan emisi sebelumnya yang menunjukkan kepercayaan pasar terhadap instrumen ini. Sebagai bank milik pemerintah daerah dengan peringkat "A", BSG memiliki daya tarik yang kuat bagi investor, terutama karena profil risiko yang relatif terjaga dan penggunaan dana yang sebagian besar disalurkan pada segmen kredit berisiko rendah.

Selain itu, BSG juga akan memperkuat kapabilitas internal melalui kerja sama dalam lingkup Kelompok Usaha Bank (KUB), khususnya dalam peningkatan kompetensi di bidang ketresurian. Kolaborasi ini mencakup pengembangan keahlian, transfer knowledge, serta peningkatan kapasitas pengelolaan likuiditas dan instrumen pasar keuangan. Upaya ini diharapkan dapat mendukung optimalisasi fungsi tresuri sebagai pengelola likuiditas sekaligus kontributor pendapatan, serta meningkatkan daya saing BSG dalam menghadapi dinamika pasar keuangan yang semakin kompleks. Melalui langkah strategis ini, BSG optimistis dapat memperkuat struktur pendanaan, meningkatkan kapasitas ekspansi kredit, serta menjaga pertumbuhan kinerja yang sehat dan berkelanjutan di masa mendatang.

The planned PUB II Bond Issuance is supported by conducive market conditions, characterized by high investor appetite for Regional Development Bank (BPD) bonds, as evidenced by the success of previous issuances which demonstrated strong market confidence in these instruments. As a regional government-owned bank with an "A" rating, BSG holds significant appeal for investors, primarily due to its relatively stable risk profile and the allocation of funds which are largely channeled into low-risk credit segments.

Additionally, BSG will reinforce its internal capabilities through collaboration within the Bank Business Group (KUB) framework, specifically in enhancing treasury competencies. This collaboration encompasses skill development, knowledge transfer, and increasing the capacity for managing liquidity and financial market instruments. These measures are expected to optimize the treasury function's role as both a liquidity manager and a revenue contributor, while improving BSG competitiveness in facing increasingly complex financial market dynamics. Through these strategic measures, BSG is optimistic about strengthening its funding structure, increasing credit expansion capacity, and maintaining healthy, sustainable performance growth in the future.

Tinjauan Pendukung Bisnis
Business Support Review

BSG selalu menerapkan kebijakan manajemen risiko dengan mengacu pada ketentuan regulator yang berlaku dengan senantiasa meningkatkan prinsip kehati-hatian melalui sosialisasi dan pelatihan bagi seluruh unit kerja untuk mendapatkan pemahaman yang baik akan risiko dan peran masing-masing pihak dalam pengelolaan risiko di seluruh unit kerja.

BSG consistently implements risk management policies in accordance with applicable regulatory requirements, while continuously strengthening prudential principles through socialization and training across all business units. This ensures a comprehensive understanding of risks and the respective roles of each party in managing risks throughout the organization.

Manajemen Risiko
Risk Management

Fokus Manajemen Risiko Tahun 2025

Dalam melaksanakan kegiatan bisnis sehari-hari, BSG terus mengedepankan prinsip *risk awareness* melalui penerapan kebijakan manajemen risiko yang baik dengan tetap memperhatikan pemenuhan ketentuan regulator yang berlaku, di mana sepanjang tahun 2025 BSG melakukan beberapa hal penerapan sistem manajemen risiko pada beberapa aktivitas utama, seperti:

1. Mengkinikan ketentuan Limit Risiko atas pengaturan *risk appetite, risk tolerance* serta *risk limit* untuk seluruh aktivitas bisnis yang dijalankan sepanjang tahun 2025.
2. Menyesuaikan kebijakan Penyelenggaraan Teknologi Informasi (PTI), Audit Teknologi Informasi (TI), Ketahanan dan Keamanan Siber, kebijakan Literasi & Inklusi Keuangan (LIK) BSG, kebijakan Pengadaan Barang & Jasa, Pelayanan Umum, Pengelolaan Aset Fisik Bank, Kebijakan Kredit Komersial, bahkan sampai pada pengkinian kebijakan Rencana Aksi Pemulihan dan Rencana Resolusi Bank.
3. Bank telah mengembangkan aplikasi *Fraud Detection System* (FDS) yang dikelola oleh departemen anti fraud, yang ditujukan untuk perbaikan optimalisasi pengendalian risiko operasional dalam transaksi perbankan.
4. Bank ikut menyempurnakan juga kebijakan dan prosedur profil risiko yang diselaraskan dengan penilaian profil risiko terintegrasi dengan Konglomerasi Keuangan (KK) Mega Corpora sebagai mitra Bank pada tahun 2025 ini.

Risk Management Focus in 2025

In carrying out its day-to-day business activities, BSG continues to uphold strong risk awareness by implementing sound risk management policies, while ensuring compliance with applicable regulatory requirements. Throughout 2025, BSG undertook several initiatives to strengthen its risk management system across key activities, including:

1. Updating Risk Limit provisions, including risk appetite, risk tolerance, and risk limits across all business activities;
2. Enhancing policies related to Information Technology Implementation, IT Audit, Cyber Resilience and Security, Financial Literacy & Inclusion (LIK), Procurement, General Services, Physical Asset Management, Commercial Credit, as well as Recovery Plan and Bank Resolution Plan;
3. Developing a Fraud Detection System (FDS) managed by the Anti-Fraud Department to improve operational risk control in banking transactions;
4. Refining risk profile policies aligned with integrated risk assessments within the Financial Conglomeration (Mega Corpora) as the Bank's strategic partner.

Kualitas Kredit

BSG secara konsisten menerapkan disiplin manajemen risiko dalam pengelolaan portofolio kredit. Hal ini terlihat dari kinerja rasio kredit bermasalah/*Non Performing Loan* (NPL) *nett* sebesar 1,88% per Desember 2025. Bank berupaya untuk terus meningkatkan kolektibilitas terhadap piutang yang diberikan kepada nasabah dengan menjalankan strategi-strategi peningkatan kolektibilitas seperti giat melakukan ekspansi kredit, baik kredit produktif (seperti KUR dan kredit *linkage*), maupun kredit konsumtif, melakukan penagihan, restrukturisasi dan penjadwalan kembali terhadap kredit bermasalah, sampai dengan melakukan penjualan aset yang telah disita atas kredit yang bermasalah untuk menekan serta memperbaiki NPL Bank.

Untuk mengantisipasi potensi risiko kredit, BSG memiliki total CKPN Rp222 Miliar terhadap piutang yang masuk kategori rating 1 (satu) sampai dengan rating 8 (delapan) sesuai dengan ketentuan PSAK 109 Instrumen Keuangan, dan dinilai telah memadai untuk mengantisipasi potensi kredit macet di masa mendatang.

Likuiditas

BSG berkomitmen untuk menjaga posisi likuiditas yang memadai, sekaligus memantau keseimbangan antara kewajiban jangka pendek dengan ketersediaan dana jangka pendek yang dimiliki. BSG juga memastikan kecukupan dana pada penempatan dana jangka pendek yang likuid dan berisiko rendah seperti pada penempatan surat berharga yang diterbitkan Bank Indonesia yang secara relatif bebas risiko. *Loan to Deposit Ratio* (LDR) BSG pada Desember 2025 tercatat sebesar 92,09%, di mana ini didukung dengan rasio *Liquidity Coverage Ratio* (LCR) dan *Net Stable Funding Ratio* (NSFR) yang tetap solid, masing-masing pada posisi 139,86% dan 107,01%.

Posisi Permodalan

Bank selalu menjaga kondisi permodalan yang memadai di tahun 2025 dengan mendukung pertumbuhan bisnis Bank secara berkelanjutan. Pada Desember 2025, *Capital Adequacy Ratio* (CAR) BSG sebesar 17,94%. Kebutuhan permodalan Bank dipenuhi dari pertumbuhan modal secara organik yang didukung dari profitabilitas usaha Bank yang sehat. Sesuai dengan POJK No. 5 tahun 2024 tentang Penetapan Status Pengawasan dan Penanganan Permasalahan Bank Umum pada pasal 14 perihal Rencana Aksi Pemulihan, maka Bank telah menyusun dan menyampaikan Dokumen Rencana Aksi (*Recovery Plan*) untuk tahun 2025. Selain itu, selaras dengan Peraturan LPS No.2 Tahun 2024 tentang Rencana Resolusi Bagi Bank Umum, BSG juga telah menyampaikan Rencana Resolusi (*Resolution Plan*) kepada Lembaga Penjamin Simpanan (LPS).

Credit Quality

BSG consistently applies disciplined risk management in managing its loan portfolio. This is reflected in the Non-Performing Loan (NPL) ratio, which stood at 1.88% (net) as of December 2025. The Bank continues to improve collectability through various strategies, including credit expansion (both productive and consumer loans), active collection efforts, restructuring and rescheduling of problematic loans, as well as the disposal of foreclosed assets to reduce and improve the NPL ratio.

To anticipate potential credit risks, BSG has established a total Allowance for Impairment Losses (CKPN) of IDR222 billion for receivables classified from rating 1 to rating 8 in accordance with PSAK 109 Financial Instruments, which is considered adequate to mitigate future credit risks.

Liquidity

BSG is committed to maintaining an adequate liquidity position while monitoring the balance between short-term liabilities and available short-term funding. The Bank ensures sufficient liquidity through placements in low-risk, highly liquid instruments such as Bank Indonesia securities. As of December 2025 Loan to Deposit Ratio (LDR): 92.09%, Liquidity Coverage Ratio (LCR) 139.86%, Net Stable Funding Ratio (NSFR) 107.01%. These figures reflect a strong and stable liquidity position.

Capital Adequacy

The Bank consistently maintains adequate capital levels to support sustainable business growth. As of December 2025, BSG recorded a Capital Adequacy Ratio (CAR) of 17.94%. Capital requirements are primarily met through organic growth supported by strong profitability. In compliance with POJK No. 5 of 2024 regarding Recovery Plans, the Bank has prepared and submitted its Recovery Plan for 2025. Additionally, in line with LPS Regulation No. 2 of 2024 regarding Bank Resolution Plans, BSG has also submitted its Resolution Plan to the Indonesia Deposit Insurance Corporation (LPS).

Risiko Operasional

Dalam menerapkan manajemen risiko operasional secara menyeluruh, BSG melakukan pengelolaan terhadap tiga aspek utama yaitu *People, Process* dan *Technology* yang diwujudkan melalui kerangka manajemen risiko operasional yang mencakup identifikasi, pengukuran, pemantauan dan pengendalian risiko dari seluruh aktivitas operasional Bank. Sebagai bentuk pengelolaan risiko operasional, BSG secara berkala melakukan perhitungan Aset Tertimbang Menurut Risiko (ATMR) untuk Risiko Operasional sesuai dengan yang ditetapkan regulator (Rp770 miliar per Desember 2025). BSG juga ikut menerapkan struktur organisasi dan kebijakan dalam mengantisipasi risiko terkait penyelenggaraan teknologi informasi termasuk di dalamnya risiko keamanan siber dengan membentuk unit khusus untuk menjalankan fungsi Ketahanan dan Keamanan Siber tersebut.

Pengungkapan Manajemen Risiko

Penerapan Manajemen Risiko BSG

BSG telah menerapkan manajemen risiko dengan mengacu pada POJK No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum sebagai berikut:

1. Pengawasan Aktif Dewan Komisaris dan Direksi

   Dewan Komisaris dan Direksi bertanggung jawab atas efektivitas penerapan manajemen risiko di BSG. Pelaksanaan pengawasan aktif Dewan Komisaris dan Direksi mengacu pada tugas dan tanggung jawab sebagaimana diatur dalam Anggaran Dasar serta ketentuan internal dan eksternal yang berlaku.

   Pelaksanaan pengawasan aktif terkait penerapan manajemen risiko telah dilakukan oleh:
   a. Dewan Komisaris
      i. Menyetujui dan mengevaluasi kebijakan, strategi, dan kerangka manajemen risiko.
      ii. Memastikan kebijakan dan proses manajemen risiko dilaksanakan secara efektif.
      iii. Memberikan arahan perbaikan atas pelaksanaan kebijakan manajemen risiko secara berkala.
      iv. Dalam melaksanakan tugasnya, Dewan Komisaris dibantu oleh Komite Audit, Komite Pemantau Risiko dan Komite Remunerasi dan Nominasi.
   b. Direksi
      i. Menyusun dan mengevaluasi kebijakan, strategi dan kerangka manajemen risiko dengan memperhatikan *risk appetite, risk tolerance* serta *risk limit*.

Operational Risk

In implementing comprehensive operational risk management, BSG manages three key aspects: People, Process, and Technology. This is supported by an operational risk management framework covering risk identification, measurement, monitoring, and control across all operational activities. As part of operational risk management, BSG periodically calculates Risk-Weighted Assets (RWA) for operational risk in accordance with regulatory requirements, amounting to Rp770 billion as of December 2025. Furthermore, the Bank has strengthened its organizational structure and policies to address risks related to information technology implementation, including cybersecurity risks, by establishing a dedicated Cyber Resilience and Security function.

Risk Management Disclosure

Implementation of Risk Management at BSG

BSG has implemented risk management in accordance with Financial Services Authority Regulation (POJK) No. 18/POJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks, as outlined below:

1. Active Oversight by the Board of Commissioners and Board of Directors

   The Board of Commissioners and the Board of Directors are responsible for ensuring the effectiveness of risk management implementation at BSG. Active oversight is carried out in accordance with their duties and responsibilities as stipulated in the Articles of Association as well as applicable internal and external regulations.

   The active oversight over risk management implementation is conducted by:
   a. Board of Commissioners
      i. Approving and evaluating risk management policies, strategies, and frameworks;
      ii. Ensuring that risk management policies and processes are effectively implemented;
      iii. Providing directions for improvement in the implementation of risk management policies on a regular basis;
      iv. In performing its duties, the Board of Commissioners is supported by the Audit Committee, Risk Monitoring Committee, and Remuneration and Nomination Committee.
   b. Board of Directors
      i. Formulating and evaluating risk management policies, strategies, and frameworks by considering risk appetite, risk tolerance, and risk limits;

ii. Bertanggung jawab atas pelaksanaan kebijakan, strategi dan kerangka manajemen risiko, termasuk memantau kondisi internal dan eksternal yang secara langsung maupun tidak langsung mempengaruhi strategi bisnis Bank.
iii. Dalam melaksanakan tugasnya, Direksi dibantu oleh beberapa komite antara lain Komite Manajemen Risiko (Komenko), *Asset Liability Committee* (ALCO), Komite Kredit, Komite Pengarah Teknologi Informasi (KPTI), dan Komite Manajemen Kepegawaian (KMK).

BSG juga telah membentuk struktur organisasi Divisi Manajemen Risiko yang bertanggung jawab terhadap pelaksanaan pengendalian risiko di seluruh Satuan Kerja Operasional dan memberikan dukungan berupa masukan maupun perbaikan sistem kontrol risiko kepada Satuan Kerja Operasional tersebut, serta mampu untuk melakukan mitigasi risiko dengan benar melalui identifikasi, pengukuran, pemantauan, pengendalian serta pelaporan yang sesuai dengan kerangka manajemen risiko yang disusun.

2. Kecukupan Kebijakan dan Prosedur Manajemen Risiko, serta Penetapan Limit Risiko

Kecukupan kebijakan dan prosedur manajemen risiko serta penetapan limit risiko antara lain terlihat dari:
a. Memiliki kebijakan, prosedur dan penetapan limit risiko yang sesuai dengan *risk appetite, risk tolerance* serta *risk limit* atas strategi BSG secara keseluruhan dengan memperhatikan kemampuan modal Bank untuk dapat menyerap eksposur risiko atau kerugian yang timbul, pengalaman kerugian di masa lalu, kemampuan Sumber Daya Manusia (SDM) dan kepatuhan terhadap ketentuan regulator.
b. Melakukan evaluasi dan pengkinian secara berkala dengan melibatkan seluruh unit kerja terkait agar sesuai dengan ketentuan regulator dan perkembangan/ perubahan eksternal dan internal.

3. Kecukupan Proses Identifikasi, Pengukuran, Pemantauan dan Pengendalian Risiko, serta Sistem Informasi Manajemen Risiko

Pelaksanaan identifikasi, pengukuran, pemantauan dan pengendalian risiko sebagai bagian dari proses penerapan manajemen risiko yang memadai, antara lain terlihat dari:
a. Mengidentifikasi risiko melalui analisis seluruh sumber risiko dari produk serta aktivitas Bank, dan telah melalui proses manajemen risiko yang layak sebelum diimplementasikan.
b. Mengevaluasi sistem dan prosedur pengukuran risiko secara berkala untuk memastikan kesesuaian asumsi, pengukuran, serta kewajaran dan integritas data.

ii. Being responsible for the implementation of risk management policies, strategies, and frameworks, including monitoring internal and external conditions that may directly or indirectly affect the Bank's business strategy;
iii. In performing its duties, the Board of Directors is supported by several committees, including the Risk Management Committee, Asset Liability Committee (ALCO), Credit Committee, IT Steering Committee, and Human Capital Committee.

BSG has also established a Risk Management Division responsible for implementing risk control across all operational units. This division provides input and improvements to risk control systems and ensures proper risk mitigation through identification, measurement, monitoring, control, and reporting in accordance with the established risk management framework.

2. Adequacy of Risk Management Policies and Procedures, and Risk Limit Determination

The adequacy of risk management policies, procedures, and risk limit determination is reflected in the following:
a. The Bank has established policies, procedures, and risk limits aligned with its overall risk appetite, risk tolerance, and risk limits, taking into account capital adequacy, historical loss experience, human resource capabilities, and compliance with regulatory requirements;
b. Periodic evaluation and updates are conducted involving all relevant work units to ensure alignment with regulatory requirements as well as internal and external developments.

3. Adequacy of Risk Identification, Measurement, Monitoring, and Control Processes, and Risk Management Information System

The implementation of risk identification, measurement, monitoring, and control processes as part of an adequate risk management framework is demonstrated by:
a. Identifying risks through analysis of all sources of risk arising from the Bank's products and activities, which undergo proper risk management processes prior to implementation;
b. Periodically evaluating risk measurement systems and procedures to ensure the appropriateness of assumptions, methodologies, and data integrity;

c. Memantau dan melaporkan eksposur risiko secara berkala dan berkesinambungan kepada manajemen dengan membandingkan rsiko aktual dengan limit risiko yang telah ditetapkan untuk memastikan bahwa eksposur risiko tetap terjaga, sesuai dengan batasan toleransi risiko BSG.
d. Menyampaikan Laporan terkait antara lain Laporan Profil Risiko, Laporan Portofolio Kredit dan Laporan Pencapaian Rencana Kerja Perusahaan kepada manajemen secara rutin, akurat dan tepat waktu.
e. Mengembangkan sistem manajemen risiko senantiasa sesuai kebutuhan, kompleksitas, dan perkembangan bisnis sehingga dapat menyediakan informasi yang akurat, lengkap, informatif, tepat waktu, dan dapat diandalkan dalam rangka mendukung proses pengukuran, pemantauan dan pengendalian atas risiko yang timbul.

c. Monitoring and reporting risk exposures regularly and continuously to management by comparing actual risk levels against established risk limits to ensure exposures remain within the Bank's risk tolerance;
d. Submitting various reports, including Risk Profile Reports, Credit Portfolio Reports, and Corporate Business Plan Achievement Reports, to management on a regular, accurate, and timely basis;
e. Continuously developing the risk management system in line with business needs, complexity, and developments to ensure the provision of accurate, complete, timely, and reliable information to support risk measurement, monitoring, and control processes.

4. Sistem Pengendalian Internal yang Menyeluruh

Penetapan sistem pengendalian internal dalam penerapan manajemen risiko guna memastikan kepatuhan terhadap ketentuan ekstern dan intern yang berlaku (*compliance risk*), tersedianya informasi manajemen dan keuangan, efektivitas dan efisiensi kegiatan operasional Bank, serta efektivitas budaya risiko pada setiap jenjang organisasi Bank. Penetapan dan pelaksanaan fungsi serta pembagian tugas/tanggung jawab untuk melaksanakan fungsi pengendalian internal di BSG dilakukan oleh Satuan Kerja Audit Intern (SKAI), Divisi Kepatuhan dan Divisi Manajemen Risiko.

4. Comprehensive Internal Control System

The establishment of a comprehensive internal control system in the implementation of risk management aims to ensure compliance with applicable external and internal regulations (compliance risk), the availability of reliable management and financial information, the effectiveness and efficiency of the Bank's operational activities, and the effectiveness of risk culture across all levels of the organization. The implementation of internal control functions, including the allocation of duties and responsibilities, is carried out by the Internal Audit Unit (SKAI), Compliance Division, and Risk Management Division.

5. Tinjauan Efektivitas Sistem Manajemen Risiko Bank

Dewan Komisaris dan Direksi melaksanakan evaluasi terhadap efektivitas sistem manajemen risiko di BSG dibantu oleh komite-komite dibawahnya. Komite-Komite tersebut mengadakan pertemuan secara berkala untuk membahas dan memberikan masukan serta rekomendasi kepada Dewan Komisaris dan Direksi.

BSG melakukan evaluasi secara berkala terhadap:
a. Kebijakan serta metodologi yang digunakan dalam penilaian berbagai jenis risiko.
b. Kecukupan kebijakan, prosedur, dan penetapan limit.
c. Kecukupan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko.
d. Efektivitas sistem pengendalian internal yang menyeluruh

5. Review of the Effectiveness of the Bank's Risk Management System

The Board of Commissioners and the Board of Directors conduct periodic evaluations of the effectiveness of the risk management system at BSG, supported by various committees under their supervision. These committees hold regular meetings to discuss and provide input as well as recommendations to the Board of Commissioners and the Board of Directors.

BSG conducts periodic evaluations of:
a. Policies and methodologies used in assessing various types of risks;
b. The adequacy of policies, procedures, and risk limit setting;
c. The adequacy of risk identification, measurement, monitoring, and control processes;
d. The effectiveness of the overall internal control system.

Evaluasi dan pengkinian kebijakan, prosedur, dan metodologi dilakukan secara berkala untuk menjaga kesesuaiannya dengan regulasi dan kondisi operasional. Evaluasi terhadap efektivitas manajemen risiko juga dilakukan melalui laporan berkala yang dikirimkan kepada Dewan Komisaris dan Direksi, antara lain Laporan Profil Risiko, Laporan Limit Risiko dan laporan terkait lainnya. Pada tahun 2025, Dewan Komisaris dan Direksi menyatakan bahwa sistem pengendalian internal dan sistem manajemen risiko yang dilakukan oleh BSG berjalan dengan baik, memadai dan mampu mengelola risiko-risiko yang mendukung BSG mencapai tujuan bisnisnya tanpa mengorbankan kinerja keuangan, kepatuhan serta reputasi. BSG memiliki sistem pengendalian internal dan manajemen risiko yang dapat mengantisipasi dan mengelola risiko dengan mempertimbangkan perubahan profil risiko yang diakibatkan oleh perubahan strategi bisnis, faktor eksternal serta ketentuan regulator.

1. *Risk Appetite*
   BSG mendefinisikan *risk appetite* sebagai tingkat dan jenis risiko yang bersedia diambil oleh BSG dalam rangka mencapai sasaran bisnis Bank. *Risk appetite* yang ditetapkan oleh BSG tercermin dalam strategi dan sasaran bisnis Bank.

2. *Stress Test*
   BSG secara berkala dan berkelanjutan melakukan *stress test* untuk risiko kredit, risiko pasar, dan risiko likuiditas dengan berbagai skenario, baik skenario *stress* secara spesifik pada Bank (*Bank specific stress scenario*) maupun skenario *stress* pada pasar (*general market stress scenario*), termasuk didalamnya juga skenario *stress* akibat risiko iklim serta melakukan pendalaman terhadap faktor-faktor dan parameter dalam *stress test*.

   Hasil *stresstest* yang telah dilakukan untuk risiko kredit, pasar dan likuiditas adalah baik yang menunjukkan modal serta likuiditas masih memadai untuk mengantisipasi potensi kerugian yang mungkin timbul berdasarkan skenario yang dibangun.

Permodalan BSG

1. Kebijakan Manajemen atas Struktur Modal

   Struktur Permodalan BSG terdiri dari:
   a. Modal inti utama (*Tier 1*) mencapai 96,6% dari total modal atau sebesar Rp1,8 triliun, naik 8% dibandingkan tahun sebelumnya.
   b. Sedangkan 3,4% dari total modal BSG atau sebesar Rp128 miliar merupakan modal pelengkap (*Tier 2*). Modal pelengkap merupakan cadangan umum Penyisihan Penilaian Kualitas Aset (PPKA).

Evaluations and updates of policies, procedures, and methodologies are carried out periodically to ensure alignment with regulatory requirements and operational conditions. The effectiveness of risk management is also assessed through periodic reports submitted to the Board of Commissioners and the Board of Directors, including Risk Profile Reports, Risk Limit Reports, and other related reports. In 2025, the Board of Commissioners and the Board of Directors concluded that BSG internal control system and risk management system have been properly implemented, are adequate, and capable of managing risks in a manner that supports the achievement of business objectives without compromising financial performance, compliance, and reputation. BSG has established an internal control and risk management system capable of anticipating and managing risks by taking into account changes in the risk profile resulting from shifts in business strategy, external factors, and regulatory requirements.

1. Risk Appetite
   BSG defines risk appetite as the level and type of risk that the Bank is willing to accept in order to achieve its business objectives. The defined risk appetite is reflected in the Bank's business strategies and targets.

2. Stress Testing
   BSG conducts periodic and continuous stress testing for credit risk, market risk, and liquidity risk under various scenarios, including both bank-specific stress scenarios and general market stress scenarios. These also incorporate climate-related risk scenarios, along with in-depth analysis of underlying factors and parameters.

   The results of stress testing for credit, market, and liquidity risks indicate a strong position, demonstrating that the Bank's capital and liquidity remain adequate to absorb potential losses under the applied stress scenarios.

BSG Capital

1. Management Policy on Capital Structure

   BSG capital structure consists of:
   a. Core Capital (Tier 1) amounting to 96.6% of total capital, or Rp1.8 trillion, representing an increase of 8% compared to the previous year;
   b. Meanwhile, 3.4% of BSG total capital, or Rp128 billion, is classified as Supplementary Capital (Tier 2). This supplementary capital represents general reserves for Allowance for Impairment Losses (PPKA).

dalam juta Rupiah
in million Rupiah

	Komponen Components	2025	2024
KOMPONEN MODAL CAPITAL COMPONENTS			
I	Modal Inti (*Tier* 1) Core Capital (Tier 1)	1.853.003	1.803.181
	Modal Inti Utama (CET1) Core Equity Tier 1 (CET1)	1.853.003	1.803.181
	1. Modal Disetor 1. Paid-in Capital	1.400.068	1.327.118
	2. Cadangan Tambahan Modal 2. Additional Capital Reserves	490.581	509.353
	3. Kepentingan Non Pengendali 3. Non-Controlling Interest	-	-
	4. Faktor Pengurang Modal Inti 4. Deduction Factors	37.646	33.290
	Modal Inti Tambahan (AT1) Additional Tier 1	-	-
II	Modal Pelengkap (*Tier* 2) Supplementary Capital (Tier 2)	128.442	114.158
	1. Instrumen *Tier* 2 1. Tier 2 Instruments	-	-
	2. Agio/Disagio 2. Share Premium	-	-
	3. Cadangan Umum PPKA 3. General Allowance	128.442	114.158
	4. Faktor Pengurang Modal Pelengkap 4. Deduction Factors	-	-
Total Modal Total Capital		**1.917.338**	**1.981.445**
ASET TERTIMBANG MENURUT RISIKO RISK WEIGHTED ASSETS			
ATMR Risiko Kredit Credit Risk RWA		10.275.374	9.132.606
ATMR Risiko Operasional Operational Risk RWA		770.246	730.916
ATMR Risiko Pasar Market Risk RWA		-	-
Total ATMR Total RWA		**11.045.620**	**9.863.522**
Rasio KPMM Sesuai Profil Risiko (%) Minimum CAR (Risk Profile) (%)		**9.39**	**9.29**
ALOKASI PEMENUHAN KPMM SESUAI PROFIL RISIKO ALLOCATION OF CAPITAL ADEQUACY RATIO (CAR) FULFILLMENT BASED ON RISK PROFILE			
Dari CET 1 From CET1		8.23	8.13
Dari AT 1 From AT1		-	-
Dari *Tier* 2 From Tier 2		1.16	1.16
RASIO KPMM CAR			
Rasio CET1 (%) CET1 Ratio (%)		16.78	18.28

dalam juta Rupiah
in million Rupiah

Komponen Components	2025	2024
Rasio Tier 1 (%) Tier 1 Ratio (%)	-	-
Rasio Tier 2 (%) Tier 2 Ratio (%)	1.16	1.16
Rasio KPMM (%) CAR (%)	17.94	19.44
CET 1 untuk *BUFFER* (%) CET1 for Buffer (%)	-	-
PERSENTASE BUFFER YANG WAJIB DIPENUHI OLEH BANK BUFFER PERCENTAGE REQUIRED TO BE MAINTAINED BY THE BANK		
Capital Conservation Buffer (%) Capital Conservation Buffer (%)	-	-
Countercyclical Buffer (%) Countercyclical Buffer (%)	-	-
Capital Surcharge Untuk Bank Sistemik (%) Capital Surcharge for Systemic Bank (%)	-	-

2. Dasar Penetapan Kebijakan Manajemen atas Struktur Modal dan Utang.

   Kebijakan permodalan BSG senantiasa disesuaikan dengan memperhatikan potensi bisnis namun tetap menerapkan prinsip kehati-hatian. Dengan mengacu pada ketentuan regulator, Direksi menyusun rencana permodalan dan kebijakan terkait utang sebagai bagian dari Rencana Bisnis Bank dan mendapatkan persetujuan Dewan Komisaris.

2. Basis for the Determination of Management Policy on Capital and Debt Structure

   BSG capital policy is consistently adjusted by taking into account business potential while still applying the prudential principle. By referring to regulatory provisions, the Board of Directors prepares capital planning and policies related to debt as part of the Bank's Business Plan and obtains approval from the Board of Commissioners.

Pengungkapan Eksposur Risiko dan Penerapan Manajemen Risiko

Berikut adalah eksposur risiko yang dihadapi oleh BSG dalam menjalankan usaha serta penerapan manajemen risiko yang dirancang untuk meminimalkan dampak dari risiko-risiko tersebut.

1. Pengungkapan Eksposur Risiko Kredit dan Penerapan Manajemen Risiko Kredit

   a. Organisasi Manajemen Risiko Kredit
      BSG telah mengembangkan organ manajemen risiko kredit yang terstruktur guna mendukung prinsip perkreditan yang kokoh dengan pengendalian internal yang kuat dengan melibatkan Dewan Komisaris, Direksi, serta unit kerja yang melaksanakan fungsi-fungsi terkait dengan manajemen risiko kredit dengan rincian sebagai berikut:
      i. Dewan Komisaris bertanggung jawab menyetujui rencana perkreditan Bank dan mengawasi pelaksanaannya, menyetujui Kebijakan Dasar Perkreditan Bank dan meminta penjelasan kepada Direksi jika dalam pelaksanaan pemberian kredit terdapat penyimpangan dari kebijakan yang telah diterapkan.

Disclosure of Risk Exposure and Implementation of Risk Management

The following represents the risk exposures faced by BSG in conducting its business activities as well as the implementation of risk management designed to minimize the impact of such risks.

1. Disclosure of Credit Risk Exposure and Implementation of Credit Risk Management

   a. Credit Risk Management Organization
      BSG has developed a structured credit risk management organization to support sound lending principles with strong internal controls, involving the Board of Commissioners, the Board of Directors, and work units performing functions related to credit risk management, as detailed below:

      i. The Board of Commissioners is responsible for approving the Bank's credit plan and supervising its implementation, approving the Bank's Basic Credit Policy, and requesting explanations from the Board of Directors if there are deviations in credit granting from the established policies.

ii. Direksi bertanggung jawab atas penyusunan rencana dan kebijakan perkreditan, memastikan kepatuhan Bank terhadap ketentuan perundang–undangan dan peraturan yang berlaku di bidang perkreditan, serta melaporkan kepada Dewan Komisaris mengenai hal-hal seperti pelaksanaan rencana perkreditan, penyimpangan dalam pelaksanaan pemberian kredit, perkembangan kualitas portofolio kredit serta kredit dalam pengawasan khusus dan kredit bermasalah.

iii. Unit kerja yang melaksanakan fungsi-fungsi yang terkait dengan manajemen risiko kredit mulai dari *risk owner* seperti unit bisnis perkreditan (konsumer dan komersial) serta unit penyelesaian kredit bermasalah (departemen *Special Asset Management*) yang bertanggung jawab terhadap pengelolaan risiko kredit, serta unit pemantau dan pengendalian risiko kredit seperti Divisi Manajemen Risiko, Divisi Kepatuhan serta SKAI.

Disamping itu, dibentuk Komite Kredit yang membantu Direksi serta bertanggung jawab khususnya untuk memutuskan pemberian kredit dalam jumlah tertentu sesuai kebijakan perkreditan Bank.

b. Strategi Manajemen Risiko untuk Aktivitas yang Memiliki Eksposur Risiko Kredit yang Signifikan

Bank merumuskan strategi manajemen risiko selaras dengan strategi bisnis secara keseluruhan dengan memperhatikan *risk appetite, risk tolerance* serta *risk limit* yang ada. BSG juga menyusun strategi manajemen risiko untuk memastikan eksposur risiko Bank telah dikelola secara terkendali sesuai dengan kebijakan kredit, prosedur internal bank, peraturan dan perundang-undangan, serta ketentuan lain yang berlaku.

Bank telah menetapkan suatu sistem penilaian yang independen dan berkelanjutan terhadap efektivitas penerapan proses manajemen kredit. Kaji ulang tersebut sekurang-kurangnya memuat evaluasi proses administrasi perkreditan, penilaian terhadap akurasi penerapan *internal risk rating* dan efektivitas pelaksanaan unit kerja yang melakukan pemantauan kualitas kredit tersebut. Pelaksanaan kaji ulang tersebut dilakukan oleh Divisi Manajemen Risiko terhadap sistem penilaian, dan hasil kaji ulang tersebut selanjutnya dilaporkan kepada Satuan Kerja Audit Intern (SKAI).

c. Kebijakan Pengelolaan Risiko Konsentrasi Kredit
Bank telah memastikan bahwa unit kerja yang bertanggung jawab atas aktivitas perkreditan dan transaksi risiko kredit lainnya telah dikelola secara memadai dan eksposur risiko konsentrasi kredit tetap dijaga dengan konsisten sesuai dengan batasan *risk* (limit risiko) yang ditetapkan serta selalu memenuhi standar kehati-hatian.

ii. The Board of Directors is responsible for preparing credit plans and policies, ensuring the Bank's compliance with laws and regulations applicable in the credit sector, and reporting to the Board of Commissioners on matters such as the implementation of credit plans, deviations in credit granting, the development of credit portfolio quality, as well as loans under special mention and non-performing loans.

iii. Work units performing functions related to credit risk management, starting from risk owners such as lending business units (consumer and commercial), as well as non-performing loan resolution units (Special Asset Management department), are responsible for managing credit risk, along with monitoring and controlling units such as the Risk Management Division, Compliance Division, and Internal Audit Unit (SKAI).

In addition, a Credit Committee has been established to assist the Board of Directors and is specifically responsible for deciding on credit approvals within certain limits in accordance with the Bank's credit policy.

b. Risk Management Strategy for Activities with Significant Credit Risk Exposure

The Bank formulates its risk management strategy in line with its overall business strategy by considering the established risk appetite, risk tolerance, and risk limits. BSG also develops risk management strategies to ensure that the Bank's risk exposure is managed in a controlled manner in accordance with credit policies, internal procedures, applicable laws and regulations, and other relevant provisions.

The Bank has established an independent and continuous assessment system to evaluate the effectiveness of credit management processes. This review at a minimum includes evaluation of credit administration processes, assessment of the accuracy of internal risk rating implementation, and the effectiveness of work units responsible for monitoring credit quality. The review is conducted by the Risk Management Division on the assessment system, and the results are subsequently reported to the Internal Audit Unit (SKAI).

c. Credit Concentration Risk Management Policy
The Bank ensures that work units responsible for lending activities and other credit risk transactions are managed adequately, and that credit concentration risk exposure is consistently maintained within established risk limits while always complying with prudential standards.

d. Pengukuran dan Pengendalian Risiko Kredit
Untuk keperluan internal, Bank telah menggunakan pengukuran berdasarkan *internal rating* yang digunakan sebagai alat bantu dalam proses pengambilan keputusan kredit. Pengendalian risiko kredit dilakukan melalui penetapan sistem penilaian (*internal credit review*) yang dilakukan oleh unit kerja independen (divisi manajemen risiko dan *Internal Control Risk Officers*/ICRO di cabang) untuk penerapan proses manajemen risiko kredit secara efektif yang meliputi:
i. Evaluasi proses administrasi perkreditan
ii. Penilaian terhadap akurasi penerapan *internal risk rating* atau penggunaan alat pemantauan lainnya
iii. Efektivitas pelaksanaan unit kerja dan petugas Bank yang melakukan pemantauan kualitas kredit individual.

e. Kerugian Kredit Ekspektasian
Dalam menghitung kerugian kredit ekspektasian, Bank memperhitungkan pengaruh dari *forecasting* makro ekonomi serta menentukan *probability* secara tertimbang atas kemungkinan terjadinya sebuah skenario makro. Berbagai *macroeconomic variable* (MEV) digunakan dalam permodelan PSAK 109 berdasarkan hasil analisis statistik kesesuaian MEV dengan data *historical* pembuatan model *impairment*. Perhitungan kerugian kredit ekspektasian dan *macroeconomic forecast* tersebut di-*review* oleh unit independen Bank (divisi manajemen risiko) secara berkala.

f. Kebijakan terkait Eksposur *Wrong Way Risk*
BSG belum memiliki kebijakan atas identifikasi eksposur risiko yang bersifat "salah arah" dikarenakan Bank belum memiliki eksposur risiko dari *counterparty credit risk* yang memiliki kewajiban yang bergantung dengan faktor makroekonomi yang memengaruhi nilai transaksi (misalnya suku bunga ataupun nilai tukar), sehingga belum ditambahkan *capital charge* untuk eksposur tertimbang dari *Credit Valuation Adjustment* (CVA) *risk weighted assets* sebagaimana diatur dalam Surat Edaran OJK No. 23/SEOJK.03/2022 tentang Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Pasar bagi Bank Umum.

g. Penerapan Pengukuran Risiko Kredit dengan Pendekatan Standar
Dalam melakukan perhitungan Aset Tertimbang Menurut Risiko (ATMR) risiko kredit, Bank mengacu kepada SEOJK No. 24/SEOJK/03/2021 tentang perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Kredit dengan menggunakan Pendekatan Standar bagi Bank Umum. ATMR untuk Risiko Kredit dengan menggunakan Pendekatan Standar Basel III dihitung berdasarkan hasil peringkat yang diterbitkan oleh lembaga pemeringkat yang diakui OJK sebagaimana diatur dalam SEOJK No. 37/SEOJK.03/2016 perihal Lembaga Pemeringkat dan Peringkat yang diakui OJK.

d. Credit Risk Measurement and Control
For internal purposes, the Bank has applied measurement based on internal ratings which are used as a supporting tool in the credit decision-making process. Credit risk control is carried out through the establishment of an assessment system (internal credit review) conducted by independent work units (Risk Management Division and Internal Control Risk Officers/ICRO at branches) to ensure the effective implementation of the credit risk management process, which includes:
i. Evaluation of credit administration processes;
ii. Assessment of the accuracy of internal risk rating implementation or the use of other monitoring tools;
iii. Effectiveness of the performance of work units and Bank officers responsible for monitoring individual credit quality.

e. Expected Credit Loss
In calculating expected credit losses, the Bank considers the impact of macroeconomic forecasting and determines a probability-weighted outcome of possible macroeconomic scenarios. Various macroeconomic variables (MEVs) are used in PSAK 109 modeling based on statistical analysis of the relevance of MEVs to historical data used in impairment modeling. The calculation of expected credit losses and macroeconomic forecasts is reviewed periodically by the Bank's independent unit (Risk Management Division).

f. Policy Related to Wrong Way Risk Exposure
BSG has not yet established a policy for identifying "wrong way risk" exposure, as the Bank does not currently have exposure arising from counterparty credit risk whose obligations depend on macroeconomic factors affecting transaction values (such as interest rates or exchange rates). Therefore, no capital charge has been applied for weighted exposure from Credit Valuation Adjustment (CVA) risk weighted assets, as regulated in OJK Circular Letter No. 23/SEOJK.03/2022 concerning the Calculation of Risk Weighted Assets for Market Risk for Commercial Banks

g. Implementation of Credit Risk Measurement Using the Standardized Approach
In calculating Risk Weighted Assets (RWA) for credit risk, the Bank refers to SEOJK No. 24/SEOJK.03/2021 concerning the Calculation of Risk Weighted Assets for Credit Risk using the Standardized Approach for Commercial Banks. RWA for credit risk using the Basel III Standardized Approach is calculated based on ratings issued by rating agencies recognized by OJK, as stipulated in SEOJK No. 37/SEOJK.03/2016 regarding Rating Agencies and Ratings recognized by OJK.

h. Mitigasi Risiko Kredit

Agunan utama yang diterima untuk memitigasi risiko kredit adalah Agunan solid berupa *cash collateral* dan/atau tanah dan bangunan karena memiliki nilai likuiditas relatif tinggi dan keberadaannya tetap (tidak berpindah-pindah tempat) sehingga dapat segera dilikuidasi pada saat pinjaman debitur/grup debitur masuk dalam kategori bermasalah.

Penilaian agunan secara umum dilakukan oleh penilai independen dan apabila di lokasi agunan tersebut tidak terdapat penilai independen, maka penilaian agunan akan dilakukan oleh staf penilai internal yang tidak terlibat dalam proses pemberian kredit. Untuk memantau fisik agunan yang dijaminkan oleh debitur ke Bank, maka peninjauan agunan dilakukan secara berkala.

pihak-pihak utama pemberi jaminan/garansi dianalisis pada saat pengolahan kredit dan kelayakan pemberian kredit tersebut diputuskan dengan menerapkan *four eyes principle*, yakni keputusan kredit diputuskan lewat analisis dua pihak independen, yaitu sisi pengembangan bisnis dan sisi analisis risiko kredit.

2. Pengungkapan Eksposur Risiko Pasar dan Penerapan Manajemen Risiko Pasar

a. Organisasi Manajemen Risiko Pasar

Dewan Komisaris dan Direksi bertanggung jawab untuk memastikan penerapan manajemen risiko pasar telah sesuai dengan tujuan strategis, skala, karakteristik bisnis, dan profil risiko pasar yang dapat berdampak pada kecukupan modal Bank, serta memastikan penerapan manajemen risiko pasar terintegrasi dengan risiko-risiko lainnya, sehingga profil risiko Bank secara keseluruhan dapat dikelola secara efektif.

Dalam rangka melengkapi Komite Manajemen Risiko khususnya terkait pengelolaan risiko pasar, Bank telah memiliki Komite Manajemen Aset dan Kewajiban (*assets and liabilites management committee*/ALCO) yang ikut melakukan pengelolaan likuiditas dan risiko pasar Bank.

b. Pengelolaan Portofolio *Trading* dan *Banking Book*

Bank telah memiliki kebijakan dan prosedur yang komprehensif atas pengelolaan risiko suku bunga. Kebijakan dan prosedur tersebut telah menetapkan dan menguraikan garis tanggung jawab dan akuntabilitas yang melampaui keputusan pengelolaan risiko suku bunga dan telah secara jelas mencakup instrumen yang diotorisasi, strategi lindung nilai dan peluang pengambilan posisi.

h. Credit Risk Mitigation

The main collateral accepted to mitigate credit risk consists of solid collateral in the form of cash collateral and/or land and buildings, as these have relatively high liquidity value and fixed existence (non-movable), allowing for immediate liquidation when a borrower/group of borrowers is categorized as problematic.

Collateral valuation is generally conducted by independent appraisers. If no independent appraiser is available at the collateral location, the valuation will be carried out by internal appraisal staff who are not involved in the credit granting process. To monitor the physical condition of collateral pledged by borrowers, periodic collateral inspections are conducted.

The main guarantors/guarantee providers are analyzed during the credit processing stage, and the feasibility of credit approval is determined by applying the four eyes principle, whereby credit decisions are made based on analysis by two independent parties, namely the business development side and the credit risk analysis side.

2. Disclosure of Market Risk Exposure and Implementation of Market Risk Management

a. Market Risk Management Organization

The Board of Commissioners and the Board of Directors are responsible for ensuring that the implementation of market risk management is in line with the Bank's strategic objectives, scale, business characteristics, and market risk profile that may impact the Bank's capital adequacy, as well as ensuring that market risk management is integrated with other risks so that the overall Bank risk profile can be managed effectively.

In order to complement the Risk Management Committee, particularly in relation to market risk management, the Bank has established an Asset and Liability Management Committee (ALCO), which also participates in managing the Bank's liquidity and market risk.

b. Management of Trading and Banking Book Portfolio

The Bank has established comprehensive policies and procedures for interest rate risk management. These policies and procedures define and describe lines of responsibility and accountability beyond interest rate risk management decisions and clearly cover authorized instruments, hedging strategies, and position-taking opportunities.

Kebijakan risiko suku bunga juga telah memuat parameter kuantitatif yang diperoleh dari penggunaan metode pengukuran risiko suku bunga seperti *interest rate sensitivity*, guna menggambarkan tingkat risiko suku bunga yang dapat ditolerir oleh Bank.

Seluruh kebijakan dan prosedur risiko suku bunga telah dikaji secara berkala minimal 1 (satu) kali dalam 1 (satu) tahun dan direvisi apabila diperlukan oleh Divisi Manajemen Risiko yang memiliki kompetensi dalam penerapan manajemen risiko suku bunga.

c. Pengukuran Risiko Pasar
Pengukuran risiko pasar secara periodik dilakukan terhadap seluruh portofolio *trading book* dan *banking book* yang terekspos risiko pasar. BSG melakukan pengukuran risiko pasar dengan menggunakan metode internal yang disesuaikan dengan standar yang telah ditetapkan oleh regulator.

d. *Interest Rate Risk in Banking Book (IRRBB)*
Risiko suku bunga pada *banking book* (IRRBB) timbul akibat pergerakan suku bunga pasar yang berlawanan dengan posisi atas transaksi yang dimiliki Bank, yang dapat berpengaruh pada pendekatan pendapatan (*earning approach*) dan pendekatan nilai ekonomis (*economic value approach*) sesuai SEOJK No. 12/SEOJK.03/2018 perihal Penerapan Manajemen Risiko dan Pengukuran Risiko Standar untuk Risiko Suku Bunga dalam *Banking Book* (*Interest Rate Risk in The Banking Book*). Pemantauan dan pengukuran eksposur risiko suku bunga pada *banking book* disampaikan kepada Direksi dalam rapat ALCO setiap bulan.

e. Antisipasi terhadap Risiko Pasar atas Transaksi Mata Uang Asing dan Transaksi Surat Berharga.
Bank sekurang-kurangnya mengevaluasi dan mengkalkulasi secara keseluruhan untuk setiap transaksi agar jumlah keseluruhan eksposur risiko dalam transaksi surat berharga dapat dipantau setiap saat. Bank telah melakukan pemantauan terhadap kepatuhan limit secara harian dan setiap pelampauan limit serta tindak lanjut mengatasi pelampauan tersebut dilaporkan kepada Direksi sesuai kewenangan yang diatur.

3. Pengungkapan Eksposur Risiko Operasional dan Penerapan Manajemen Risiko Operasional

a. Organisasi Manajemen Risiko Operasional
Penerapan Manajemen Risiko Operasional secara bankwide mengacu pada prinsip *three lines model* meliputi:
i. Dewan Komisaris dan Direksi
Memastikan penerapan manajemen risiko telah memadai sesuai dengan karakteristik, kompleksitas, dan profil risiko Bank, serta memahami dengan baik jenis dan tingkat risiko yang melekat pada kegiatan bisnis Bank.

Interest rate risk policies also include quantitative parameters derived from interest rate risk measurement methods, such as interest rate sensitivity, to illustrate the level of interest rate risk that can be tolerated by the Bank.

All interest rate risk policies and procedures are reviewed periodically at least once a year and revised when necessary by the Risk Management Division, which has competency in implementing interest rate risk management.

c. Market Risk Measurement
Market risk measurement is conducted periodically on all trading book and banking book portfolios exposed to market risk. BSG measures market risk using internal methods adjusted to standards established by the regulator.

d. Interest Rate Risk in the Banking Book (IRRBB)
Interest rate risk in the banking book (IRRBB) arises from movements in market interest rates that are opposite to the positions of transactions held by the Bank, which may affect both the earnings approach and the economic value approach in accordance with SEOJK No. 12/SEOJK.03/2018 concerning the Implementation of Risk Management and Standard Measurement for Interest Rate Risk in the Banking Book. Monitoring and measurement of interest rate risk exposure in the banking book are presented to the Board of Directors in ALCO meetings on a monthly basis.

e. Anticipation of Market Risk from Foreign Exchange and Securities Transactions
The Bank evaluates and calculates comprehensively for each transaction so that the total exposure of risk in securities transactions can be monitored at any time. The Bank conducts daily monitoring of compliance with limits, and any limit breaches along with the follow-up actions taken are reported to the Board of Directors in accordance with the established authority.

3. Disclosure of Operational Risk Exposure and Implementation of Operational Risk Management

a. Operational Risk Management Organization
The implementation of operational risk management bank-wide refers to the three lines model, which includes:

i. Board of Commissioners and Board of Directors
Ensuring that the implementation of risk management is adequate in accordance with the Bank's characteristics, complexity, and risk profile, and having a good understanding of the types and levels of risks inherent in the Bank's business activities.

ii. Komite Manajemen Risiko
Memastikan bahwa kerangka kerja manajemen risiko telah memberikan perlindungan memadai terhadap risiko-risiko yang dihadapi Bank.
iii. Divisi Manajemen Risiko
Meyakinkan Bank melakukan penerapan manajemen risiko dengan benar melalui identifikasi, pengukuran, pemantauan, pengendalian, dan pelaporan sesuai kerangka kerja manajemen risiko serta mampu menghadapi situasi darurat yang mengancam kelangsungan usaha Bank.
iv. Satuan Kerja Audit Internal (SKAI)
Memeriksa dan menilai kecukupan dan efektivitas proses manajemen risiko, pengendalian internal, dan tata kelola Bank.
v. Unit Kerja (unit bisnis dan *supporting*)
Risk owner yang bertanggung jawab terhadap pengelolaan risiko operasional sehari-hari, serta melaporkan permasalahan kejadian risiko operasional kepada divisi manajemen risiko.

b. Mekanisme Mengidentifikasi dan Mengukur Risiko Operasional
Bank menerapkan pengukuran profil risiko cabang sebagai sarana identifikasi, pengukuran, pemantauan dan pengendalian risiko secara berkala di seluruh kantor cabang.

Selain itu, Bank juga menerapkan *Loss Event Database* (LED) di mana LED bertujuan untuk mengadministrasikan kejadian kerugian risiko operasional yang terjadi dan berpotensi menimbulkan kerugian bagi Bank.

c. Mekanisme Memitigasi Risiko Operasional
Dalam rangka memitigasi risiko operasional, Bank memperkuat aspek *people, process* dan *technology* melalui:
i. Penyusunan dan pembaharuan kebijkan, prosedur dan limit agar sesuai dengan perkembangan organisasi dan ketentuan regulator.
ii. Penerapan sistem pengendalian internal yang pelaksanaannya antara lain memperhatikan prinsip *dual control* dan *segregation of duty* guna mengurangi potensi terjadinya *fraud*.
iii. Penerapan standar keamanan TI , *fraud detection system*, serta manajemen *cyber security risk* yang selaras dengan ketentuan regulator.
iv. Pelaksanaan *risk awareness* di seluruh unit untuk menumbuhkan budaya sadar risiko pada seluruh pihak terkait pada Bank.

Untuk memastikan kelangsungan operasional saat terjadi gangguan, Bank menerapkan kerangka *Business Continuity Management* melalui:
i. Penyediaan *Disaster Recovery Center* (DRC) sebagai dukungan pemulihan operasional.

ii. Risk Management Committee
Ensuring that the risk management framework provides adequate protection against the risks faced by the Bank.
iii. Risk Management Division
Ensuring that the Bank properly implements risk management through identification, measurement, monitoring, control, and reporting in accordance with the risk management framework, and is able to respond to emergency situations that may threaten business continuity.
iv. Internal Audit Unit (SKAI)
Examining and evaluating the adequacy and effectiveness of the risk management process, internal control, and the Bank's governance.
v. Work Units (business and supporting units)
Acting as risk owners responsible for managing daily operational risks and reporting operational risk incidents to the Risk Management Division.

b. Mechanism for Identifying and Measuring Operational Risk
The Bank implements branch risk profile measurement as a means of identifying, measuring, monitoring, and controlling risk periodically across all branch offices.

In addition, the Bank also applies a Loss Event Database (LED), which aims to administer operational risk loss events that occur and have the potential to cause losses to the Bank.

c. Mechanism for Mitigating Operational Risk
In mitigating operational risk, the Bank strengthens aspects of people, process, and technology through:

i. Development and updating of policies, procedures, and limits in line with organizational developments and regulatory provisions;
ii. Implementation of an internal control system, including the application of dual control and segregation of duties principles to reduce the potential for fraud;
iii. Implementation of IT security standards, fraud detection systems, and cyber security risk management aligned with regulatory requirements;
iv. Implementation of risk awareness programs across all units to build a risk-aware culture among all relevant parties in the Bank.

To ensure operational continuity during disruptions, the Bank implements a Business Continuity Management framework through:
i. Provision of a Disaster Recovery Center (DRC) to support operational recovery;

ii. Pelaksanaan *Business Continuity Plan* (BCP) yang diantaranya pelaksanaan kegiatan testing BCP minimal sekali dalam setahun.
iii. Adanya kebijakan *Contingency Funding Plan* dalam memitigasi proses pemulihan bisnis/pendanaan darurat Bank.
iv. Penyelenggaraan *evacuation drill* serta pemenuhan sarana proteksi bangunan pada seluruh lokasi operasional Bank.

d. Pengelolaan Risiko Produk dan Aktivitas Baru
Dalam melakukan pengembangan produk baru (mencakup penyelenggaraan produk, layanan, dan/atau jasa untuk kepentingan nasabah), Bank memperhatikan aspek-aspek sebagai berikut:
i. Penerbitan produk dan aktivitas diatur melalui ketentuan internal yang selaras pada ketentuan regulator, serta wajib memperoleh persetujuan Direksi dan dilaporkan kepada Dewan Komisaris.

ii. Pengembangan produk dilaksanakan melalui tahapan terstruktur mulai dari perencanaan, pengembangan, uji coba, hingga implementasi, dan disertai proses *risk assessment* dan pemastian metode pencatatan akuntansi yang memadai.
iii. Produk yang telah diimplementasikan dievaluasi secara berkala untuk memastikan pencapaian target, kecukupan mitigasi risiko, serta penerapan prinsip transparansi informasi kepada nasabah dan tata kelola yang baik.

4. Pengungkapan Eksposur Risiko Likuiditas dan Penerapan Manajemen Risiko Likuiditas

a. Organisasi Manajemen Risiko Likuiditas
Dewan Komisaris dan Direksi bertanggung jawab untuk memastikan bahwa penerapan manajemen risiko likuiditas telah sesuai dengan tujuan strategis, skala, karakteristik bisnis, dan profil risiko likuiditas Bank, termasuk memastikan integrasi penerapan manajemen risiko likuiditas dengan risiko-risiko lainnya yang dapat berdampak pada posisi likuiditas Bank.

b. Strategi Pendanaan
Strategi pendanaan mencakup strategi diversifikasi sumber dan jangka waktu pendanaan yang dikaitkan dengan karakteristik dan Rencana Bisnis Bank. BSG mengidentifikasi dan memantau faktor utama yang mempengaruhi kemampuan Bank untuk memperoleh dana, termasuk mengidentifikasi dan memantau alternatif sumber pendanaan yang dapat memperkuat kapasitasnya untuk bertahan pada kondisi krisis.

ii. Implementation of a Business Continuity Plan (BCP), including BCP testing activities at least once a year;

iii. Establishment of a Contingency Funding Plan policy to mitigate business recovery/emergency funding processes;
iv. Conducting evacuation drills and ensuring building protection facilities across all operational locations.

d. Risk Management of New Products and Activities
In developing new products (including the provision of products, services, and/or services for customers), the Bank considers the following aspects:

i. Product issuance and activities are governed by internal provisions aligned with regulatory requirements, and must obtain approval from the Board of Directors and be reported to the Board of Commissioners;
ii. Product development is carried out through structured stages, starting from planning, development, testing, to implementation, accompanied by a risk assessment process and ensuring adequate accounting treatment methods.
iii. Products that have been implemented are evaluated periodically to ensure achievement of targets, adequacy of risk mitigation, as well as the implementation of transparency principles to customers and good governance practices.

4. Disclosure of Liquidity Risk Exposure and Implementation of Liquidity Risk Management

a. Liquidity Risk Management Organization
The Board of Commissioners and the Board of Directors are responsible for ensuring that the implementation of liquidity risk management is aligned with the Bank's strategic objectives, scale, business characteristics, and liquidity risk profile, including ensuring the integration of liquidity risk management implementation with other risks that may impact the Bank's liquidity position.

b. Funding Strategy
The funding strategy includes diversification of funding sources and maturities in line with the Bank's characteristics and Business Plan. BSG identifies and monitors key factors affecting the Bank's ability to obtain funding, including identifying and monitoring alternative funding sources that can strengthen its capacity to withstand crisis conditions.

c. Mitigasi Risiko Likuiditas
Dalam upaya mitigasi risiko likuiditas, BSG menjaga likuiditas (Giro Wajib Minimum/GWM) serta Penyangga Likuiditas Makroprudensial (PLM) sesuai ketentuan regulator. Bank telah menetapkan panduan untuk mengukur dan memitigasi risiko likuiditas, termasuk batasan *Secondary Reserves*, batasan *Interbank Overnight Borrowing, Liquidity Coverage Ratio dan Net Stable Funding Ratio*. Bank juga mengidentifikasi dan mengembangkan Indikator Peringatan Dini (*Early Warning Indicators*), serta menerapkan Rencana Pendanaan Darurat (*Contingency Funding Plan*) dalam beberapa tingkatan untuk memitigasi risiko.

d. Pengukuran dan Pengendalian Risiko Likuiditas
BSG melakukan pengukuran risiko likuiditas secara berkala dan komprehensif dengan memantau proyeksi arus kas, *stress test* risiko likuiditas, dan rasio likuiditas. Pemantauan risiko likuiditas dilakukan dengan tujuan agar jika terjadi peningkatan potensi risiko likuiditas dapat segera dimitigasi atau dilakukan penyesuaian secara tepat waktu, termasuk terhadap strategi manajemen risiko likuiditas.

e. Rencana Pendanaan Darurat (*Contingency Funding Plan*)
Bank telah menyusun rencana pendanaan darurat (*contingency funding plan*) yang merupakan rencana tindakan untuk mengatasi kondisi likuiditas Bank yang memburuk. Rencana pendanaan darurat harus sejalan dengan hasil *stress test*, dan secara berkala dievaluasi, dikinikan, dan diuji untuk memastikan tingkat keandalan.

5. Pengungkapan Eksposur Risiko Hukum dan Penerapan Manajemen Risiko Hukum
Risiko hukum adalah risiko akibat tuntutan hukum dan/atau kelemahan aspek yuridis, antara lain karena adanya tuntutan hukum dalam proses litigasi, baik yang timbul dari gugatan pihak ketiga terhadap Bank maupun Bank terhadap pihak ketiga, lemahnya perikatan yang dilakukan oleh Bank, ketiadaan dan/atau perubahan peraturan perundangundangan yang menyebabkan suatu transaksi yang telah dilakukan Bank menjadi tidak sesuai dengan ketentuan yang berlaku di kemudian hari.

a. Organisasi Manajemen Risiko Hukum
Bank telah memiliki fungsi yang berperan sebagai *legal watch* yang menyediakan analisis atau advis hukum kepada seluruh pegawai pada setiap jenjang organisasi, yaitu melekat pada Divisi Kepatuhan.

Bank telah memiliki satuan kerja independen yang menilai dan memantau secara berkelanjutan implementasi Manajemen Risiko untuk Risiko Hukum, yaitu Divisi Manajemen Risiko.

c. Liquidity Risk Mitigation
In mitigating liquidity risk, BSG maintains liquidity (Statutory Reserves/GWM) and Macroprudential Liquidity Buffer (PLM) in accordance with regulatory requirements. The Bank has established guidelines to measure and mitigate liquidity risk, including limits on Secondary Reserves, Interbank Overnight Borrowing, Liquidity Coverage Ratio, and Net Stable Funding Ratio. The Bank also identifies and develops Early Warning Indicators and implements a Contingency Funding Plan at various levels to mitigate risks.

d. Measurement and Control of Liquidity Risk
BSG conducts periodic and comprehensive liquidity risk measurement by monitoring cash flow projections, liquidity stress testing, and liquidity ratios. Liquidity risk monitoring is carried out to ensure that any increase in potential liquidity risk can be mitigated promptly or appropriate adjustments can be made in a timely manner, including adjustments to liquidity risk management strategies.

e. Contingency Funding Plan

The Bank has established a contingency funding plan as an action plan to address deteriorating liquidity conditions. The contingency funding plan must be aligned with stress test results and is periodically evaluated, updated, and tested to ensure its reliability.

5. Disclosure of Legal Risk Exposure and Implementation of Legal Risk Management
Legal risk is the risk arising from legal claims and/or weaknesses in juridical aspects, including litigation processes, whether arising from claims filed by third parties against the Bank or by the Bank against third parties, weak contractual arrangements, and the absence and/or changes in laws and regulations that may cause transactions previously conducted by the Bank to become non-compliant with prevailing regulations in the future.

a. Legal Risk Management Organization
The Bank has established a function acting as a legal watch that provides legal analysis or advice to all employees at every organizational level, which is embedded within the Compliance Division.

The Bank also has an independent unit that continuously assesses and monitors the implementation of Legal Risk Management, namely the Risk Management Division.

b. Pengendalian Risiko Hukum

Dalam rangka memitigasi risiko hukum, Bank telah menjalankan beberapa mitigasi seperti:

i. Bank telah memiliki kebijakan dan prosedur untuk mengendalikan risiko hukum secara tertulis, yang disesuaikan dengan strategi usaha Bank.
ii. Prosedur untuk mengendalikan risiko hukum tersebut telah disetujui oleh Direksi dan dikomunikasikan kepada seluruh jenjang organisasi sehingga prosedur tersebut dapat diterapkan secara efektif.
iii. Bank telah memiliki dan melaksanakan prosedur analisis aspek hukum terhadap produk dan aktivitas baru.
iv. Bank telah memiliki Divisi Kepatuhan yang berfungsi sebagai "*legal watch*" untuk menyediakan analisis/ *advis* hukum kepada seluruh pegawai pada setiap jenjang organisasi.
v. Divisi Kepatuhan dan Satuan Kerja Operasional telah secara bersama-sama menilai dampak perubahan ketentuan atau peraturan tertentu terhadap eksposur risiko hukum.
vi. Bank telah memiliki kode etik yang diberlakukan kepada seluruh pegawai pada setiap jenjang organisasi guna meningkatkan kepatuhan kepada ketentuan intern maupun ekstern.
vii. Bank telah menerapkan sanksi secara konsisten kepada pejabat dan pegawai yang terbukti melakukan penyimpangan dan pelanggaran terhadap ketentuan ekstern dan intern serta kode etik internal Bank.
viii. Bank telah melakukan evaluasi dan pengkinian kebijakan dan prosedur pengendalian risiko hukum secara berkala, sesuai dengan perkembangan eksternal dan internal Bank, seperti perubahan ketentuan dan perundang-undangan yang berlaku.

6. Pengungkapan Eksposur Risiko Stratejik dan Penerapan Manajemen Risiko Stratejik

Risiko stratejik merupakan risiko yang disebabkan oleh ketidaktepatan dalam pengambilan keputusan dan/atau pelaksanaan suatu rencana stratejik, serta ketidakmampuan dalam mengantisipasi perubahan lingkungan bisnis.

a. Organisasi Manajemen Risiko Stratejik

Direksi memberikan arahan dalam penyusunan rencana stratejik dan inisiatif-inisiatif bisnis yang dituangkan dalam blueprint strategi bisnis 3 (tiga) tahunan berupa Rencana Bisnis Bank (RBB) dengan tujuan mengendalikan arah kegiatan usaha dan menjaga potensi timbulnya risiko stratejik.

Selanjutnya, Dewan Komisaris mereviu dan memberikan persetujuan atas RBB. Divisi Perencanaan dan Evaluasi mendukung perumusan/penyusunan RBB serta memantau realisasinya serta melakukan kaji ulang sasaran bisnis.

b. Legal Risk Control

In mitigating legal risk, the Bank has implemented several measures, including:

i. The Bank has established written policies and procedures to control legal risk, aligned with the Bank's business strategy;
ii. These procedures have been approved by the Board of Directors and communicated across all organizational levels to ensure effective implementation;
iii. The Bank conducts legal aspect analysis procedures for new products and activities;
iv. The Bank has a Compliance Division functioning as a "legal watch" to provide legal analysis/advice to all employees at every organizational level;
v. The Compliance Division and Operational Work Units jointly assess the impact of regulatory changes on legal risk exposure;
vi. The Bank has established a code of ethics applicable to all employees at every organizational level to enhance compliance with internal and external regulations;
vii. The Bank consistently enforces sanctions on officials and employees proven to have committed violations of internal and external regulations as well as the Bank's code of ethics.
viii. The Bank periodically evaluates and updates legal risk control policies and procedures in line with external and internal developments, including changes in applicable laws and regulations.

6. Disclosure of Strategic Risk Exposure and Implementation of Strategic Risk Management

Strategic risk is the risk arising from inaccuracies in decision-making and/or the implementation of a strategic plan, as well as the inability to anticipate changes in the business environment.

a. Strategic Risk Management Organization

The Board of Directors provides direction in the preparation of strategic plans and business initiatives, which are outlined in a three-year business strategy blueprint in the form of the Bank Business Plan (RBB), with the objective of controlling the direction of business activities and maintaining potential strategic risks.

Furthermore, the Board of Commissioners reviews and approves the RBB. The Planning and Evaluation Division supports the formulation/preparation of the RBB, monitors its realization, and conducts reviews of business targets.

Divisi Manajemen Risiko bertanggung jawab dalam proses Manajemen Risiko untuk Risiko Stratejik paling sedikit:

i. Memantau dan mengevaluasi perkembangan implementasi rencana stratejik, serta memberikan masukan mengenai peluang dan pilihan yang tersedia untuk pengembangan dan perbaikan strategi secara berkelanjutan.
ii. Memastikan bahwa seluruh isi stratejik dan pengaruhnya terhadap pencapain tujuan stratejik telah ditindaklanjuti secara tepat waktu.

b. Kebijakan untuk Mengidentifikasi dan Merespons Perubahan Lingkungan Bisnis

Dewan Komisaris dan Direksi memahami risiko stratejik yang dapat memengaruhi kondisi keuangan Bank. Direksi berperan aktif memantau kondisi internal dan perkembangan faktor eksternal yang memengaruhi strategi bisnis BSG secara langsung maupun tidak langsung.

Dalam rangka mengidentifikasi dan merespons perubahan lingkungan bisnis, baik eksternal maupun internal, Bank melaksanakan:

i. Pengkajian Rencana Korporasi dan RBB secara berkala sesuai dengan perkembangan bisnis dan keadaan perekonomian Indonesia. Dalam hal diperlukan pengkinian rencana stratejik dan inisiatif-inisiatif bisnis sebagai respons terhadap perubahan lingkungan bisnis, Bank dapat menyusun revisi RBB dengan tetap memperhatikan ketentuan yang berlaku.
ii. Penetapan target pada aspek-aspek bisnis mempertimbangkan keadaan ekonomi tahun berjalan serta perkiraan tahun yang akan datang, dengan menekankan prinsip kehati-hatian, memperhatikan kapasitas/kemampuan Bank, dan tren persaingan dari perbankan maupun non-perbankan.

Perumusan strategi BSG memperhatikan peraturan Bank Indonesia dan Otoritas Jasa Keuangan serta ketentuan lainnya yang terkait. Strategi Bank memperhitungkan dampak risiko stratejik terhadap permodalan Bank dan Kewajiban Penyediaan Modal Minimum (KPMM) berdasarkan *risk appetite, risk tolerance, risk limit* dan pertimbangan akan kemampuan Bank sendiri. Pengukuran dan penilaian risiko stratejik dilakukan dengan menganalisis kesesuaian strategi dengan kondisi lingkungan bisnis dan strategi berisiko tinggi, serta mengukur posisi bisnis BSG di industri perbankan dan pencapaian Rencana Bisnis Bank.

Terdapat prosedur untuk memantau dan mengukur kinerja perusahaan melalui pengendalian keuangan yang bertujuan untuk memantau pencapaian rencana bisnis dan kinerjanya yang dilakukan secara berkala.

The Risk Management Division is responsible for the Strategic Risk Management process, at a minimum:

i. Monitoring and evaluating the progress of strategic plan implementation, and providing input on opportunities and options available for continuous strategy development and improvement;
ii. Ensuring that all strategic contents and their impact on the achievement of strategic objectives have been followed up in a timely manner.

b. Policies to Identify and Respond to Changes in the Business Environment

The Board of Commissioners and the Board of Directors understand the strategic risks that may affect the Bank's financial condition. The Board of Directors plays an active role in monitoring internal conditions and developments in external factors that directly or indirectly affect BSG business strategy.

In identifying and responding to changes in the business environment, both external and internal, the Bank conducts:

i. Periodic review of the Corporate Plan and RBB in accordance with business developments and Indonesia's economic conditions. If necessary, updates to strategic plans and business initiatives may be made through revisions of the RBB, while still considering applicable regulations;
ii. Determination of targets in business aspects by considering current economic conditions and projections for the coming year, emphasizing prudential principles, taking into account the Bank's capacity/capability, and competition trends from both banking and non-banking sectors.

The formulation of BSG strategy considers regulations of Bank Indonesia and the Financial Services Authority, as well as other relevant provisions. The Bank's strategy takes into account the impact of strategic risk on capital and the Minimum Capital Adequacy Requirement (KPMM), based on risk appetite, risk tolerance, risk limits, and the Bank's own capacity. Measurement and assessment of strategic risk are conducted by analyzing the alignment of strategy with business environment conditions and high-risk strategies, as well as measuring BSG business position in the banking industry and the achievement of the Bank Business Plan.

There are procedures to monitor and measure company performance through financial controls aimed at monitoring the achievement of the business plan and its performance, which are carried out periodically.

c. Pengukuran Rencana Bisnis Bank
Untuk mengukur kemajuan pencapaian rencana bisnis, BSG telah melakukan beberapa strategi, antara lain:
i. Identifikasi, pengukuran, dan pemantauan risiko stratejik, serta penyusunan laporan profil risiko stratejik secara triwulanan.
ii. Penyusunan laporan realisasi RBB, antara lain memuat pencapaian kinerja keuangan (realisasi vs *budget*), realisasi program kerja Bank, dan realisasi pengembangan/perubahan jaringan kantor.
iii. Penyusunan laporan pengawasan RBB, antara lain memuat pengawasan oleh Dewan Komisaris, meliputi pemantauan kesesuaian pelaksanaan rencana bisnis dengan kebijakan strategis, prinsip kehati-hatian, serta ketentuan yang berlaku.

7. Pengungkapan Eksposur Risiko Reputasi dan Penerapan Manajemen Risiko Reputasi
Risiko reputasi dapat terjadi akibat menurunnya tingkat kepercayaan pemangku kepentingan yang bersumber dari persepsi negatif terhadap Bank.

a. Organisasi Manajemen Risiko Reputasi
Bank telah memiliki satuan kerja yang melaksanakan Manajemen Risiko untuk Risiko Reputasi yaitu Divisi Sekretaris Pertusahaan, antara lain bertanggung jawab:
i. Menjalankan fungsi kehumasan dan menindaklanjuti pemberitaan negative atau kejadian lainnya yang mempengaruhi reputasi Bank dan dapat menyebabkan kerugian Bank.
ii. Mengkomunikasikan informasi yang dibutuhkan pemangku kepentingan antara lain investor, nasabah, kreditur, asosiasi, dan masyarakat.

BSG mempunyai komitmen kuat untuk mengelola risiko reputasi. Terkait dengan pengelolaan keluhan nasabah, Bank telah mengimplementasikan kebijakan *contact center* yang secara khusus menangani keluhan nasabah 24/7, baik melalui telepon, surat, *e-mail*, www.banksulutgo.co.id, aplikasi BSG*touch*, maupun media sosial.

b. Kebijakan dan Mekanisme Pengendalian Risiko Reputasi
Dalam rangka mengelola risiko reputasi, BSG telah melakukan beberapa hal, antara lain:
i. Memiliki ketentuan penanganan pengaduan nasabah yang dievaluasi berkala dan secara jelas mengatur kebijakan, prosedur, dan unit kerja yang melakukan pemantauan dan pelaporan seputar penanganan pengaduan nasabah, termasuk pelaporan kepada regulator.
ii. Mengukur risiko reputasi menggunakan parameter yang dievaluasi secara berkala seperti publikasi negatif, jumlah keluhan, dan pencapaian penyelesaian keluhan.

c. Measurement of the Bank's Business Plan
To measure the progress of business plan achievement, BSG has implemented several strategies, including:
i. Identification, measurement, and monitoring of strategic risk, as well as preparation of strategic risk profile reports on a quarterly basis;
ii. Preparation of RBB realization reports, including financial performance achievement (actual vs. budget), realization of the Bank's work programs, and realization of office network development/changes;
iii. Preparation of RBB supervision reports, including supervision by the Board of Commissioners, covering monitoring of the alignment of business plan implementation with strategic policies, prudential principles, and applicable regulations.

7. Disclosure of Reputation Risk Exposure and Implementation of Reputation Risk Management
Reputation risk may arise from a decline in stakeholder confidence resulting from negative perceptions of the Bank.

a. Reputation Risk Management Organization
The Bank has established a work unit responsible for managing reputation risk, namely the Corporate Secretary Division, which is responsible for:
i. Carrying out public relations functions and following up on negative news or other events that affect the Bank's reputation and may result in losses;
ii. Communicating information required by stakeholders, including investors, customers, creditors, associations, and the public.

BSG has a strong commitment to managing reputation risk. In relation to customer complaint management, the Bank has implemented a contact center policy that specifically handles customer complaints 24/7, through telephone, letters, email, website (www.banksulutgo.co.id), BSGtouch application, and social media.

b. Policies and Mechanisms for Reputation Risk Control
In managing reputation risk, BSG has undertaken several measures, including:
i. Establishing customer complaint handling procedures that are periodically evaluated and clearly regulate policies, procedures, and work units responsible for monitoring and reporting complaint handling, including reporting to regulators;
ii. Measuring reputation risk using parameters that are periodically evaluated, such as negative publications, number of complaints, and complaint resolution performance;

iii. Memantau media massa dan media sosial berbasis *machine learning* sebagai implementasi manajemen kerja yang memudahkan proses, serta melaporkan secara rutin kepada pimpinan unit kerja masing-masing dan secara khusus disampaikan kepada Direksi. Laporan keluhan nasabah dianalisis dan digunakan untuk mendukung Bank dalam pengembangan proses penanganan keluhan secara sistematis.

iv. Pengembangan infrastruktur yang meliputi implementasi *software* dan *hardware* yang tepat guna. Pengembangan infrastruktur sistem informasi manajemen memudahkan pemantauan dan mendukung kecepatan dan kualitas kerja organisasi.

c. Pengelolaan Risiko Reputasi pada Saat Krisis
BSG telah memiliki manajemen pengelolaan krisis guna mengelola risiko reputasi pada saat krisis, yang mencakup:
i. Kebijakan Pengelolaan Krisis
ii. Pembentukan Tim Krisis
iii. Pengelolaan *Crisis Communication*
iv. Ketentuan Pengelolaan Krisis
v. Business *Continuity Plan* dan *Disaster Recovery Plan*
vi. Lokasi Kerja Alternatif
vii. Sistem *back up*.

8. Pengungkapan Eksposur Risiko Kepatuhan dan Penerapan Manajemen Risiko Kepatuhan
Risiko kepatuhan merupakan risiko yang timbul akibat Bank tidak mematuhi dan/atau tidak melaksanakan peraturan perundang-undangan dan ketentuan yang berlaku.

a. Organisasi Manajemen Risiko Kepatuhan
Dalam rangka meminimalkan potensi risiko kepatuhan yang mungkin terjadi, seluruh lini organisasi bertanggung jawab terhadap pengelolaan risiko kepatuhan pada seluruh aktivitas bank sesuai dengan ketentuan regulator yang berlaku. Direktur yang membawahkan Fungsi Kepatuhan dibantu oleh Divisi Kepatuhan yang bersifat independen terhadap satuan kerja operasional, bertanggung jawab untuk memastikan kepatuhan dan meminimalkan risiko kepatuhan dengan merumuskan kebijakan dan prosedur manajemen risiko kepatuhan dan memantau pelaksanaannya.

b. Strategi Manajemen Risiko terkait Risiko Kepatuhan
Bank mempunyai komitmen kuat untuk senantiasa mematuhi peraturan perundang-undangan yang berlaku dan mengambil langkah-langkah dalam menangani risiko kepatuhan apabila terjadi. Hal ini sejalan dengan strategi manajemen risiko kepatuhan Bank yang mempunyai kebijakan untuk senantiasa mematuhi ketentuan yang berlaku dengan cara proaktif melakukan pencegahan (*ex-ante*) dalam rangka meminimalkan terjadinya pelanggaran dan melakukan tindakan kuratif (*ex-post*) dalam rangka perbaikan.

iii. Monitoring mass media and social media using machine learning-based systems to facilitate processes, and reporting regularly to respective work unit leaders and specifically to the Board of Directors. Customer complaint reports are analyzed and used to support improvements in systematic complaint handling processes;

iv. Developing infrastructure, including the implementation of appropriate software and hardware. The development of management information system infrastructure facilitates monitoring and supports the speed and quality of organizational performance.

c. Reputation Risk Management during Crisis
BSG has established crisis management to handle reputation risk during crisis conditions, which includes:

i. Crisis Management Policy;
ii. Establishment of a Crisis Team;
iii. Crisis Communication Management;
iv. Crisis Management Procedures;
v. Business Continuity Plan and Disaster Recovery Plan;
vi. Alternative Work Locations;
vii. Backup systems.

8. Disclosure of Compliance Risk Exposure and Implementation of Compliance Risk Management
Compliance risk is the risk arising from the Bank's failure to comply with and/or implement prevailing laws and regulations.

a. Compliance Risk Management Organization
In order to minimize potential compliance risks, all organizational lines are responsible for managing compliance risk across all Bank activities in accordance with applicable regulatory provisions. The Director in charge of the Compliance Function, supported by the Compliance Division which operates independently from operational work units, is responsible for ensuring compliance and minimizing compliance risk by formulating compliance risk management policies and procedures and monitoring their implementation.

b. Risk Management Strategy Related to Compliance Risk
The Bank has a strong commitment to consistently comply with prevailing laws and regulations and to take appropriate measures in addressing compliance risks when they arise. This is aligned with the Bank's compliance risk management strategy, which emphasizes proactive prevention (ex-ante) to minimize violations and corrective actions (ex-post) for remediation.

c. Pemantauan dan Pengendalian Risiko Kepatuhan
Bank telah melakukan langkah-langkah yang dapat mengendalikan dan meminimalkan risiko kepatuhan, antara lain:
i. Melakukan identifikasi sumber-sumber risiko kepatuhan.
ii. Melakukan *gap analysis*, menganalisis dampak ketentuan baru terhadap operasional Bank, dan mengusulkan penyesuaian manual, kebijakan dan prosedur internal.
iii. Melakukan pengukuran dan pemantauan risiko kepatuhan secara berkala dan hasilnya disampaikan kepada Divisi Manajemen Risiko.
iv. Memberikan sosialisasi ketentuan dan konsultasi atas berbagai pelaksanaan peraturan.
v. Melakukan uji kepatuhan atas pelaksanaan ketentuan.
vi. Menyusun *compliance matrix* dan *compliance score* sebagai sarana pemantauan untuk menjaga komitmen terhadap kewajiban pelaporan kepada regulator.
vii. Mengkomunikasikan ketentuan kepada unit kerja dan pegawai terkait, melakukan kajian terhadap produk/aktivitas baru, melakukan uji kepatuhan secara berkala dan pelatihan kepada pegawai.
viii. Memanfaatkan teknologi informasi untuk meningkatkan efisiensi dan efektivitas dalam proses pengelolaan ketentuan regulator, diwujudkan dalam *Knowledge Management System* (KMS-kms.banksulutgo.co.id).

9. Penerapan Manajemen Risiko Terintegrasi.
BSG sebagai anggota Konglomerasi Keuangan (KK) Mega Corpora, menjalankan manajemen risiko terintegrasi atas 8 (delapan) risiko yang dimitigasi oleh Konglomerasi, yaitu risiko kredit, pasar, likuiditas, operasional, hukum, stratejik, kepatuhan dan reputasi, serta ditambah dengan risiko lain yaitu risiko transaksi intra-grup.

c. Monitoring and Control of Compliance Risk
The Bank has undertaken various measures to control and minimize compliance risk, including:
i. Identifying sources of compliance risk;
ii. Conducting gap analysis, analyzing the impact of new regulations on Bank operations, and proposing adjustments to manuals, policies, and internal procedures;
iii. Performing periodic measurement and monitoring of compliance risk, with results reported to the Risk Management Division;
iv. Providing regulatory socialization and consultation on the implementation of various regulations;
v. Conducting compliance testing on regulatory implementation;
vi. Developing compliance matrices and compliance scores as monitoring tools to maintain commitment to regulatory reporting obligations;
vii. Communicating regulations to relevant work units and employees, reviewing new products/activities, conducting periodic compliance testing, and providing training to employees;
viii. Utilizing information technology to enhance efficiency and effectiveness in managing regulatory requirements, implemented through the Knowledge Management System (KMS-kms.banksulutgo.co.i).

9. Implementation of Integrated Risk Management
As a member of the Mega Corpora Financial Conglomeration, BSG implements integrated risk management across eight (8) risks managed within the conglomeration, namely credit risk, market risk, liquidity risk, operational risk, legal risk, strategic risk, compliance risk, and reputation risk, as well as an additional risk, namely intra-group transaction risk.

Tabel Manajemen Risiko

Bagian II No.9/SEOJK.03/2020 Tentang Laporan Publikasi Eksposur Risiko Dan Permodalan

Risk Management Table

Part II Number 9/SEOJK.03/2020 concerning the Public Disclosure Report on Risk Exposure and Capital

No.	Kategori Risiko Risk Category	Nama Laporan Report Name	Periode Tahunan Annual Period	Pelapor Reporting Entity	PIC	No Tabel Table Number
1	Umum General	Ukuran Utama (*Key Metrics*) Key Metrics	Desember December	Seluruh Bank All banks	Akuntansi Accounting	Tabel 1 Table 1
2	Permodalan Capital	Pengungkapan Kualitatif mengenai Struktur Permodalan dan Kecukupan Permodalan Qualitative Disclosure on Capital Structure and Capital Adequacy	Desember December	Seluruh Bank All banks	MRI	Tabel 2 Table 2

No.	Kategori Risiko Risk Category	Nama Laporan Report Name	Periode Tahunan Annual Period	Pelapor Reporting Entity	PIC	No Tabel Table Number
3	Umum General	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 Mapping in the Financial Statements in accordance with Financial Accounting Standards and Risk Categories in accordance with OJK Regulations (LI1)	Desember December	Seluruh Bank All banks	Akuntansi Accounting	Tabel 3 Table 3
4	Umum General	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 Amounts in accordance with OJK Regulations (LI2)	Desember December	Seluruh Bank All banks	Akuntansi Accounting	Tabel 4 Table 4
5	Umum General	Penjelasan mengenai Perbedaan antara Nilai Eksposur sesuai dengan Standar Akuntansi Keuangan dengan Ketentuan OJK (LIA) Explanation of Differences between Exposure Amounts in accordance with Financial Accounting Standards and OJK Regulations (LIA)	Desember December	Seluruh Bank All banks	Akuntansi Accounting	Tabel 5 Table 5
6	Permodalan Capital	Komposisi Permodalan (CC1) Capital Composition (CC1)	Desember December	Seluruh Bank All banks	Akuntansi Accounting	Tabel 6 Table 6
7	Permodalan Capital	Rekonsiliasi Permodalan (CC2) Capital Reconciliation (CC2)	Desember December	Seluruh Bank All banks	Akuntansi Accounting	Tabel 7 Table 7
8	Permodalan Capital	Fitur Utama Instrumen Permodalan dan Instrumen TLAC-Eligible (CCA) Fitur Utama Instrumen Permodalan dan Instrumen TLAC-Eligible (CCA)	Desember December	Seluruh Bank All banks	Akuntansi Accounting	Tabel 8 Table 8
9	Manajemen Risiko Risk Management	Pengungkapan Pendekatan Manajemen Risiko Bank (OVA) Pengungkapan Pendekatan Manajemen Risiko Bank (OVA)	Desember December	Seluruh Bank All banks	MRI	Tabel 9 Table 9
10	Rasio Pengungkit Leverage Ratio	Laporan Kewajiban Pemenuhan Rasio Pengungkit dan Laporan Perhitungan Rasio Pengungkit Leverage Ratio Compliance Report and Leverage Ratio Calculation Report	Desember December	Seluruh Bank All banks	Akuntansi Accounting	Tabel 10 Table 10

No.	Kategori Risiko Risk Category	Nama Laporan Report Name	Periode Tahunan Annual Period	Pelapor Reporting Entity	PIC	No Tabel Table Number
11	Kredit Credit	Pengungkapan Tagihan Bersih Berdasarkan Wilayah-Bank Secara Individual Disclosure of Net Claims by Region – Bank on an Individual Basis	Desember December	Seluruh Bank All banks	Akuntansi Accounting	Tabel 11 Table 11
12	Kredit Credit	Pengungkapan Tagihan Bersih Berdasarkan Wilayah-Bank secara Konsolidasi dengan Perusahaan Anak Disclosure of Net Claims by Region – Bank on a Consolidated Basis with Subsidiaries	Desember December	Seluruh Bank All banks	Akuntansi Accounting	Tabel 11.1 Table 11.1
13	Kredit Credit	Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak Disclosure of Net Claims by Remaining Contractual Maturity	Desember December	Seluruh Bank All banks	Akuntansi Accounting	Tabel 12 Table 12
14	Kredit Credit	Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak-Bank secara Konsolidasi dengan Perusahaan Anak-Individual Disclosure of Net Claims by Remaining Contractual Maturity – Bank on a Consolidated Basis with Subsidiaries – Individual	Desember December	Seluruh Bank All banks	Akuntansi Accounting	Tabel 12.1 Table 12.1
15	Kredit Credit	Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi-Individual Disclosure of Net Claims by Economic Sector – Individual	Desember December	Seluruh Bank All banks	Akuntansi/ ALK Accounting/ ALK	Tabel 13 Table 13
16	Kredit Credit	Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi-Bank secara Konsolidasi dengan Perusahaan Anak Disclosure of Net Claims by Economic Sector – Bank on a Consolidated Basis with Subsidiaries	Desember December	Seluruh Bank All banks	Akuntansi/ ALK Accounting/ ALK	Tabel 13.1 Table 13.1
17	Kredit Credit	Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah-Bank Secara Individual Disclosure of Claims and Allowances by Region – Bank on an Individual Basis	Desember December	Seluruh Bank All banks	Akuntansi/ ALK Accounting/ ALK	Tabel 14 Table 14
18	Kredit Credit	Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah-Bank secara Konsolidasi dengan Perusahaan Anak Disclosure of Claims and Allowances by Region – Bank on a Consolidated Basis with Subsidiaries	Desember December	Seluruh Bank All banks	Akuntansi/ ALK Accounting/ ALK	Tabel 14.1 Table 14.1

No.	Kategori Risiko Risk Category	Nama Laporan Report Name	Periode Tahunan Annual Period	Pelapor Reporting Entity	PIC	No Tabel Table Number
19	Kredit Credit	Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi-Bank secara Individual Disclosure of Claims and Allowances by Economic Sector – Bank on an Individual Basis	Desember December	Seluruh Bank All banks	Akuntansi/ ALK Accounting/ ALK	Tabel 15 Table 15
20	Kredit Credit	Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi-Bank secara Konsolidasi dengan Perusahaan Anak Disclosure of Claims and Allowances by Economic Sector – Bank on a Consolidated Basis with Subsidiaries	Desember December	Seluruh Bank All banks	Akuntansi/ ALK Accounting/ ALK	Tabel 15.1 Table 15.1
21	Kredit Credit	Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai-Bank Secara Individual Disclosure of Detailed Movements in Allowance for Impairment Losses – Bank on an Individual Basis	Desember December	Seluruh Bank All banks	Akuntansi Accounting	Tabel 16 Table 16
22	Kredit Credit	Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai-Bank secara Konsolidasi dengan Perusahaan Anak Disclosure of Detailed Movements in Allowance for Impairment Losses – Bank on a Consolidated Basis with Subsidiaries	Desember December			Tabel 16.1 Table 16.1
23	Kredit Credit	Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio Dan Skala Peringkat-Bank Secara Individual Disclosure of Net Claims by Portfolio Category and Rating Scale – Bank on an Individual Basis	Desember December	Seluruh Bank All banks	Akuntansi Accounting	Tabel 17 Table 17
24	Kredit Credit	Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat-Bank secara Konsolidasi dengan Perusahaan Anak Disclosure of Net Claims by Portfolio Category and Rating Scale – Bank on a Consolidated Basis with Subsidiaries	Desember December	Seluruh Bank All banks	Akuntansi Accounting	Tabel 17.1 Table 17.1
25	Kredit Credit	Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit-Bank Secara Individual Disclosure of Net Claims by Risk Weight after Considering the Impact of Credit Risk Mitigation – Bank on an Individual Basis	Desember December	Seluruh Bank All banks	Akuntansi Accounting	Tabel 18 Table 18

No.	Kategori Risiko Risk Category	Nama Laporan Report Name	Periode Tahunan Annual Period	Pelapor Reporting Entity	PIC	No Tabel Table Number
26	Kredit Credit	Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko setelah Memperhitungkan Dampak Mitigasi Risiko Kredit-Bank secara Konsolidasi dengan Perusahaan Disclosure of Net Claims by Risk Weight after Considering the Impact of Credit Risk Mitigation – Bank on a Consolidated Basis with Subsidiaries	Desember December	Seluruh Bank All banks	Akuntansi Accounting	Tabel 18.1 Table 18.1
27	Kredit Kredit	Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit-Bank Secara Individual Disclosure of Net Claims and Credit Risk Mitigation Techniques – Bank on an Individual Basis	Desember December	Seluruh Bank All banks	Akuntansi Accounting	Tabel 19 Table 19
28	Kredit Credit	Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit-Bank secara Konsolidasi dengan Perusahaan Anak Disclosure of Net Claims and Credit Risk Mitigation Techniques – Bank on a Consolidated Basis with Subsidiaries	Desember December	Seluruh Bank All banks	Akuntansi Accounting	Tabel 19.1 Table 19.1
29	Kredit Credit	Pengungkapan Perhitungan ATMR Untuk Risiko Kredit Dengan Menggunakan Pendekatan Standar Disclosure of RWA Calculation for Credit Risk Using the Standardized Approach	Desember December	Seluruh Bank All banks	Akuntansi Accounting	Tabel 20 Table 20
30	Kredit Credit	Pengungkapan Kualitatif *Counterparty Credit Risk* (CCRA) Qualitative Disclosure on Counterparty Credit Risk (CCRA)	Desember December	Seluruh Bank All banks	MRI	Tabel 21 Table 21
31	Kredit Credit	Analisis Eksposur *Counterparty Credit Risk* (CCR1) Analysis of Counterparty Credit Risk Exposure (CCR1)	Desember December	Seluruh Bank All banks	Akuntansi Accounting	Tabel 22 Table 22
32	Kredit Credit	*Capital Charge* untuk *Credit Valuation Adjustment* (CCR2) Capital Charge for Credit Valuation Adjustment (CCR2)	Desember December	Seluruh Bank All banks	Akuntansi Accounting	Tabel 23 Table 23
33	Kredit Credit	Eksposur CCR berdasarkan Kategori Portofolio dan Bobot Risiko (CCR3) CCR Exposure by Portfolio Category and Risk Weight (CCR3)	Desember December	Seluruh Bank All banks	Akuntansi Accounting	Tabel 24 Table 24
34	Kredit Credit	Tagihan Bersih Derivatif Kredit (CCR6) Net Credit Derivative Claims (CCR6)	Desember December	Seluruh Bank All banks	Akuntansi/ MRI Accounting/ MRI	Tabel 25 Table 25

No.	Kategori Risiko Risk Category	Nama Laporan Report Name	Periode Tahunan Annual Period	Pelapor Reporting Entity	PIC	No Tabel Table Number
35	Kredit Credit	Pengungkapan Kualitatif mengenai Eksposur Sekuritisasi (SECA) Qualitative Disclosure on Securitization Exposures (SECA)	Desember December	Seluruh Bank All banks	Akuntansi/ MRI Accounting/ MRI	Tabel 26 Table 26
36	Kredit Credit	Eksposur Sekuritisasi pada *Banking Book* (SEC1) Securitization Exposures in the Banking Book (SEC1)	Desember December	Seluruh Bank All banks	MRI	Tabel 27 Table 27
37	Kredit Credit	Eksposur Sekuritisasi pada Trading Book (SEC2) Securitization Exposures in the Trading Book (SEC2)	Desember December	Seluruh Bank All banks	MRI	Tabel 28 Table 28
38	Kredit Credit	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)	Desember December	Seluruh Bank All banks	MRI	Tabel 29 Table 29
39	Kredit Credit	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)	Desember December	Seluruh Bank All banks	MRI	Tabel 30 Table 30
40	Pasar Market	Pengungkapan Risiko Pasar Menggunakan Metode Standar Disclosure of Market Risk Using the Standardized Method	Desember December	Seluruh Bank All banks	Akuntansi/ MRI Accounting/ MRI	Tabel 31 Table 31
41	Operasional Operational	Pengungkapan Risiko Operasional-Bank secara Individual Disclosure of Operational Risk – Bank on an Individual Basis	Desember December	Seluruh Bank All banks	Akuntansi/ MRI Accounting/ MRI	Tabel 32 Table 32
42	Operasional Operational	Pengungkapan Risiko Operasional-Bank secara Konsolidasi dengan Perusahaan Anak Disclosure of Operational Risk – Bank on a Consolidated Basis with Subsidiaries	Desember December	Seluruh Bank All banks	Akuntansi/ MRI Accounting/ MRI	Tabel 32.1 Table 32.1
43	*Interest Rate Risk in Banking Book*	Laporan Penerapan Manajemen Risiko untuk IRRBB Report on the Implementation of Risk Management for IRRBB	Desember December	Seluruh Bank All banks	MRI	Tabel 33 Table 33
44	*Interest Rate Risk in Banking Book*	Laporan Perhitungan IRRBB IRRBB Calculation Report	Desember December	BUKU 3, BUKU 4, dan bank asing BUKU 3, BUKU 4, and foreign banks	MRI/Tresuri MRI/Treasury	Tabel 34 Table 34

No.	Kategori Risiko Risk Category	Nama Laporan Report Name	Periode Tahunan Annual Period	Pelapor Reporting Entity	PIC	No Tabel Table Number
45	Likuiditas Liquidity	Pengungkapan mengenai LCR Disclosure on LCR	Desember December	BUKU 3, BUKU 4, dan bank asing BUKU 3, BUKU 4, and foreign banks	MRI/Tresuri MRI/Treasury	Tabel 35 Table 35
46	Likuiditas Liquidity	Laporan NSFR NSFR Report	Desember December	BUKU 3, BUKU 4, dan bank asing BUKU 3, BUKU 4, and foreign banks	MRI/Tresuri MRI/Treasury	Tabel 36 Table 36
47	Likuiditas Liquidity	Aset Terikat (*Encumbrance*) (ENC) Encumbered Assets (ENC)	Desember December	BUKU 3, BUKU 4, dan bank asing BUKU 3, BUKU 4, and foreign banks	MRI/Tresuri MRI/Treasury	Tabel 37 Table 37
48	Likuiditas Liquidity	Manajemen Risiko likuiditas (LIQA) Liquidity Risk Management (LIQA)	Desember December	Seluruh Bank All banks	MRI	Tabel 38 Table 38
49	Operasional Operational	Perhitungan Risiko Operasional-Bank secara Individual Operational Risk Calculation – Bank on an Individual Basis	Desember December	Seluruh Bank All banks	Akuntansi Accounting	Tabel 39 Table 39
50	Operasional Operational	Perhitungan Risiko Operasional-Bank secara Konsolidasi dengan Perusahaan Anak Operational Risk Calculation – Bank on a Consolidated Basis with Subsidiaries	Desember December	Seluruh Bank All banks	Akuntansi Accounting	Tabel 39.1 Table 39.1
51	Kredit Credit	Pengungkapan Kualitatif Umum General Qualitative Disclosure	Desember December	Seluruh Bank All banks	MRI	Tabel 40 Table 40
52	Operasional Operational	Pengungkapan Kualitatif Umum General Qualitative Disclosure	Desember December	Seluruh Bank All banks	MRI	Tabel 40 Table 40
53	Hukum Legal	Pengungkapan Kualitatif Umum General Qualitative Disclosure	Desember December	Seluruh Bank All banks	MRI	Tabel 40 Table 40
54	Reputasi Reputational	Pengungkapan Kualitatif Umum General Qualitative Disclosure	Desember December	Seluruh Bank All banks	MRI	Tabel 40 Table 40
55	Strategic	Pengungkapan Kualitatif Umum General Qualitative Disclosure	Desember December	Seluruh Bank All banks	MRI	Tabel 40 Table 40
56	Kepatuhan Compliance	Pengungkapan Kualitatif Umum General Qualitative Disclosure	Desember December	Seluruh Bank All banks	MRI	Tabel 40 Table 40
57	Tata Kelola Governance	Kebijakan Remunerasi Remuneration Policy	Desember December	Seluruh Bank All banks	Kepatuhan Compliance	Tabel 41 Table 41
58	Tata Kelola Governance	Laporan Remunerasi yang Didapatkan pada Tahun Buku Report on Remuneration Received during the Financial Year	Desember December	Seluruh Bank All banks	Kepatuhan Compliance	Tabel 41 Table 41
59	Tata Kelola Governance	Remunerasi yang Bersifat Variabel Variable Remuneration	Desember December	Seluruh Bank All banks	Kepatuhan Compliance	Tabel 41 Table 41
60	Tata Kelola Governance	Remunerasi yang Bersifat Variabel yang Ditangguhkan Deferred Variable Remuneration	Desember December	Seluruh Bank All banks	Kepatuhan Compliance	Tabel 41 Table 41

PENGUNGKAPAN KUANTITATIF STRUKTUR PERMODALAN
Periode Tahun 2025-2024

QUANTITATIVE DISCLOSURE OF CAPITAL STRUCTURE
Period for the Years 2025 – 2024

Keterangan Description	
I.	Modal Inti (*Tier* 1) Core Capital (Tier 1)
1.	Modal Inti Utama (CET 1) Main Core Capital (CET 1)
1.1	Modal disetor (Setelah dikurangi Saham *Treasury*) Paid Up Capital (After Deducting Treasury Shares)
1.2	Cadangan Tambahan Modal 1) Allowance of Additional Capital 1
1.2.1	Faktor Penambah Additional Factors
1.2.1.1	Pendapatan Komprehensif Lainnya Other Comprehensive Income
1.2.1.1.1	Selisih lebih karena penjabaran laporan keuangan The excess is due to the translation of financial statements
1.2.1.1.2	Potensi keuntungan dari peningkatan nilai wajar aset keuangan dalam kelompok tersedia untuk dijual Potential gains from increasing the fair value of financial assets in the available-for-sale group
1.2.1.1.3	Saldo surplus revaluasi aktiva tetap Balance of fixed assets revaluation surplus
1.2.1.2	Cadangan tambahan modal lainnya (*other disclosed reserves*) Other disclosed reserves
1.2.1.2.1	Agio Saham Agio Stock
1.2.1.2.2	Cadangan Umum General Reserve
1.2.1.2.3	Laba tahun-tahun lalu yang dapat diperhitungkan (100%) Previous year's profits
1.2.1.2.4	Laba tahun berjalan yang dapat diperhitungkan (100%) Current year profit
1.2.1.2.5	Dana setoran modal Fund for Paid Up Capital
1.2.1.2.6	Cadangan tambahan modal lainnya berdasarkan persetujuan OJK Other additional capital reserves based on OJK approval
1.2.2	Faktor Pengurang Deduction Factor
1.2.2.1	Pendapatan Komprehensif Lainnya Other Comprehensive Income
1.2.2.1.1	Selisih kurang karena penjabaran laporan keuangan The difference is lacking due to the translation of financial statements
1.2.2.1.2	Potensi kerugian dari peningkatan nilai wajar aset keuangan dalam kelompok tersedia untuk dijual Potential losses from increasing the fair value of financial assets in the available-for-sale group
1.2.2.2	Cadangan tambahan modal lainnya (*other disclosed reserves*) Other disclosed reserves
1.2.2.2.1	*Disagio* Disagio
1.2.2.2.2	Rugi tahun-tahun lalu yang dapat diperhitungkan (100%) Past Year Losses That Can Be Calculated (100%)
1.2.2.2.3	Rugi tahun berjalan yang dapat diperhitungkan (100%) Current Year Loss That Can Be Calculated (100%)

(Disajikan dalam Jutaan Rupiah)
(In million rupiah)

	2025		2024		Perubahan Changes	
	Bank	Konsolidasi Consolidated	Bank	Konsolidasi Consolidated	Bank	Konsolidasi Consolidated
	1.853.003	0	1.803.181	0	49.822	0
	1.400.068	0	1.327.118	0	72.950	0
	490.581	0	509.353	0	(18.772)	0
	922.293	0	824.707	0	97.586	0
	189.192	0	189.192	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	189.192	0	189.192	0	0	0
	733.100	0	635.514	0	97.586	0
	11.966	0	11.966	0	0	0
	386.357	0	384.477	0	1.880	0
	0	0	0	0	0	0
	281.002	0	224.120	0	56.882	0
	53.775	0	14.951	0	38.824	0
	0	0	0	0	0	0
	(431.712)	0	(315.354)	0	(116.358)	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	(431.712)	0	(315.354)	0	(116.358)	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0

Keterangan Description					
				1.2.2.2.4	Selisih kurang antara PPA dan cadangan kerugian penurunan nilai atas aset produktif Difference between PPA and allowance for impairment losses on productive assets
				1.2.2.2.5	Selisih kurang jumlah penyesuaian nilai wajar dari instrumen keuangan dalam *trading book* Difference from the amount of fair value adjustment from financial instruments in the trading book
				1.2.2.2.6	Penyisihan penghapusan aset (PPA) atas aset non produktif yang wajib dihitung Allowance for asset losses (PPA) for non-productive assets that must be calculated
				1.2.2.2.7	Faktor pengurang modal lainnya berdasarkan persetujuan OJK Other capital deduction factors are based on OJK approval
			1.3		Kepentingan Non Pengendali Yang Dapat Diperhitungkan Non-Controlling Interest That Can Be Calculated
			1.4		Faktor Pengurang Modal Inti Utama Factors for Reducing Main Core Capital
				1.4.1	Perhitungan pajak tangguhan (*deferred tax*) Deferred tax calculation
				1.4.2	*Goodwill* Goodwill
				1.4.3	Aset tidak berwujud lainnya Other intangible assets
				1.4.4	Penyertaan (100%) Inclusion (100%)
				1.4.5	Kekurangan modal pada perusahaan anak asuransi (50%) Lack of Capital in Subsidiary Insurance Companies (50%)
				1.4.6	Eksposur sekuritisasi Securitization Exposure
				1.4.7	Faktor pengurang modal inti utama lainnya Other major core capital reducing factors
					1.4.7.1 Penempatan dana pada instrumen AT 1 dan/atau *Tier* 2 pada bank lain Fund placement 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 of other entities that are acquired on a transitional basis due to law, grants or wills
		2.			Modal Inti Tambahan (*additonal tier* 1) Additional Core Capital (additonal tier 1)
			2.1		Instrumen Yang Memenuhi Persyaratan AT1 Instruments That Meet AT1 Requirements
			2.2		Agio/Disagio Agio/Disagio
			2.3		Faktor Pengurang Modal Inti Tambahan Deduction Factor for Additional Core Capital
				2.3.1	Penempatan dana pada instrumen AT 1 dan/atau *Tier* 2 pada bank lain Fund placement 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 of other entities that are acquired on a transitional basis due to low, grants or wills
II.					Modal Pelengkap (*Tier* 2) Complementary Capital (Tier 2)

(Disajikan dalam Jutaan Rupiah)
(In million rupiah)

	2025		2024		Perubahan Changes	
	Bank	Konsolidasi Consolidated	Bank	Konsolidasi Consolidated	Bank	Konsolidasi Consolidated
	(431.712)	0	(315.354)	0	(116.358)	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	(37.646)	0	(33.290)	0	(4.356)	0
	(37.646)	0	(33.290)	0	(4.356)	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	128.442	0	114.158	0	14.285	0

Keterangan Description			
	1		Instrumen modal dalam bentuk saham atau lainnya yang memenuhi persyaratan Capital instruments in the form of shares or other that meet the requirements
	2		*Agio/disagio* yang berasal dari penerbitan instrumen modal pelengkap Agio/disagio originating from the issuance of complementary capital instruments
	3		Cadangan umum aset produktif PPA yang wajib dibentuk (maks 1,25% ATMR Risiko Kredit) General reserves of productive PPA assets that must be formed (max. 1.25% Credit Risk RWA)
	4		Faktor Pengurang Modal Pelengkap 1) Complementary Capital Reduction Factors 1)
		4.1	*Sinking Fund* Sinking Fund
		4.2	Investasi pada instrumen *Tier* 2 pada bank lain 2) Invest in Tier 2 instruments in other banks 2)
		4.3	Kepemilikan silang pada entitas lain yang diperoleh berdasarkan peralihan karena hukum, hibah atau hibah wasiat Cross-ownership of other entities that are acquired on a transitional basis due to low, grants or wills
	5		Cadangan tujuan *) Reserve destination *)
III.			TOTAL MODAL INTI DAN MODAL PELENGKAP (I + II) TOTAL CORE CAPITAL AND COMPLETE CAPITAL (I + II)
IV.			ASET TERTIMBANG MENURUT RISIKO ASSET WEIGHED BY RISK
	1		ATMR UNTUK RISIKO KREDIT **) ATMR OF CREDIT RISK **)
	2		ATMR RISIKO PASAR ATMR OF MARKET RISK
	3		ATMR RISIKO OPERASIONAL ATMR OF OPERATIONAL RISK
V.			RASIO KPMM KPMM RATIO
	1		Rasio CET1 CET1 Ratio
	2		Rasio *Tier* 1 Tier 1 Ratio
	3		Rasio *Tier* 2 Tier 2 Ratio
	4		Rasio total Total Ratio
VI.			RASIO KPMM SESUAI PROFIL RISIKO KPMM RATIO ACCORDING TO RISK PROFILE
	1		KPMM PROFIL RISIKO WAJIB DIBENTUK KPMM RISK PROFILES MUST BE FORMED
	2		Dari CET1 From CET1
	3		Dari AT1 From AT1
	4		*Capital Conservation Buffer* (%) Capital Conservation Buffer (%)
	5		*Countercyclical Buffer* (%) Countercyclical Buffer (%)
			KPMM PROFIL RESIKO DENGAN PEMENUHAN *BUFFER* YANG WAJIB DIBENTUK DENGAN PEMENUHAN *BUFFER* KPMM RISK PROFILE RISK WITH FULFILLMENT OF BUFFER MUST BE FORMED WITH FULFILLMENT OF BUFFERS
			KELEBIHAN ATAU (KEKURANGAN) PEMENUHAN KPMM PROFIL RESIKO DENGAN PEMENUHAN *BUFFER* EXCESS OR (CONSEQUENCES) MEETING KPMM RISK PROFILE WITH MEETING BUFFERS

(Disajikan dalam Jutaan Rupiah)
(In million rupiah)

	2025		2024		Perubahan Changes	
	Bank	Konsolidasi Consolidated	Bank	Konsolidasi Consolidated	Bank	Konsolidasi Consolidated
	0	0	0	0	0	0
	128.442	0	114.158	0	14.285	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	1.981.445	0	1.917.338	0	64.107	0
	11.045.620	0	9.863.522	0	1.182.097	0
	10.275.374	0	9.132.606	0	1.142.768	0
	0	0	0	0	0	0
	770.246	0	730.916	0	39.329	0
	17,94	0,00	19,44	0,00	(1,50)	0,00
	16,78	0,00	18,28	0,00	(1,51)	0,00
	16,78	0,00	18,28	0,00	(1,51)	0,00
	1,16	0,00	1,16	0,00	0,01	0,00
	17,94	0,00	19,44	0,00	(1,50)	0,00
	9,29	0,00	9,29	0,00	0,00	0,00
	0,00	0,00	0,00	0,00	0,00	0,00
	0,00	0,00	0,00	0,00	0,00	0,00
	0,00	0,00	0,00	0,00	0,00	0,00
	0,00	0,00	0,00	0,00	0,00	0,00
	9,39	0,00	9,29	0,00	0,00	0,00
	8,55	0,00	10,15	0,00	(1,60)	0,00

UKURAN UTAMA (*KEY METRICS*) Per 31 Desember 2025

KEY METRICS as of December 31, 2025

(Disajikan dalam Jutaan Rupiah)
(In million rupiah)

No.	Deskripsi Descriptions	31 Desember 2025 December 31, 2025	31 Desember 2024 December 31, 2024
(1)	(2)	(3)	(4)
Modal yang Tersedia (nilai) Available capital (amounts)			
1	Modal Inti Utama (CET1) Common Equity Tier 1 (CET1)	1.853.003	1.803.181
1a	Model Kerugian Kredit Ekspektasian sesuai PSAK 71 secara Penuh Fully loaded ECL accounting model	N/A	N/A
2	Modal Inti (*Tier* 1) Tier 1	1.853.003	1.803.181
2a	Modal inti *Tier* 1 dengan adanya Model Kerugian Kredit Ekspektasian sesuai PSAK 71 secara Penuh Fully loaded ECL accounting model Tier 1	N/A	N/A
3	Total Modal Total capital	1.981.438	1.917.338
3a	Total Modal dengan adanya Model Kerugian Kredit Ekspektasian sesuai PSAK 71 secara Penuh Fully loaded ECL accounting model total capital	N/A	N/A
Aset Tertimbang Menurut Risiko (nilai) Risk-weighted assets (amounts)			
4	Total Aset Tertimbang Menurut Risiko (ATMR) Total risk-weighted assets (RWA)	11.045.096	9.863.522
4a	Total Aset Tertimbang Menurut Risiko (pre-floor) Total risk-weighted assets (pre-floor)	N/A	N/A
Rasio Modal berbasis Risiko dalam bentuk persentase dari ATMR Risk-based capital ratios as a percentage of RWA			
5	Rasio CET1 (%) CET1 ratio (%)	16,78%	18,28%
5a	CET1 dengan adanya Model Kerugian Kredit Ekspektasian sesuai PSAK 71 secara Penuh (%) Fully loaded ECL accounting model CET1 (%)	N/A	N/A
5b	Rasio CET1 (rasio *pre-floor*) (%) CET1 ratio (%) (pre-floor ratio)	N/A	N/A
6	Rasio *Tier* 1 (%) Tier 1 ratio (%)	16,78%	18,28%
6a	Rasio *Tier* 1 dengan adanya Model Kerugian Kredit Ekspektasian sesuai PSAK 71 secara Penuh (%) Fully loaded ECL accounting model Tier 1 ratio (%)	N/A	N/A
6b	Rasio *Tier* 1 (rasio *pre-floor*) (%) Tier 1 ratio (%) (pre-floor ratio)	N/A	N/A
7	Rasio Total Modal (%) Total capital ratio (%)	17,94%	19,44%
7a	Rasio Total Modal dengan adanya Model Kerugian Kredit Ekspektasian sesuai PSAK 71 secara Penuh (%) Fully loaded ECL accounting model total capital ratio (%)	N/A	N/A
7b	Rasio Total Modal (*ratio pre-floor*) (%) Total capital ratio (%) (pre-floor ratio)	N/A	N/A

(Disajikan dalam Jutaan Rupiah)
(In million rupiah)

No.	Deskripsi Descriptions	31 Desember 2025 December 31, 2025	31 Desember 2024 December 31, 2024
(1)	(2)	(3)	(4)
Tambahan CET1 yang berfungsi sebagai *buffer* dalam bentuk persentase dari ATMR Additional CET1 buffer requirements as a percentage of RWA			
8	*Capital conservation buffer* (2,5% dari ATMR) (%) Capital conservation buffer requirement (2.5% from RWA) (%)	0	0
9	*Countercyclical Buffer* (0-2,5% dari ATMR) (%) Countercyclical buffer requirement (0-2.5% from RWA) (%)	0	0
10	*Capital Surcharge* untuk Bank Sistemik (1%-2.5%) (%) Capital Surcharge for Systemic Banks (1%–2.5%) (%)	0	0
11	Total CET1 sebagai *buffer* (Baris 8 + Baris 9 + Baris 10) Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	0	0
12	Komponen CET1 untuk *buffer* CET1 available after meeting the bank's minimum capital requirements (%)		
Rasio pengungkit sesuai Basel III Basel III leverage ratio			
13	Total Eksposur Total Basel III leverage ratio exposure measure	23.453.035	20.454.813
14	Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada) Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	N/A	N/A
14a	Nilai Rasio pengungkit sesuai dengan *Basel* III dengan adanya Model Kerugian Kredit Ekspektasian sesuai PSAK 71 secara Penuh (%) (baris 2a/baris13) Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	N/A	N/A
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) Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	N/A	N/A
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* Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	N/A	N/A
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* Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	N/A	N/A
Rasio Kecukupan Likuiditas (LCR) Liquidity Coverage Ratio (LCR)			
15	Total Aset Likuid Berkualitas Tinggi (HQLA) Total high-quality liquid assets (HQLA)	4.577.256	
16	Total Arus Kas Keluar Bersih (*net cash outflow*) Total net cash outflow	3.272.697	
17	LCR (%) LCR ratio (%)	139,86%	

(Disajikan dalam Jutaan Rupiah)
(In million rupiah)

No.	Deskripsi Descriptions	31 Desember 2025 December 31, 2025	31 Desember 2024 December 31, 2024
(1)	(2)	(3)	(4)
Rasio Pendanaan Stabil Bersih (NSFR) Net Stable Funding Ratio (NSFR)			
18	Total Pendanaan Stabil yang Tersedia (ASF) Total available stable funding	14.332.917	
19	Total Pendanaan Stabil yang Diperlukan (RSF) Total required stable funding	13.394.120	
20	NSFR (%) NSFR ratio (%)	107,01%	

Pengungkapan Kualitatif mengenai Struktur Permodalan dan Kecukupan Permodalan Per 31 Desember 2025

Qualitative Disclosure on Capital Structure and Capital Adequacy as of December 31, 2025

(Disajikan dalam Jutaan Rupiah)
(In million rupiah)

No.	Deskripsi Description	31 Desember 2025 December 31, 2025	31 Desember 2024 December 31, 2024	+/-
(1)	(2)	(3)	(4)	(5)
Modal yang Tersedia (nilai) Available capital (amounts)				
1	Modal Inti Utama (CET1) Common Equity Tier 1 (CET1)	1.853.003	1.803.181	49.822
2	Modal Inti (*Tier* 1) Tier 1	1.853.003	1.803.181	49.822
3	Total Modal Total capital	1.981.438	1.917.338	64.100
Aset Tertimbang Menurut Risiko (Nilai) Risk-weighted assets (amounts)				
4	Total Aset Tertimbang Menurut Risiko (ATMR) Total risk-weighted assets (RWA)	11.045.096	9.863.522	1.181.573
Rasio Modal berbasis Risiko dalam bentuk persentase dari ATMR Risk-based capital ratios as a percentage of RWA				
5	Rasio CET1 (%) CET1 ratio (%)	16,78%	18,28%	(0)
6	Rasio *Tier* 1 (%) Tier 1 ratio (%)	16,78%	18,28%	(0)
7	Rasio Total Modal (%) Total capital ratio (%)	17,94%	19,44%	(0)

(Disajikan dalam Jutaan Rupiah)
(In million rupiah)

No.	Deskripsi Description	31 Desember 2025 December 31, 2025	31 Desember 2024 December 31, 2024	+/-
(1)	(2)	(3)	(4)	(5)
Tambahan CET1 yang berfungsi sebagai *buffer* dalam bentuk persentase dari ATMR Additional CET1 buffer requirements as a percentage of RWA				
8	*Capital conservation buffer* (2.5% dari ATMR) (%) Capital conservation buffer requirement (2.5% from 2019) (%)	0	0	0
9	*Countercyclical Buffer* (0-2.5% dari ATMR) (%) Countercyclical buffer requirement (%)	0	0	0
10	*Capital Surcharge* untuk Bank Sistemik (1%-2.5%) (%) Bank G-SIB and/or D-SIB additional requirements (%)	0	0	0
11	Total CET1 sebagai *buffer* (Baris 8 + Baris 9 + Baris 10) Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	0	0	0
12	Komponen CET1 untuk *buffer* CET1 available after meeting the bank's minimum capital requirements (%)			
Rasio pengungkit sesuai Basel III Basel III leverage ratio				
13	Total Eksposur Total Basel III leverage ratio exposure measure	23.453.035	20.454.813	2.998.221
14	Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada) Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	N/A	N/A	N/A
14a	Nilai Rasio pengungkit sesuai dengan Basel III dengan adanya Model Kerugian Kredit Ekspektasian sesuai PSAK 71 secara Penuh. (%) (baris 2a/baris13) Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	7,90	8,82	(0,91)
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) Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	N/A	N/A	N/A
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* Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	N/A	N/A	N/A
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 Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	N/A	N/A	N/A

(Disajikan dalam Jutaan Rupiah)
(In million rupiah)

No.	Deskripsi Description	31 Desember 2025 December 31, 2025	31 Desember 2024 December 31, 2024	+/-
(1)	(2)	(3)	(4)	(5)
Rasio Kecukupan Likuiditas (LCR) Liquidity Coverage Ratio (LCR)				
15	Total Aset Likuid Berkualitas Tinggi (HQLA) Total high-quality liquid assets (HQLA)	4.577.256		
16	Total Arus Kas Keluar Bersih (*net cash outflow*) Total net cash outflow	3.272.697		
17	LCR (%) LCR ratio (%)	139,86%		
Rasio Pendanaan Stabil Bersih (NSFR) Net Stable Funding Ratio (NSFR)				
18	Total Pendanaan Stabil yang Tersedia (ASF) Total available stable funding	14.332.917		
19	Total Pendanaan Stabil yang Diperlukan (RSF) Total required stable funding	13.394.120		
20	NSFR (%) NSFR ratio (%)	107,01%		

Analisis Kualitatif: Bank dapat menambahkan analisis kualitatif mengenai perbedaan signifikan setiap baris pengungkapan dibandingkan dengan periode sebelumnya, termasuk sumber utama perubahan (yaitu apakah terdapat perubahan ketentuan, cakupan konsolidasi, atau model bisnis Bank).
Qualitative Analysis: The bank may provide a qualitative analysis of significant differences in each disclosure line compared to the previous period, including the main sources of changes (i.e., whether there were changes in regulations, consolidation scope, or the bank's business model).

I. STRATEGI PENGELOLAAN MODAL
Capital Management Strategy

a. Komposisi permodalan Bank
a. Capital composition of the Bank

	Komposisi permodalan Bank terdiri dari: The capital composition of the bank consists of:		31 Desember 2025 December 31, 2025	31 Desember 2024 December 31, 2024
	- Modal Dasar - Authorized Capital	: Rp	5.000.000	5.000.000
	- Pemerintah Provinsi Sulawesi utara - North Sulawesi Provincial Government	: Rp	482.471	452.471
	- Pemerintah Provinsi Gorontalo - Gorontalo Provincial Government	: Rp	77.979	72.978
	- Pemerintah Kota & Kabupaten - City & District Government	: Rp	363.653	355.581
	- PT Mega Corpora	: Rp	312.985	312.985
	- KOPKAR Bank SulutGo - Bank SulutGo Employee Cooperative	: Rp	90.030	67.007
	Jumlah Modal Disetor Total Paid-up Capital	**: Rp**	**1.327.118**	**1.261.022**

Analisis Kualitatif: Bank dapat menambahkan analisis kualitatif mengenai perbedaan signifikan setiap baris pengungkapan dibandingkan dengan periode sebelumnya, termasuk sumber utama perubahan (yaitu apakah terdapat perubahan ketentuan, cakupan konsolidasi, atau model bisnis Bank). Qualitative Analysis: The bank may provide a qualitative analysis of significant differences in each disclosure line compared to the previous period, including the main sources of changes (i.e., whether there were changes in regulations, consolidation scope, or the bank's business model).	
	b. Strategi pengelolaan Modal b. Capital Management Strategy
	Strategi peningkatan modal Bank adalah: Bank's increased capital strategies include:
	- Optimalisasi tambahan setoran tunai dari pemegang saham *existing* - Optimalization of additional cash deposit from existing shareholders
	- Optimalisasi peningkatan Laba tahun berjalan - Optimalization of increased Profits of current year
	- Memitigasi risiko Kredit khususnya dalam pengelolaan CKPN sebagai akibat dari penerapan PSAK71 - Mitigation of Credit risks particularly in CKPN management as consequences of PSAK71 implementation
II.	**Identifikasi Dan Pengukuran Risiko Material** Material Risk Identification and Measurement
	Identifikasi dan pengukuran jenis risiko inhern yang dinilai material & menambah beban modal Bank adalah: Identification and measurement of types of inherent risks deemed materials & increasing the Bank's capital charge are:
	- Risiko Konsentrasi Kredit; - Credit Concentration Risks;
	- Risiko Suku Bunga dalam *Banking Book*; - Interest Rate Risks in Banking Book;
	- Risiko Likuiditas; - Liquidity Risk;
	- Risiko Operasional; - Operational Risks;
	- Risiko Hukum; - Legal Risks;
	- Risiko Kepatuhan; - Compliance Risks;
	- Risiko Reputasi. - Reputation Risks.

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) Per 31 Desember 2025

Differences between the Scope of Consolidation and Mapping in the Financial Statements in accordance with Financial Accounting Standards and Risk Categories in accordance with Financial Services Authority Regulations Risk Categories (LI1) as of December 31, 2025

Uraian Description	31 Desember 2025 December 31, 2025						
	a	b	c	d	e	f	
	Nilai tercatat sebagaimana tercantum dalam publikasi laporan keuangan Carrying value as referred to in published financial statements	Nilai tercatat berdasarkan prinsip kehati-hatian Carrying value based on precautionary principles	Nilai tercatat masing-masing risiko Carrying Value Amount of each risk				
			Sesuai kerangka risiko kredit According to credit risk	Sesuai kerangka *counterparty credit risk* According to counterparty credit risk	Sesuai kerangka sekuritisasi According to securitization	Sesuai kerangka risiko pasar According to market risk	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
Indonesia							
Aset Assets							
Kas Cash	269.239	269.239	0	0	0	0	
Penempatan pada Bank Indonesia Deposits in Bank Indonesia	1.497.256	1.497.256	0	0	0	0	
Penempatan pada bank lain Deposits in other banks	350.627	350.627	70.131	0	0	0	
Tagihan spot dan derivatif Spot and Derivatives Receivables	0	0	0	0	0	0	
Surat berharga yang dimiliki Marketable Securities	2.575.085	2.575.085	0	0	0	0	
(*Repo*) (Repo)	148.723	148.723	0	0	0	0	
(*Reverse repo*) (Reverse Repo)	1.462.269	1.462.269	0	292.571	0	0	
Tagihan akseptasi Acceptance Claims	0	0	0	0	0	0	
Kredit yang diberikan Loan	16.766.825	16.766.825	9.188.909	0	0	0	
Pembiayaan syariah Sharia Financing	0	0	0	0	0	0	
Penyertaan modal Capital participation	1.186	1.186	2.965	0	0	0	
Aset keuangan lainnya Other Financial Assets	0	0	0	0	0	0	
Cadangan kerugian penurunan nilai aset keuangan -/- Allowance for Impairment Losses on Financial Assets -/-	(222.800)	(222.800)	0	0	0	0	
a. Surat berharga Securities	0	0	0	0	0	0	
b. Kredit Credit	(222.793)	(222.793)	0	0	0	0	

(Disajikan dalam Jutaan Rupiah)
(In million rupiah)

	31 Desember 2024 December 31, 2024						
g	a	b	c	d	e	f	g
			Nilai tercatat masing-masing risiko Carrying Value Amount of each risk				
Tidak mengacu pada persyaratan permodalan atau berdasarkan pengurangan modal Does not refer to capital requirements or based on capital reduction	**Nilai tercatat sebagaimana tercantum dalam publikasi laporan keuangan** Carrying value as referred to in published financial statements	**Nilai tercatat berdasarkan prinsip kehati-hatian** Carrying value based on precautionary principles	**Sesuai kerangka risiko kredit** According to credit risk	**Sesuai kerangka *counterparty credit risk*** According to counterparty credit risk	**Sesuai kerangka sekuritisasi** According to securitization	**Sesuai kerangka risiko pasar** According to market risk	**Tidak mengacu pada persyaratan permodalan atau berdasarkan pengurangan modal** Does not refer to capital requirements or based on capital reduction
(8)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
0	282.627	282.627	0	0	0	0	0
0	1.400.555	1.400.555	0	0	0	0	0
0	158.925	158.925	31.785	0	0	0	0
0	0	0	0	0	0	0	0
0	1.853.277	1.853.277	0	0	0	0	0
0	292.963	292.963	0	0	0	0	0
0	447.605	447.605	0	89.532	0	0	0
0	0	0	0	0	0	0	0
0	16.130.663	16.130.663	8.581.094	0	0	0	0
0	0	0	0	0	0	0	0
0	978	978	2.444	0	0	0	0
0	0	0	0	0	0	0	0
0	(208.880)	(208.880)	0	0	0	0	0
0	0	0	0	0	0	0	0
0	(208.860)	(208.860)	0	0	0	0	0

Uraian Description	31 Desember 2025 December 31, 2025						
	a	b	c	d	e	f	
	Nilai tercatat sebagaimana tercantum dalam publikasi laporan keuangan Carrying value as referred to in published financial statements	**Nilai tercatat berdasarkan prinsip kehati-hatian** Carrying value based on precautionary principles	**Nilai tercatat masing-masing risiko** Carrying Value Amount of each risk				
			Sesuai kerangka risiko kredit According to credit risk	**Sesuai kerangka *counterparty credit risk*** According to counterparty credit risk	**Sesuai kerangka sekuritisasi** According to securitization	**Sesuai kerangka risiko pasar** According to market risk	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
c. Lainnya Other	(7)	(7)	0	0	0	0	
Aset tidak berwujud Intangible Assets	7.149	7.149	2.646	0	0	0	
Akumulasi amortisasi aset tidak berwujud -/- Accumulated Amortization of Intangible Assets -/-	(4.503)	(4.503)	0	0	0	0	
Aset tetap dan inventaris Fixed Assets and Inventory	921.594	921.594	648.431	0	0	0	
Akumulasi penyusutan aset tetap dan inventaris -/- Accumulated Depreciation of Fixed Assets and Inventory -/-	(273.163)	(273.163)	0	0	0	0	
Aset non produktif Non-productive Assets	0	0	0	0	0	0	
a. Properti terbengkalai Abandoned Property	0	0	0	0	0	0	
b. Aset yang diambil alih Foreclosed Assets	0	0	0	0	0	0	
c. Rekening tunda Account Postponed	0	0	0	0	0	0	
d. Aset antar kantor Inter-office Assets	0	0	0	0	0	0	
Aset lainnya Other Assets	176.909	176.909	5.540	0	0	0	
Total aset Total Assets	23.676.397	23.676.397	9.918.623	292.571	0	0	
Kewajiban Liabilities							
Giro Current Account	2.117.779	2.117.779	0	0	0	0	
Tabungan Saving	2.712.052	2.712.052	0	0	0	0	
Deposito Deposit	13.376.988	13.376.988	0	0	0	0	
Uang elektronik Electronic Money	0	0	0	0	0	0	
Liabilitas kepada Bank Indonesia Liabilities with Bank Indonesia	0	0	0	0	0	0	
Liabilitas kepada Bank Lain Liabilities with Other Bank	252.460	252.460	0	0	0	0	

(Disajikan dalam Jutaan Rupiah)
(In million rupiah)

	31 Desember 2024 December 31, 2024							
	g	a	b	c	d	e	f	g
				Nilai tercatat masing-masing risiko Carrying Value Amount of each risk				
	Tidak mengacu pada persyaratan permodalan atau berdasarkan pengurangan modal Does not refer to capital requirements or based on capital reduction	**Nilai tercatat sebagaimana tercantum dalam publikasi laporan keuangan** Carrying value as referred to in published financial statements	**Nilai tercatat berdasarkan prinsip kehati-hatian** Carrying value based on precautionary principles	**Sesuai kerangka risiko kredit** According to credit risk	**Sesuai kerangka *counterparty credit risk*** According to counterparty credit risk	**Sesuai kerangka sekuritisasi** According to securitization	**Sesuai kerangka risiko pasar** According to market risk	**Tidak mengacu pada persyaratan permodalan atau berdasarkan pengurangan modal** Does not refer to capital requirements or based on capital reduction
	(8)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	0	(20)	(20)	0	0	0	0	0
	0	5.260	5.260	2.123	0	0	0	0
	0	(3.137)	(3.137)	0	0	0	0	0
	0	598.303	598.303	351.366	0	0	0	0
	0	(246.937)	(246.937)	0	0	0	0	0
	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0
	0	406.942	406.942	55.506	0	0	0	0
	0	21.119.145	21.119.145	0	0	0	0	0
	0	1.122.173	1.122.173	0	0	0	0	0
	0	2.732.066	2.732.066	0	0	0	0	0
	0	11.184.773	11.184.773	0	0	0	0	0
	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0
	0	725.439	725.439	0	0	0	0	0

Uraian Description	31 Desember 2025 December 31, 2025						
	a	b	c	d	e	f	
	Nilai tercatat sebagaimana tercantum dalam publikasi laporan keuangan Carrying value as referred to in published financial statements	Nilai tercatat berdasarkan prinsip kehati-hatian Carrying value based on precautionary principles	Nilai tercatat masing-masing risiko Carrying Value Amount of each risk				
			Sesuai kerangka risiko kredit According to credit risk	Sesuai kerangka *counterparty credit risk* According to counterparty credit risk	Sesuai kerangka sekuritisasi According to securitization	Sesuai kerangka risiko pasar According to market risk	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
Liabilitas *spot* dan derivatif/*forward* Spot and Derivative Liabilities/ Forward	0	0	0	0	0	0	
Liabilitas atas surat berharga yang dijual dengan janji dibeli kembali Liabilities on securities sold with a repurchase agreement	149.494	149.494	0	0	0	0	
Liabilitas akseptasi Acceptance Liabilities	0	0	0	0	0	0	
Surat berharga yang diterbitkan Securities Issued	749.392	749.392	0	0	0	0	
Pinjaman/pembiayaan yang diterima Borrowing	1.600.000	1.600.000	0	0	0	0	
Setoran jaminan Security Deposit	16	16	0	0	0	0	
Liabilitas antar kantor Inter-office Liabilities	0	0	0	0	0	0	
Liabilitas lainnya Other Liabilities	512.316	512.316	0	0	0	0	
Kepentingan minoritas Minority Interest	0	0	0	0	0	0	
Total kewajiban Total Liabilities	21.470.495	21.470.495	0	0	0	0	
Ekuitas Equity	**0**	**0**	**0**	**0**	**0**	**0**	
Modal disetor Paid in Capital	1.400.068	1.400.068	0	0	0	0	
a. Modal dasar Authorized Capital	5.000.000	5.000.000	0	0	0	0	
b. Modal yang belum disetor -/- Unpaid Capital -/-	(3.599.932)	(3.599.932)	0	0	0	0	
c. Saham yang dibeli kembali (*treasury stock*) -/- Treasury Stock -/-	0	0	0	0	0	0	
Tambahan modal disetor Additional Paid in Capital	65.741	65.741	0	0	0	0	
a. Agio Agio	11.966	11.966	0	0	0	0	
b. Disagio -/- Disagio -/-	0	0	0	0	0	0	
c. Modal sumbangan Capital from Donation	0	0	0	0	0	0	

(Disajikan dalam Jutaan Rupiah)
(In million rupiah)

	31 Desember 2024 December 31, 2024							
	g	a	b	c	d	e	f	g
				Nilai tercatat masing-masing risiko Carrying Value Amount of each risk				
	Tidak mengacu pada persyaratan permodalan atau berdasarkan pengurangan modal Does not refer to capital requirements or based on capital reduction	**Nilai tercatat sebagaimana tercantum dalam publikasi laporan keuangan** Carrying value as referred to in published financial statements	**Nilai tercatat berdasarkan prinsip kehati-hatian** Carrying value based on precautionary principles	**Sesuai kerangka risiko kredit** According to credit risk	**Sesuai kerangka *counterparty credit risk*** According to counterparty credit risk	**Sesuai kerangka sekuritisasi** According to securitization	**Sesuai kerangka risiko pasar** According to market risk	**Tidak mengacu pada persyaratan permodalan atau berdasarkan pengurangan modal** Does not refer to capital requirements or based on capital reduction
	(8)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	0	0	0	0	0	0	0	0
	0	292.412	292.412	0	0	0	0	0
	0	0	0	0	0	0	0	0
	0	748.480	748.480	0	0	0	0	0
	0	1.850.000	1.850.000	0	0	0	0	0
	0	1	1	0	0	0	0	0
	0	0	0	0	0	0	0	0
	0	423.237	423.237	0	0	0	0	0
	0	0	0	0	0	0	0	0
	0	19.078.580	19.078.580	0	0	0	0	0
	0	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	0	1.327.118	1.327.118	0	0	0	0	0
	0	5.000.000	5.000.000	0	0	0	0	0
	0	(3.672.882)	(3.672.882)	0	0	0	0	0
	0	0	0	0	0	0	0	0
	0	26.917	26.917	0	0	0	0	0
	0	11.966	11.966	0	0	0	0	0
	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0

Uraian Description	31 Desember 2025 December 31, 2025						
	a	b	c	d	e	f	
	Nilai tercatat sebagaimana tercantum dalam publikasi laporan keuangan Carrying value as referred to in published financial statements	Nilai tercatat berdasarkan prinsip kehati-hatian Carrying value based on precautionary principles	Nilai tercatat masing-masing risiko Carrying Value Amount of each risk				
			Sesuai kerangka risiko kredit According to credit risk	Sesuai kerangka *counterparty credit risk* According to counterparty credit risk	Sesuai kerangka sekuritisasi According to securitization	Sesuai kerangka risiko pasar According to market risk	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
d. Dana setoran modal Fund for Paid Up Capital	53.775	53.775	0	0	0	0	
e. Lainnya Other	0	0	0	0	0	0	
Penghasilan komprehensif lainnya Other Comprehensive Income	72.734	72.734	0	0	0	0	
a. Keuntungan Profit	214.002	214.002	0	0	0	0	
b. Kerugian -/- Loss -/-	(141.269)	(141.269)	0	0	0	0	
Cadangan Reserves	386.357	386.357	0	0	0	0	
a. Cadangan umum General Reserves	386.357	386.357	0	0	0	0	
b. Cadangan tujuan Reserves Destination	0	0	0	0	0	0	
Laba/rugi Profit/Loss	281.002	281.002	0	0	0	0	
a. Tahun-tahun lalu Previous Years	0	0	0	0	0	0	
b. Tahun berjalan Current Year	281.002	281.002	0	0	0	0	
c. Dividen yang dibayarkan -/- Dividends Paid -/-		0	0	0	0	0	
Total ekuitas Total Equity	2.205.902	2.205.902	0	0	0	0	
Total kewajiban dan ekuitas Total Liabilities and Equity	23.676.397	23.676.397			0	0	
Kewajiban Komitmen dan Kewajiban Kontinjensi Commitment and Contingency Liabilities							
Kewajiban komitmen Commitment Liabilities	204.437	204.437	63.298	0	0	0	
Kewajiban kontijensi Contingency Liabilities	3.581	3.581	358	0	0	0	
Total kewajiban komitmen dna kontijensi Total Commitment and Contingency Liabilities	208.018	208.018	63.656	0	0	0	
Analisis Kualitatif Qualitative Analysis							

(Disajikan dalam Jutaan Rupiah)
(In million rupiah)

	31 Desember 2024 December 31, 2024							
	g	a	b	c	d	e	f	g
				Nilai tercatat masing-masing risiko Carrying Value Amount of each risk				
	Tidak mengacu pada persyaratan permodalan atau berdasarkan pengurangan modal Does not refer to capital requirements or based on capital reduction	**Nilai tercatat sebagaimana tercantum dalam publikasi laporan keuangan** Carrying value as referred to in published financial statements	**Nilai tercatat berdasarkan prinsip kehati-hatian** Carrying value based on precautionary principles	**Sesuai kerangka risiko kredit** According to credit risk	**Sesuai kerangka *counterparty credit risk*** According to counterparty credit risk	**Sesuai kerangka sekuritisasi** According to securitization	**Sesuai kerangka risiko pasar** According to market risk	**Tidak mengacu pada persyaratan permodalan atau berdasarkan pengurangan modal** Does not refer to capital requirements or based on capital reduction
	(8)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	0	14.951	14.951	0	0	0	0	0
	0	0	0	0	0	0	0	0
	0	77.933	77.933	0	0	0	0	0
	0	212.536	212.536	0	0	0	0	0
	0	(134.603)	(134.603)	0	0	0	0	0
	0	384.477	384.477	0	0	0	0	0
	0	384.477	384.477	0	0	0	0	0
	0	0	0	0	0	0	0	0
	0	224.120	224.120	0	0	0	0	0
	0	224.120	224.120	0	0	0	0	0
	0	0	0	0	0	0	0	0
	0		0	0	0	0	0	0
	0	2.040.565	2.040.565	0	0	0	0	0
	0	21.119.145	21.119.145		0	0	0	0
	0	51.745	51.745	17.152	0	0	0	0
	0	16.015	16.015	1.601	0	0	0	0
	0	67.759	67.759	18.753	0	0	0	0

Perbedaan Utama antara Nilai Tercatat sesuai Standar Akuntansi Keuangan dengan Nilai Eksposur sesuai dengan Ketentuan OJK (LI2) Per 31 Desember 2025

Main Differences between Carrying Amounts in accordance with Financial Accounting Standards and Exposure Amounts in accordance with OJK Regulations (LI2) as of December 31, 2025

Uraian Description	**31 Desember 2025** December 31, 2025			
	a	**b**	**c**	
	Jumlah Total	**Item sesuai:** Suitable items:		
		Kerangka risiko kredit Risk framework credit	**Kerangka sekuritisasi** Framework securitization	
(1)	**(2)**	**(3)**	**(4)**	
Nilai tercatat aset sesuai dengan cakupan konsolidasi ketentuan kehati-hatian (sebagaimana dilaporkan pada template LI1) Asset carrying value amount under scope of regulatory consolidation (as per template LI1)	23.676.397	9.918.623	-	
Nilai tercatat liabilitas sesuai lingkup sesuai dengan cakupan konsolidasi ketentuan kehati-hatian (sebagaimana dilaporkan pada template LI1) Liabilities carrying value amount under regulatory scope of consolidation (as per template LI1)	21.470.495	-	-	
Total nilai bersih sesuai dengan cakupan konsolidasi ketentuan kehati-hatian Total net amount under regulatory scope of consolidation	-	-	-	
Nilai rekening administratif Off-balance sheet amounts	208.018	63.656	-	
Perbedaan valuasi Differences in valuations	-	-	-	
Perbedaan antara *netting rules*, selain dari yang termasuk pada baris 2 Differences due to different netting rules, other than those already included in row 2	-	-	-	
Perbedaan provisi Differences due to consideration of provisions	-	-	-	
Perbedaan prudential filters Differences due to prudential filters	-	-	-	
Nilai eksposur yang dipertimbangkan, sesuai dengan cakupan konsolidasi ketentuan kehati-hatian Exposure amounts considered for regulatory purposes	-	-	-	
Analisis Kualitatif Qualitative Analysis				

(Disajikan Dalam Jutaan Rupiah)
(In million rupiah)

			31 Desember 2024 December 31, 2024				
	d	e	a	b	c	d	e
				Item sesuai: Suitable items:			
	Kerangka Counterparty credit risk Framework Counterparty credit risk	Kerangka risiko pasar Risk framework market	Jumlah Total	Kerangka risiko kredit Risk framework credit	Kerangka sekuritisasi Framework securitization	Kerangka Counterparty credit risk Framework Counterparty credit risk	Kerangka risiko pasar Risk framework market
	(5)	(6)	(7)	(3)	(4)	(5)	(6)
	292.571	-	21.119.145	-	21.119.145	89.532	-
	-	-	19.078.580	-	19.078.580	-	-
	-	-	-	-	-	-	-
	-	-	67.759	18.753	67.759		-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-

Penjelasan mengenai Perbedaan antara Nilai Eksposur sesuai dengan Standar Akuntansi Keuangan dengan Ketentuan OJK (LIA) Per 31 Desember 2025

Explanation of Differences between Exposure Amounts in accordance with Financial Accounting Standards and OJK Regulations (LIA) as of December 31, 2025

Uraian Description	31 Desember 2025 December 31, 2025	31 Desember 2024 December 31, 2024
(1)	(2)	(3)
Indonesia		
Bank harus menjelaskan asal perbedaan antara nilai tercatat sesuai standar akuntansi keuangan, sebagaimana dilaporkan pada laporan keuangan dan nilai eksposur sesuai ketentuan kehati-hatian, sebagaimana terdapat pada template LI1 dan LI2. Bank shall explain the origin of differences between carrying value amount under financial accounting standards, as reported in the financial statements and exposure amounts under scope of regulatory, as contained in LI1 and LI2 templates.	Data Nihil-Sampai dengan akhir tahun 2025 tidak terdapat perbedaan antara nilai eksposur sesuai dengan Standar Akuntansi keuangan dengan Ketentuan OJK Nil Data-By the end of 2024 there is no difference between exposure amount under financial accounting standards and OJK Provisions	Data Nihil-Sampai dengan akhir tahun 2024 tidak terdapat perbedaan antara nilai eksposur sesuai dengan Standar Akuntansi keuangan dengan Ketentuan OJK Nil Data-By the end of 2023 there is no difference between exposure amount under financial accounting standards and OJK Provisions
a. Bank harus menjelaskan sumber perbedaan signifikan antara nilai pada kolom (a) dan (b) di LI1. Bank must explain the source of significant differences between values in columns (a) and (b) in LI1.	Data Nihil Nil Data	Data Nihil Nil Data
b. Bank harus menjelaskan sumber perbedaan antara nilai tercatat dan nilai yang digunakan untuk tujuan pengaturan yang tercantum pada LI2. Bank must explain the source of difference between carrying value amount and net amount for the regulatory purposes listed on LI2.	Data Nihil Nil Data	Data Nihil Nil Data
c. Sesuai dengan implementasi dari panduan pada valuasi prudensial, bank harus menjelaskan sistem dan kontrol untuk memastikan estimasi valuasi prudensial dan dapat diandalkan. Pengungkapan harus memasukkan: In accordance with the implementation of prudential valuation guidelines, Bank must explain the system and controls to ensure prudencial valuation estimates and reliable. Disclosure must include:	Data Nihil Nil Data	Data Nihil Nil Data
i. Metodologi valuasi, termasuk penjelasan sejauh mana penggunaan metodologi *mark-to-market* dan *mark-to-model*. Valuation methods, including explanations of the use of mark-to-market and mark-to-model methodologies.	Data Nihil Nil Data	Data Nihil Nil Data
ii. Deskripsi proses verifikasi harga independen. Description of the independent price verification process.	Data Nihil Nil Data	Data Nihil Nil Data
iii. Prosedur untuk penyesuaian valuasi atau cadangan (termasuk deskripsi proses dan metodologi untuk menilai posisi *trading* dengan tipe instrumen). Procedures for adjusting valuations or reserves (including descriptions of processes and methodologies for assessing trading positions by instrument type).	Data Nihil Nil Data	Data Nihil Nil Data

Komposisi Permodalan (CC1) Per 31 Desember 2025 **Capital Composition (CC1) as of December 31, 2025**

(Disajikan dalam Jutaan Rupiah)
(In million rupiah)

No.	Komponen Component	31 Desember 2025 December 31, 2025	31 Desember 2024 December 31, 2024
(1)	(2)	(3)	(4)
CET 1: Instrumen dan Tambahan Modal Disetor CET1: Instruments and Additional Paid-in Capital			
1	Saham biasa (termasuk *stock surplus*) Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	1.465.809	1.354.035
2	Laba ditahan Retained earnings	281.002	224.120
3	Akumulasi penghasilan komprehensif lain (dan cadangan lain) Accumulated other comprehensive income (and other reserves)	575.549	573.670
4	Modal yang termasuk *phase out* dari CET1 Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	N/A	N/A
5	Kepentingan Non Pengendali yang dapat diperhitungkan Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	-
6	CET1 sebelum regulatory adjustment Common Equity Tier 1 capital before regulatory adjustments	2.322.360	2.151.824
CET 1: Faktor Pengurang CET 1: Regulatory Adjustment			
7	Selisih kurang jumlah penyesuaian nilai wajar dari instrumen keuangan dalam trading book Prudential valuation adjustments	-	-
8	*Goodwill* Goodwill (net of related tax liability)	N/A	N/A
9	Aset tidak berwujud lainnya (selain *Mortgage-Servicing Rights*) Other intangibles other than mortgage-servicing rights (net of related tax liability)	-	-
10	Aset pajak tangguhan yang berasal dari *future profitability* Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	-
11	*Cash-flow hedge reserve* Cash-flow hedge reserve	-	-
12	*Shortfall on provisions to expected losses* Shortfall of provisions to expected losses	-	-
13	Keuntungan penjualan aset dalam transaksi sekuritisasi Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)	-	-
14	Peningkatan/penurunan nilai wajar atas kewajiban keuangan (DVA) Gains and losses due to changes in own credit risk on fair valued liabilities	-	-
15	Aset pensiun manfaat pasti Defined-benefit pension fund net assets	-	-
16	Investasi pada saham sendiri (jika belum di net dalam modal di Laporan Posisi Keuangan) Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	-	-
17	Kepemilikan silang pada instrumen CET 1 pada entitas lain Reciprocal cross-holdings in common equity	-	-

(Disajikan dalam Jutaan Rupiah)
(In million rupiah)

No.	Komponen Component	31 Desember 2025 December 31, 2025	31 Desember 2024 December 31, 2024
(1)	(2)	(3)	(4)
18	Investasi pada modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, net posisi short yang diperkenankan, di mana 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* Mortgage servicing rights (amount above 10% threshold)	-	-
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	investasi signifikan pada saham biasa *financials* of which: significant investments in the common stock of financials	-	-
24	*mortgage servicing rights* of which: 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 PPKA (Allowance for Asset Quality Assessment) and CKPN (Allowance for Impairment Losses)	(431.712)	(315.354)
26b.	PPKA non produktif Non-earning PPKA	-	-
26c.	Aset Pajak Tangguhan Deferred Tax Assets	(37.646)	(33.290)
26d.	Penyertaan Investments	-	-
26e.	Kekurangan modal pada perusahaan anak asuransi Capital Shortfall in Insurance Subsidiaries	-	-
26f.	Eksposur sekuritisasi Securitization Exposures	-	-
26g.	Lainnya Others	-	-
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	(469.358)	(348.644)
29	Jumlah CET 1 setelah faktor pengurang Common Equity Tier 1 capital (CET1)	1.853.003	1.803.181

(Disajikan dalam Jutaan Rupiah)
(In million rupiah)

No.	Komponen Component	31 Desember 2025 December 31, 2025	31 Desember 2024 December 31, 2024
(1)	(2)	(3)	(4)
Modal Inti Tambahan (AT 1): Instrumen Additional Tier 1 capital: instruments			
30	Instrumen AT 1 yang diterbitkan oleh Bank (termasuk stock surplus) Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	-	-
31	Yang diklasifikasikan sebagai ekuitas berdasarkan standar akuntansi of which: classified as equity under applicable accounting standards	-	-
32	Yang diklasifikasikan sebagai liabilitas berdasarkan standar akuntansi 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 cross-holdings in Additional Tier 1 instruments	-	-
39	Investasi pada modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, net posisi *short* yang diperkenankan, di mana 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 adjustments	-	-
41a.	Penempatan dana pada instrumen AT 1 pada Bank lain Placement of Funds in AT1 Instruments at Other Banks	-	-
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 (Tier 1) (CET 1 + AT 1)	1.853.003	1.803.181

(Disajikan dalam Jutaan Rupiah)
(In million rupiah)

No.	Komponen Component	31 Desember 2025 December 31, 2025	31 Desember 2024 December 31, 2024
(1)	(2)	(3)	(4)
Modal Pelengkap (*Tier* 2): Instrumen dan cadangan Tier 2 capital: instruments and provisions			
46	Instrumen Tier 2 yang diterbitkan oleh Bank (termasuk *stock surplus*) Directly issued qualifying Tier 2 instruments plus related stock surplus	-	-
47	Modal yang yang termasuk *phase out* dari Tier 2 Directly issued capital instruments subject to phase out from Tier 2	-	-
48	Instrumen *Tier* 2 yang diterbitkan oleh Entitas Anak yang diakui dalam perhitungan KPMM secara konsolidasi Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	-	-
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 Provisions	128.436	114.158
51	Jumlah Modal Pelengkap (*Tier* 2) sebelum faktor pengurang Tier 2 capital before regulatory adjustments	128.436	114.158
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 cross-holdings in Tier 2 instruments and other TLAC liabilities	-	-
54a	Investasi pada kewajiban TLAC modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, net posisi *short* yang diperkenankan, di mana 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)	-	-
54b	Investasi pada kewajiban TLAC lainnya dari entitas perbankan, keuangan, dan asuransi yang berada di luar lingkup konsolidasi peraturan dan, yang mana bank tidak memiliki lebih dari 10% dari saham biasa entitas yang dikeluarkan: jumlah yang sebelumnya ditunjuk untuk batas 5% tetapi yang tidak lagi memenuhi syarat (hanya untuk Bank Sistemik G-SIBs) Investment in other TLAC liabilities of banking, financial, and insurance entities outside the regulatory consolidation scope, where the Bank does not hold more than 10% of the issued common shares of the entity: amounts previously designated for the 5% threshold but no longer eligible (applicable only to systemically important banks – G-SIBs)	-	-
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)	-	-

(Disajikan dalam Jutaan Rupiah)
(In million rupiah)

No.	Komponen Component	31 Desember 2025 December 31, 2025	31 Desember 2024 December 31, 2024
(1)	(2)	(3)	(4)
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	-	-
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)	128.436	114.158
59	Total Modal (Modal Inti + Modal Pelengkap) Total capital	1.981.438	1.917.338
60	Total Aset Tertimbang Menurut Risiko (ATMR) Total risk weighted assets	11.045.096	9.863.522
Rasio Kecukupan Pemenuhan Modal Minimum (KPMM) dan Tambahan Modal (Capital Buffer) Capital ratios and buffers			
61	Rasio CET 1 (persentase terhadap ATMR) Common Equity Tier 1 (as a percentage of risk weighted assets)	16,78%	18,28%
62	Rasio Modal Inti Tier 1 (persentase terhadap ATMR) Tier 1 (as a percentage of risk weighted assets)	16,78%	18,28%
63	Rasio Total Modal (persentase terhadap ATMR) Total capital (as a percentage of risk weighted assets)	17,94%	19,44%
64	*Buffer* (persentase terhadap ATMR) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets)	N/A	N/A
65	*Capital Conservation Buffer* Of which: capital conservation buffer requirement	N/A	N/A
66	*Countercyclical Buffer* Of which: Bank specific countercyclical buffer requirement	N/A	N/A
67	*Higher loss absorbency requirement* Of which: higher loss absorbency requirement	N/A	N/A
68	Untuk bank umum konvensional: CET 1 yang tersedia untuk memenuhi *Buffer* (persentase terhadap ATMR) Untuk kantor cabang dari Bank yang berkedudukan di luar negeri: Bagian Dana Usaha yang ditempatkan dalam CEMA (diungkapkan sebagai persentase dari ATMR) yang tersedia untuk memenuhi *Buffer*. For conventional commercial banks: CET1 available to meet the buffer (percentage of RWA). For branch offices of banks domiciled abroad: portion of business funds placed in CEMA (disclosed as a percentage of RWA) available to meet the buffer.	0,00%	0,00%
National minima (jika berbeda dari Basel 3) National minima			
69	Rasio terendah CET 1 nasional (jika berbeda dengan *Basel* 3) National Common Equity Tier 1 minimum ratio	N/A	N/A
70	Rasio terendah *Tier* 1 nasional (jika berbeda dengan *Basel* 3) National Tier 1 minimum ratio	N/A	N/A
71	Rasio terendah total modal nasional (jika berbeda dengan *Basel* 3) National total capital minimum ratio	N/A	N/A

(Disajikan dalam Jutaan Rupiah)
(In million rupiah)

No.	Komponen Component	31 Desember 2025 December 31, 2025	31 Desember 2024 December 31, 2024
(1)	(2)	(3)	(4)
Jumlah di bawah batasan pengurangan (sebelum pembobotan risiko) Amounts below the thresholds for deduction (before risk weighting)			
72	Investasi non-signifikan pada modal atau kewajiban TLAC lainnya pada entitas keuangan lain Non-significant investments in the capital and other TLAC liabilities of other financial entities	N/A	N/A
73	Investasi signifikan pada saham biasa entitas keuangan Significant investments in the common stock of financial entities	N/A	N/A
74	*Mortgage servicing rights* (net dari kewajiban pajak) Mortgage servicing rights (net of related tax liability)	N/A	N/A
75	Aset pajak tangguhan yang berasal dari perbedaan *temporer* (net dari kewajiban pajak) Deferred tax assets arising from temporary differences (net of related tax liability)	N/A	N/A
Cap yang dikenakan untuk provisi pada *Tier* 2 Applicable caps on the inclusion of provisions in Tier 2			
76	Provisi yang dapat diakui sebagai *Tier* 2 sesuai dengan eksposur berdasarkan pendekatan standar (sebelum dikenakan cap) Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	N/A	N/A
77	Cap atas provisi yang diakui sebagai *Tier* 2 berdasarkan pendekatan standar Cap on inclusion of provisions in Tier 2 under standardised approach	N/A	N/A
78	Provisi yang dapat diakui sebagai *Tier* 2 sesuai dengan eksposur berdasarkan pendekatan IRB (sebelum dikenakan cap) Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	N/A	N/A
79	Cap atas provisi yang diakui sebagai *Tier* 2 berdasarkan pendekatan IRB Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	N/A	N/A
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 January 1, 2018 and January 1, 2022)			
80	Cap pada *CET* 1 yang temasuk phase out Current cap on CET1 instruments subject to phase out arrangements	N/A	N/A
81	Jumlah yang dikecualikan dari *CET* 1 karena adanya cap (kelebihan di atas cap setelah *redemptions* dan *maturities*) Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	N/A	N/A
82	Cap pada AT 1 yang temasuk *phase out* Current cap on AT1 instruments subject to phase out arrangements	N/A	N/A
83	Jumlah yang dikecualikan dari AT 1 karena adanya cap (kelebihan di atas cap setelah *redemptions* dan *maturities*) Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	N/A	N/A
84	Cap pada *Tier* 2 yang temasuk *phase out* Current cap on T2 instruments subject to phase out arrangements	N/A	N/A
85	Jumlah yang dikecualikan dari *Tier* 2 karena adanya cap (kelebihan di atas cap setelah *redemptions* dan *maturities*) Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	N/A	N/A
	Analisis Kualitatif Qualitative Analysis		

Rekonsiliasi Permodalan (CC2) Per 31 Desember 2025

Capital Reconciliation (CC2) as of December 31, 2025

(Disajikan dalam Jutaan Rupiah)
(In million rupiah)

Uraian Description	31 Desember 2025 December 31, 2025		31 Desember 2024 December 31, 2024	
	a	b	a	b
	Neraca Publikasi Published Balance Sheet	**Nilai tercatat berdasarkan prinsip kehati-hatian** Carrying value under prudential principles	**Neraca Publikasi** Published Balance Sheet	**Nilai tercatat berdasarkan prinsip kehati-hatian** Carrying value under prudential principles
(1)	(2)	(3)	(4)	(5)
Indonesia Indonesia				
Aset Asset				
Kas Cash	269.239	269.239	282.627	282.627
Penempatan pada Bank Indonesia Deposits in Bank Indonesia	1.497.256	1.497.256	1.400.555	1.400.555
Penempatan pada bank lain Deposits in other banks	350.627	350.627	158.925	158.925
Tagihan *spot* dan derivatif Spot Bills and Derivatives	-	-	-	-
Surat berharga yang dimiliki Securities Owned	2.575.085	2.575.085	1.853.277	1.853.277
(*Repo*) (Repo)	148.723	148.723	292.963	292.963
(*Reverse Repo*) (Reverse Repo)	1.462.269	1.462.269	447.605	447.605
Tagihan akseptasi Acceptance receivables	-	-	-	-
Kredit yang diberikan Credit provided	16.766.825	16.766.825	16.130.663	16.130.663
Pembiayaan syariah Sharia Financing	-	-	-	-
Penyertaan modal Capital participation	1.186	1.186	978	978
Aset keuangan lainnya Other Financial Assets	-	-	-	-
Cadangan kerugian penurunan nilai aset keuangan -/- Allowance for Impairment Losses on Financial Assets	(222.800)	(222.800)	(208.880)	(208.880)
a. Surat berharga a. Securities	-	-	-	-
b. Kredit b. Credit	(222.793)	(222.793)	(208.860)	(208.860)
c. Lainnya c. Other	(7)	(7)	(20)	(20)
Aset tidak berwujud Intangible Assets	7.149	7.149	5.260	5.260

(Disajikan dalam Jutaan Rupiah)
(In million rupiah)

Uraian Description	31 Desember 2025 December 31, 2025		31 Desember 2024 December 31, 2024	
	a	b	a	b
	Neraca Publikasi Published Balance Sheet	Nilai tercatat berdasarkan prinsip kehati-hatian Carrying value under prudential principles	Neraca Publikasi Published Balance Sheet	Nilai tercatat berdasarkan prinsip kehati-hatian Carrying value under prudential principles
(1)	(2)	(3)	(4)	(5)
Akumulasi amortisasi aset tidak berwujud -/- Accumulated Amortization of Intangible Assets -/-	(4.503)	(4.503)	(3.137)	(3.137)
Aset tetap dan inventaris Fixed Assets and Inventory	921.594	921.594	598.303	598.303
Akumulasi penyusutan aset tetap dan inventaris -/- Accumulated Depreciation of Fixed Assets and Inventory -/-	(273.163)	(273.163)	(246.937)	(246.937)
Aset non produktif Non-productive Assets	-	-	-	-
a. Properti terbengkalai a. Abandoned Property	-	-	-	-
b. Aset yang diambil alih b. Foreclosed Assets	-	-	-	-
c. Rekening tunda c. Suspense account	-	-	-	-
d. Aset antar kantor d. Inter-office Assets	-	-	-	-
Aset lainnya Other Assets	176.909	176.909	406.942	406.942
Total aset Total Assets	23.676.397	23.676.397	21.119.145	21.119.145
Kewajiban Liabilities				
Giro Current Account	2.117.779	2.117.779	1.122.173	1.122.173
Tabungan Savings	2.712.052	2.712.052	2.732.066	2.732.066
Deposito Deposit	13.376.988	13.376.988	11.184.773	11.184.773
Uang elektronik Electronic Money	-	-	-	-
Liabilitas kepada Bank Indonesia Liabilities to Bank Indonesia	-	-	-	-
Liabilitas kepada Bank Lain Liabilities to Other Banks	252.460	252.460	725.439	725.439
Liabilitas spot dan derivatif/*forward* Spot and Derivative/Forward Liabilities	-	-	-	-
Liabilitas atas surat berharga yang dijual dengan janji dibeli kembali (*repo*) Liability for Securities Sold Under Agreements to Repurchase (Repo)	149.494	149.494	292.412	292.412
Liabilitas akseptasi Acceptance liabilities	-	-	-	-

(Disajikan dalam Jutaan Rupiah)
(In million rupiah)

Uraian Description	31 Desember 2025 December 31, 2025		31 Desember 2024 December 31, 2024	
	a	b	a	b
	Neraca Publikasi Published Balance Sheet	**Nilai tercatat berdasarkan prinsip kehati-hatian** Carrying value under prudential principles	**Neraca Publikasi** Published Balance Sheet	**Nilai tercatat berdasarkan prinsip kehati-hatian** Carrying value under prudential principles
(1)	(2)	(3)	(4)	(5)
Surat berharga yang diterbitkan Securities issued	749.392	749.392	748.480	748.480
Pinjaman/pembiayaan yang diterima Loans/Financing Accepted	1.600.000	1.600.000	1.850.000	1.850.000
Setoran jaminan Security deposits	16	16	1	1
Liabilitas antar kantor Inter-office liabilities	-	-	-	-
Liabilitas lainnya Other Liabilities	512.316	512.316	423.237	423.237
Kepentingan minoritas Minority Interest	-	-	-	-
Total kewajiban Total Liabilities	21.470.495	21.470.495	19.078.580	19.078.580
Ekuitas Equity				
Modal disetor Paid-up Capital	1.400.068	1.400.068	1.327.118	1.327.118
a. Modal dasar a. Authorized Capital	5.000.000	5.000.000	5.000.000	5.000.000
b. Modal yang belum disetor -/- b. Unpaid Capital -/-	(3.599.932)	(3.599.932)	(3.672.882)	(3.672.882)
c. Saham yang dibeli kembali (*treasury stock*) -/- c. Shares Repurchased (treasury stock) -/-	-	-	-	-
Tambahan modal disetor Additional Paid-in Capital	65.741	65.741	26.917	26.917
a. *Agio* a. Agio	11.966	11.966	11.966	11.966
b. *Disagio* -/- b. Disagio -/-	-	-	-	-
c. Modal sumbangan c. Capital contribution	-	-	-	-
d. Dana setoran modal d. Capital paid in advance	53.775	53.775	14.951	14.951
e. Lainnya e. Others	-	-	-	-
Penghasilan komprehensif lainnya Other Comprehensive Income	72.734	72.734	77.933	77.933
a. Keuntungan a. Profit	214.002	214.002	212.536	212.536
b. Kerugian -/- b. Loss -/-	(141.269)	(141.269)	(134.603)	(134.603)

(Disajikan dalam Jutaan Rupiah)
(In million rupiah)

Uraian Description	31 Desember 2025 December 31, 2025		31 Desember 2024 December 31, 2024	
	a	b	a	b
	Neraca Publikasi Published Balance Sheet	Nilai tercatat berdasarkan prinsip kehati-hatian Carrying value under prudential principles	Neraca Publikasi Published Balance Sheet	Nilai tercatat berdasarkan prinsip kehati-hatian Carrying value under prudential principles
(1)	(2)	(3)	(4)	(5)
Cadangan Reserve	386.357	386.357	384.477	384.477
a. Cadangan umum a. General Reserve	386.357	386.357	384.477	384.477
b. Cadangan tujuan b. Appropriated reserves	-	-	-	-
Laba/rugi Profit/Loss	281.002	281.002	224.120	224.120
a. Tahun-tahun lalu a. Past Years	-	-	224.120	224.120
b. Tahun berjalan b. Current Year	281.002	281.002	-	-
c. Dividen yang dibayarkan -/- c. Dividends Paid -/-	-	-	-	-
Total Ekuitas Total Equity	2.205.902	2.205.902	2.040.565	2.040.565
Total Kewajiban dan Ekuitas Total Liabilities and Equity	23.676.397	23.676.397	21.119.145	21.119.145
Kewajiban Komitmen dan Kewajiban Kontijensi Committed Obligations and Contingent Liabilities				
Kewajiban Komitmen Commitment Obligation	204.437	204.437	51.745	51.745
Kewajiban Kontijensi Contingent Liability	3.581	3.581	16.015	16.015
Total Kewajiban Komitmen dan Kontijensi Total Liabilities of Commitments and Contingencies	208.018	208.018	67.759	67.759
Analisis Kualitatif Qualitative Analysis				

Fitur Utama Instrumen Permodalan dan Instrumen TLAC-Eligible (CCA) Per 31 Desember 2025

Key Features of Capital Instruments and TLAC-Eligible Instruments (CCA) as of December 31, 2025

(Disajikan dalam Jutaan Rupiah)
(In million rupiah)

No.	Uraian Description	31 Desember 2025 December 31, 2025	31 Desember 2024 December 31, 2024
		Informasi Kuantitatif/Kualitatif Quantitative/ Qualitative Information	Informasi Kuantitatif/Kualitatif Quantitative/ Qualitative Information
(1)	(2)	(3)	(4)
1	Penerbit Issuer	Bank SulutGo	Bank SulutGo
2	Nomor identifikasi Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	-	-
3	Hukum yang digunakan Governing law(s) of the instrument	Indonesia	Indonesia
3a	Sarana yang memungkinkan kewajiban pelaksanaan pada Bagian 13 dari Lembar Istilah TLAC tercapai (untuk instrumen TLAC sah lainnya yang diatur oleh hukum asing) Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	-	-
Perlakuan Instrumen berdasarkan ketentuan KPMM Treatment of Instruments in accordance with CAR Regulations			
4	Pada saat masa transisi Transitional Basel III rules		
5	setelah masa transisi Post-transitional Basel III rules	CET 1	CET 1
6	Apakah instrumen *eligible* untuk Individu/Konsolidasi atau Konsolidasi dan Individu Eligible at solo/group/group and solo	Individu Individual	Individu Individual
7	Jenis Instrumen Instrument type (types to be specified by each jurisdiction)	Saham biasa Common stock	Saham biasa Common stock
8	Jumlah yang diakui dalam perhitungan KPMM Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	1.853.003	1.803.181
9	Nilai par dari instrumen Par value of instrument	1.853.003	1.803.181
10	Klasifikasi sesuai standar akuntansi keuangan Accounting classification	Ekuitas Equity	Ekuitas Equity
11	Tanggal penerbitan Original date of issuance	-	-
12	Tidak ada jatuh tempo (*perpetual*) atau dengan jatuh tempo Perpetual or dated	*Perpetual* Perpetual	*Perpetual* Perpetual
13	Tanggal jatuh tempo Original maturity date	Tidak ada tanggal jatuh tempo No maturity date	Tidak ada tanggal jatuh tempo No maturity date
14	Eksekusi *call option* atas persetujuan Otoritas Jasa Keuangan Issuer call subject to prior supervisory approval	Tidak No	Tidak No

(Disajikan dalam Jutaan Rupiah)
(In million rupiah)

No.	Uraian Description	31 Desember 2025 December 31, 2025	31 Desember 2024 December 31, 2024
		Informasi Kuantitatif/Kualitatif Quantitative/ Qualitative Information	Informasi Kuantitatif/Kualitatif Quantitative/ Qualitative Information
(1)	(2)	(3)	(4)
15	Tanggal *call option*, jumlah penarikan dan persyaratan *call option* lainnya (bila ada) Optional call date, contingent call dates and redemption amount	N/A	N/A
16	*Subsequent call option* Subsequent call dates, if applicable	N/A	N/A
	Kupon/dividen Coupons/dividends	Deviden Dividend	Deviden Dividend
17	Dividen/ kupon dengan bunga tetap atau floating Fixed or floating dividend/coupon	*Floating* Floating	*Floating* Floating
18	Tingkat dari *coupon rate* atau *index* lain yang menjadi acuan Coupon rate and any related index	N/A	N/A
19	Ada atau tidaknya *dividend stopper* Existence of a dividend stopper	Tidak No	Tidak No
20	*Fully discretionary; partial* atau *mandatory* Fully discretionary, partially discretionary or mandatory	*Mandatory*	*Mandatory*
21	Apakah terdapat fitur *step up* atau insentif lain Existence of step-up or other incentive to redeem	Tidak No	Tidak No
22	Non-kumulatif atau kumulatif Non-cumulative or cumulative	*Non-cumulative* Non-cumulative	*Non-cumulative* Non-cumulative
23	Dapat dikonversi atau tidak dapat dikonversi Convertible or non-convertible	*Non-convertible* Non-convertible	*Non-convertible* Non-convertible
24	Jika dapat dikonversi, sebutkan *trigger point*-nya If convertible, conversion trigger(s)	N/A	N/A
25	Jika dapat dikonversi, apakah seluruh atau sebagian If convertible, fully or partially	N/A	N/A
26	Jika dapat dikonversi, bagaimana *rate* konversinya If convertible, conversion rate	N/A	N/A
27	Jika dapat dikonversi; apakah *mandatory* atau *optional* If convertible, mandatory or optional conversion	N/A	N/A
28	Jika dapat dikonversi, sebutkan jenis instrumen konversinya If convertible, specify instrument type convertible into	N/A	N/A
29	Jika dapat dikonversi, sebutkan issuer of instrument it converts into If convertible, specify issuer of instrument it converts into	N/A	N/A
30	Fitur *write-down* Writedown feature	Tidak No	Tidak No
31	Jika terjadi *write-down*, sebutkan *trigger*-nya If writedown, writedown trigger(s)	N/A	N/A
32	Jika terjadi *write-down*, apakah penuh atau sebagian If writedown, full or partial	N/A	N/A
33	Jika terjadi *write down*; permanen atau temporer If writedown, permanent or temporary	N/A	N/A
34	Jika terjadi *write down* temporer, jelaskan mekanisme *write-up* If temporary write-own, description of writeup mechanism	N/A	N/A
34a	Tipe subordinasi Type of subordination	N/A	N/A
35	Hierarki instrumen pada saat likuidasi Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	*Last right* Last right	*Last right* Last right

(Disajikan dalam Jutaan Rupiah)
(In million rupiah)

No.	Uraian Description	31 Desember 2025 December 31, 2025	31 Desember 2024 December 31, 2024
		Informasi Kuantitatif/Kualitatif Quantitative/ Qualitative Information	Informasi Kuantitatif/Kualitatif Quantitative/ Qualitative Information
(1)	(2)	(3)	(4)
36	Apakah terdapat fitur yang *non-compliant* Non-compliant transitioned features	Tidak No	Tidak No
37	Jika Ya, jelaskan fitur yang *non-compliant* If yes, specify non-compliant features	N/A	N/A
	Analisis Kualitatif Qualitative Analysis		

Pendekatan Manajemen Risiko Bank (OVA) Per 31 Desember 2025

Bank Risk Management Approach (OVA) as of December 31, 2025

PENDEKATAN MANAJEMEN RISIKO RISK MANAGEMENT APPROACH	
I.	**Model Bisnis yang ditentukan dan interaksi dengan Profil Risiko keseluruhan dan bagaimana profil risiko bank berinteraksi dengan toleransi risiko yang telah disetujui direksi** Defined Business Model and interaction with the overall risk profile and how the Bank's risk profile interacts with the risk tolerance that has been approved by the Board of Directors

Limit Risiko Bank Bank's Risk Limit			*Risk Appetite*	*Risk Tolerance*
1	RISIKO KREDIT CREDIT RISK			
	a.	KONSENTRASI KREDIT KOMERSIL COMMERCIAL CREDIT CONCENTRATION	12,20%	11% <12,20%
	b.	KONSENTRASI KREDIT KONSUMER CONSUMER CREDIT CONCENTRATION	87,80%	86% <87,80%
	c.	*COUNTERPARTY* COUNTERPARTY		
		- BANK PEMERINTAH GOVERNMENT BANK	Rp500 miliar IDR500 billion	
		- BANK DAERAH REGIONAL BANK	Rp500 miliar IDR500 billion	
		- BANK SWASTA NASIONAL NATIONAL PRIVATE BANK	Rp350 miliar ID350 billion	
		- BANK SWASTA ASING FOREIGN PRIVATE BANK	Rp250 miliar IDR250 billion	
	d.	NPL NPL	<5%	0
2	RISIKO PASAR MARKET RISK			
	a.	PORTOFOLIO SURAT BERHARGA BERISIKO YANG DIMILIKI (TRADING) PORTFOLIO OF RISK SECURITIES OWNED (TRADING)	Rp200 miliar IDR200 billion	Rp200 miliar IDR200 billion
	b.	KERUGIAN SURAT BERHARGA TAHUNAN (*TRADING*) ANNUAL SECURITIES LOSS (TRADING)	Rp3 miliar IDR3 billion	Rp3 miliar IDR3 billion

	Limit Risiko Bank Bank's Risk Limit			Risk Appetite	Risk Tolerance
3	RISIKO OPERASIONAL OPERATIONAL RISK				
	a.	*FRAUD* (DIBANDING TOTAL PEGAWAI, KONSOLIDASI) FRAUD (COMPARED TO TOTAL EMPLOYEES, CONSOLIDATED)			
		-	NOMINAL NOMINAL	Rp5 miliar IDR5 billion	Rp10 miliar IDR10 billion
		-	JUMLAH KEJADIAN NUMBER OF EVENTS	30	31
	b.	PHK (DIBANDING TOTAL PEGAWAI, KONSOLIDASI) LAYOFFS (COMPARED TO TOTAL EMPLOYEES, CONSOLIDATED)		30	31
	c.	*TURN OVER* PEGAWAI, JUMLAH YANG KELUAR/TOTAL PEGAWAI TURN OVER EMPLOYEES, NUMBER OF OUT/TOTAL EMPLOYEES		>1%-<5%	0
	d.	PELANGGARAN PEGAWAI (TOTAL PEGAWAI, KONSOLIDASI) EMPLOYEE VIOLATIONS (TOTAL EMPLOYEES, CONSOLIDATED)		101	101
	e.	PENGADUAN NASABAH CUSTOMER COMPLAINTS		<120	150
	f.	RATIO PEGAWAI KONTRAK: PEGAWAI TETAP (*INCLUDE* CAPEG) CONTRACT EMPLOYEE RATIO: PERMANENT EMPLOYEE (INCLUDE EMPLOYEE CANDIDATE)		≤ 25%	0
4	RISIKO LIKUIDITAS LIQUIDITY RISK				
	a.	GWM GWM			
		-	PRIMER PRIMARY	3,5%	3,5%
		-	SEKUNDER SECONDARY	6,0%	6,0%
	b.	*LOAN TO FUNDING RATIO* (LFR) LOAN TO FUNDING RATIO (LFR)		84-94%	84-94%
	c.	*MATURITY* PROFIL MATURITY PROFILE		10%	20%
	d.	PEMELIHARAAN KAS MINIMUM MINIMUM CASH MAINTENANCE		≥ 2,5% x DPK	>1%-<2,5% x DPK
	e.	*RATIO* DEPOSITO INTI TERHADAP TOTAL DPK RATIO OF CORE DEPOSITS TO TOTAL TPF		≤44,28%	>44,28%-< 60%
	f.	RATIO DEPOSITO TERHADAP TOTAL DPK *DEPOSIT* RATIO TO TOTAL TPF		≤73,46%-65%	≥73,46%-72%
	g	KOMPOSISI DEPOSITO YANG *RATE SENSITIVE* (DIATAS LPS *RATE*) DIBANDING TOTAL DEPOSITO RATE SENSITIVE DEPOSIT COMPOSITION (ABOVE LPS RATE) THAN TOTAL DEPOSIT		≤70%	>70%-< 72%
	h.	*GAP* ANTARA ASET DAN LIABILITAS GAP BETWEEN ASSETS AND LIABILITIES			
		-	JANGKA WAKTU > 1-3 BULAN TERM > 1-3 MONTHS	≤-Rp1,6 triliun ≤-IDR1.6 trillion	> -Rp1,6 triliun – < -Rp1,7 triliun > -IDR1.6 trillion – < -IDR1.7 trillion
		-	JANGKA WAKTU > 3-6 BULAN TERM > 3-6 MONTHS	≤-Rp1,2 triliun ≤-IDR1.2 trillion	> -Rp1,2 triliun – < -Rp1,3 triliun > -IDR1.2 trillion – < -IDR1.3 trillion

Limit Risiko Bank Bank's Risk Limit			Risk Appetite	Risk Tolerance
	-	JANGKA WAKTU > 6-12 BULAN TERM > 6-12 MONTHS	≤-Rp1,5 triliun ≤-IDR1.5 trillion	> -Rp1,5 triliun – < -Rp1,7 triliun > -IDR1.5 trillion – < -IDR1.7 trillion
	-	JANGKA WAKTU > 12 BULAN TERM > 12 MONTHS	≤ Rp7 triliun ≤ IDR7 trillion	> -Rp7 triliun – < -Rp7,8triliun > -IDR7trillion – < -IDR7.8 trillion
i.		TOTAL ASET LIKUID TERHADAP TOTAL ASET TOTAL LIQUID ASSETS TO TOTAL ASSETS	13,69%	10,00%

No Limit Risiko Bank No Limit Bank Risk			Risk Appetite	Risk Tolerance
5		RISIKO STRATEJIK STRATEGIC RISK		
	a.	RASIO KPMM (CAR) KPMM RATIO (CAR)	100,00%	80,00%
	b.	ROE ROE	100,00%	80,00%
	c.	ROA ROA	100,00%	80,00%
	d.	NIM NIM	100,00%	80,00%
	e.	RIM RIM	84-94%	84-94%
	f.	LABA BERSIH NET PROFIT	100,00%	80,00%
	g.	*FEE BASED INCOME*/PENDAPATAN OPERASIONAL FEE BASED INCOME/OPERATING INCOME	100,00%	80,00%
	h.	TOTAL KREDIT TOTAL CREDIT	100,00%	80,00%
	i.	TOTAL DPK TOTAL TPF	100,00%	80,00%
	j.	NPL NPL	<5%	5,00%
	k.	*EXTRACOMTABLE* EXTRACOMTABLE	100,00%	70,00%
	l.	BOPO BOPO	≥100%	110,00%
	m.	DEVIASI ANGGARAN BUDGET DEVIATION		
		- ASET ASSET	0	≥ -5% sampai dengan ≤ 5% ≥ -5% to ≤ 5%
		- LABA RUGI PROFIT AND LOSS	≥ -5% sampai dengan ≤ 5% ≥ -5% to ≤ 5%	≥ -7,5% sampai dengan < 7,5% ≥ -7.5% to < 7.5%
		- PENDAPATAN INCOME	≥-5%	≥ -7,5% sampai dengan < -5% ≥ -7.5% to < -5%
		- BEBAN EXPENSE	≤ 5%	≥ 5% sampai dengan < 7,5% ≥ 5% to < 7.5%

No Limit Risiko Bank No Limit Bank Risk			Risk Appetite	Risk Tolerance
	n.	BATAS WAKTU PENYELESAIAN ANGGARAN BUDGET SETTLEMENT DEADLINE	90 Hari/Days	-
	o.	REALISASI RENCANA BISNIS BUSINESS PLAN REALIZATION		
		- RASIO MODAL INTI CORE CAPITAL RATIO	REALISASI SESUAI TARGET RBB (100%) REALIZATION ACCORDING TO RBB TARGET (100%)	REALISASI <100% REALIZATION <100%
		- RENTABILITAS PROFITABILITY	REALISASI SESUAI TARGET RBB (100%) REALIZATION ACCORDING TO RBB TARGET (100%)	REALISASI LABA BRUTO <95%->90% GROSS PROFIT REALIZATION >90%–<95%
6	RISIKO KEPATUHAN COMPLIANCE RISK			
	a.	KETERLAMBATAN LAPORAN EKSTERNAL EXTERNAL REPORT DELAY		
		- ICAAP ICAAP	tanggal 20 bulan berjalan 20th of the current month	tanggal 30 bulan berjalan 30th of the current month
		- PROFIL RISIKO RISK PROFILE	12 hari kerja 12 working days	s.d 15 hari kerja up to 15 working days
		- TINGKAT KESEHATAN BANK BANK HEALTH LEVEL	tanggal 20 bulan berjalan 20th of the current month	tanggal 30 bulan berjalan 30th of the current month
	b.	BMPK BMPK		
		- PIHAK TERKAIT RELATED PARTIES	8,00%	10,00%
		- PIHAK TIDAK TERKAIT UNRELATED PARTIES	18,00%	20,00%
7	RISIKO HUKUM LEGAL RISK			
	a.	PENYELESAIAN MASALAH HUKUM SETTLEMENT OF LEGAL PROBLEMS	1 KASUS HUKUM 1 LEGAL CASE	2 KASUS HUKUM 2 LEGAL CASES
8	RISIKO REPUTASI REPUTATION RISK			
	a.	PUBLIKASI NEGATIF NEGATIVE PUBLICATIONS		
		- MEDIA LOKAL (CETAK) LOCAL MEDIA (PRINT)	≤ 7 kali ≤ 7 times	
		- MEDIA NASIONAL (CETAK & *ONLINE*) NATIONAL MEDIA (PRINT & ONLINE)	≤ 7 kali ≤ 7 times	
		- MEDIA SOSIAL SOCIAL MEDIA	≤ 7 kali ≤ 7 times	

II.	**Struktur Tata Kelola risiko: tanggung jawab Bank (pengawasan dan delegasi otoritas, rincian tanggung jawab berdasarkan jenis risiko, unit bisnis, dll); hubungan antar struktur organisasi yang terlibat dalam manajemen risiko (yaitu direksi, pejabat eksekutif, komite risiko yang terpisah, komite manajemen risiko, fungsi kepatuhan, dan fungsi internal audit).** Risk Governance Structure: Bank responsibilities (supervision and delegation of authority, details of responsibilities by type of risk, business unit, etc.); relationships among organizational structures involved in risk management (i.e. Board of Directors, executive officers, separate Risk Committee, Risk Management Committee, compliance function, and internal audit function).		
	Tugas dan wewenang masing-masing bidang dalam penerapan Manajemen Risiko meliputi: The duties and authorities of each field in the application of Risk Management include:		
	1	Dewan Komisaris, dibantu oleh Komite Pemantau Risiko mempunyai kewenangan untuk: The Board of Commissioners, assisted by the Risk Monitoring Committee has the authority to:	
		1	Menyetujui kebijakan manajemen risiko termasuk strategi dan kerangka manajemen risiko yang ditetapkan sesuai dengan tingkat risiko yang akan diambil (*risk appetite*) dan toleransi risiko (*risk tolerance*) Bank. Approve the risk management policy including the strategy and risk management framework that is set accordingly with the level of risk to be taken (risk appetite) and risk tolerance (risk tolerance) of the Bank.
		2	Mengevaluasi kebijakan manajemen risiko dan strategi manajemen risiko paling kurang satu kali dalam satu tahun atau dalam frekuensi yang lebih sering dalam hal terdapat perubahan faktor-faktor yang mempengaruhi kegiatan usaha Bank secara signifikan. Evaluate risk management policies and risk management strategies at least once a year or more frequently in the event that there are changes in factors that significantly affect the Bank's business activities.
		3	Mengevaluasi pertanggungjawaban Direksi dan memberikan arahan perbaikan atas pelaksanaan kebijakan manajemen risiko secara berkala. Evaluasi dilakukan dalam rangka memastikan bahwa Direksi mengelola aktivitas dan seluruh risiko Bank secara efektif. Evaluate the accountability of the Board of Directors and provide direction for improvement of the implementation of risk management policies on a regular basis. Evaluation is carried out in order to ensure that the Board of Directors manage the activities and all risks of the Bank effectively.
		4	Memastikan kebijakan dan proses manajemen risiko dilaksanakan secara efektif dan terintegrasi dalam proses manajemen risiko secara keseluruhan. Ensure that risk management policies and processes are implemented effectively and integrated into the overall risk management process.
	2	Direktur Utama, dibantu oleh Komite Manajemen Risiko berwenang dan bertanggung jawab atas pelaksanaan manajemen risiko di Bank secara keseluruhan, termasuk memastikan pelaksanaan langkah-langkah perbaikan atas permasalahan atau penyimpangan dalam kegiatan usaha Bank yang menjadi temuan SKAI. Rekomendasi dari Komite Manajemen Risiko wajib menjadi bahan pertimbangan utama bagi Direktur Utama dalam pengambilan keputusan bisnis Bank. The President Director, assisted by the Risk Management Committee, is authorized and responsible for the implementation of risk management in the Bank as a whole, including ensuring the implementation of corrective measures for problems or irregularities in the Bank's business activities that are found by SKAI. Recommendations from the Risk Management Committee must be the main consideration for the President Director in making business decisions for the Bank.	
	3	Direktur Kepatuhan untuk Divisi Manajemen Risiko dengan wewenang dan tanggung jawab: Compliance Director for Risk Management Division with authority and responsibility:	
		1	Menyusun kebijakan, strategi, dan kerangka manajemen risiko secara tertulis dan komprehensif termasuk limit risiko secara keseluruhan dan per jenis risiko, dengan memperhatikan tingkat risiko yang akan diambil dan toleransi risiko sesuai kondisi Bank serta memperhitungkan dampak risiko terhadap kecukupan permodalan. Setelah mendapat persetujuan dari Dewan Komisaris maka Direksi menetapkan kebijakan, strategi, dan kerangka manajemen risiko dimaksud. Develop written and comprehensive risk management policies, strategies and frameworks including overall risk limits and per type of risk, taking into account the level of risk to be taken and risk tolerance according to the Bank's conditions and taking into account the impact of risk on capital adequacy. After obtaining approval from the Board of Commissioners, the Board of Directors shall determine the policy, strategy, and risk management framework.
		2	Menyusun, menetapkan, dan mengkinikan prosedur dan alat untuk mengidentifikasi, mengukur, memonitor, dan mengendalikan risiko. Develop, establish, and update procedures and tools to identify, measure, monitor and control risks.
		3	Mengevaluasi dan/atau mengkinikan kebijakan, strategi, dan kerangka manajemen risiko paling kurang satu kali dalam satu tahun atau dalam frekuensi yang lebih sering dalam hal terdapat perubahan faktor-faktor yang mempengaruhi kegiatan usaha Bank, eksposur risiko, dan/atau profil risiko secara signifikan. Evaluate and/or update risk management policies, strategies and frameworks at least once a year or more frequently in the event that there are changes in factors that significantly affect the Bank's business activities, risk exposure, and/or risk profile.

	4	Menetapkan struktur organisasi termasuk wewenang dan tanggung jawab yang jelas pada setiap jenjang jabatan yang terkait dengan penerapan manajemen risiko. Establish organizational structure including clear authority and responsibility at each level of position related to the implementation of risk management.
	5	Bertanggung jawab atas pelaksanaan kebijakan, strategi, dan kerangka manajemen risiko yang telah disetujui oleh Dewan Komisaris serta mengevaluasi dan memberikan arahan berdasarkan laporan-laporan yang disampaikan oleh Divisi Manajemen Risiko termasuk laporan mengenai Profil Risiko. Responsible for the implementation of policies, strategies, and risk management frameworks that have been approved by The Board of Commissioners which also evaluates and provides direction based on the reportss submitted by the Risk Management Division including reports on the risk profile.
	6	Memastikan seluruh risiko yang material dan dampak yang ditimbulkan oleh risiko dimaksud telah ditindaklanjuti dan menyampaikan laporan pertanggungjawaban kepada Dewan Komisaris secara berkala. Laporan dimaksud antara lain memuat laporan perkembangan dan permasalahan terkait risiko yang material disertai langkah-langkah perbaikan yang telah, sedang, dan akan dilakukan. Ensure that all material risks and impacts caused by these risks have been followed up and submit accountability reports to the Board of Commissioners on a regular basis. The report includes, among otherss, reports on progress and problems related to material risks along with corrective measures that have been, are being, and will be taken.
	7	Mengembangkan Budaya Manajemen Risiko termasuk kesadaran risiko pada seluruh jenjang organisasi, antara lain meliputi komunikasi yang memadai kepada seluruh jenjang organisasi tentang pentingnya pengendalian intern yang efektif. Developing a Risk Management Culture including risk awareness at all levels of the organization, including adequate communication to all levels of the organization regarding the importance of effective internal control.
	8	Memastikan kecukupan dukungan keuangan dan infrastruktur untuk mengelola dan mengendalikan risiko. Ensure adequate financial support and infrastructure to manage and control risk.
	9	Memastikan bahwa fungsi manajemen risiko telah diterapkan secara independen yang dicerminkan antara lain adanya pemisahan fungsi antara Divisi Manajemen Risiko yang melakukan identifikasi, pengukuran, pemantauan dan pengendalian risiko dengan satuan kerja yang melakukan dan menyelesaikan transaksi. Ensuring that the risk management function has been implemented independently which is reflected in, among others, the separation of functions between the Risk Management Division which carries out identification, measurement, monitoring and control of risk and the work unit that performs and completes transactions
	10	Bertanggung jawab sepenuhnya kepada pemegang saham melalui Komisaris, untuk memastikan bahwa seluruh risiko di bidang tugasnya telah dikelola dengan baik. Fully responsible to shareholders through the Bsoard of Commissioners, to ensure that all risks in the field of work have been managed properly.
	11	Bertanggung jawab sepenuhnya terhadap kerugian finansial atau pengurangan nilai saham yang disebabkan tidak terkendalinya risiko yang menyangkut bidang tugasnya. Fully responsible for financial losses or reductions in share value caused by uncontrolled risks related to their field of work.
	12	Bertanggung jawab meyakinkan para pemegang saham, melalui Komisaris, bahwa bidang tugasnya telah mengimplementasikan sistem manajemen risiko sesuai dengan eksposur risiko yang dihadapi, telah menjalankan manajemen risiko dengan baik dan telah mensosialisasikan penerapan manajemen risiko ke segenap Satuan Kerja Operasional Bank. Responsible for reassuring the shareholders, through the Board of Commissioners, that their field of work has implemented a risk management system in accordance with the risk exposures faced, has been carry out risk management properly and have socialized the implementation of risk management to all Bank Operational Units.
	13	Memantau hasil keputusan Direktur Utama yang tidak mempertimbangkan hasil rekomendasi Komite Manajemen Risiko berdasarkan Laporan Divisi Manajemen Risiko dan menyampaikan dalam Rapat BOD dan BOC. Monitor the results of the President Director's decisions that do not take into account the recommendations of the Risk Management Committee based on the Risk Management Division Report and submit to the BOD and BOC Meetings.
4	Direktur Umum untuk Divisi *Human Capital* dengan wewenang dan tanggung jawab: General Director for Human Capital Division with authority and responssibility:	
	Dalam rangka pelaksanaan tanggung jawab penerapan manajemen risiko terkait SDM maka Direktur Umum untuk Divisi HC harus: In the context of implementing the responsibility for implementing risk managemenst related to HR, the General Director for the HC Division must:	
	1	Menetapkan kualifikasi HC yang jelas untuk setiap jenjang jabatan yang terkait dengan penerapan manajemen risiko; Establish clear HC qualifications for each level of positiosn related to the implementation of risk management;

	2		Memastikan kecukupan kuantitas dan kualitas SDM yang ada di Bank dan memastikan SDM dimaksud memahami tugas dan tanggung jawabnya, baik untuk unit bisnis, Divisi Manajemen Risiko maupun unit pendukung yang bertanggung jawab atas pelaksanaan manajemen risiko; Ensuring the adequacy of the quantity and quality of HR in the Bank and ensuring that the said HR understands duties and responsibilities, both for business units, Risk Management Division and supporting units responsible for the implementation of risk management;
	3		Mengembangkan sistem penerimaan pegawai, pengembangan, dan pelatihan pegawai termasuk rencana suksesi manajerial serta remunerasi yang memadai untuk memastikan tersedianya pegawai yang kompeten di bidang manajemen risiko; Develop a system of recruitment, development and training of employees including managerial succession plans and adequate remuneration to ensure the availability of competent employees in the field of risk management;
	4		Memastikan peningkatan kompetensi dan integritas pimpinan dan personil unit kerja operasional, Divisi Manajemen Risiko, Divisi Kepatuhan, dan Satuan Kerja Audit Internal (SKAI), dengan memperhatikan faktor-faktor seperti pengetahuan, pengalaman/rekam jejak dan kemampuan yang memadai di bidang manajemen risiko melalui program pendidikan dan pelatihan yang berkesinambungan, untuk menjamin efektivitas proses manajemen risiko; Ensuring the improvement of the competence and integrity of the leadership and personnel of the operational work units, the Risk Management Division, the Compliance Division, and the Internal Audit Unit (SKAI), taking into account factors such as knowledge, experience/ track record and adequate capabilities in the field of management risk through continuous education and training programs, to ensure the effectiveness of the risk management process;
	5		Menempatkan pejabat dan staf yang kompeten pada masing-masing satuan kerja sesuai dengan sifat, jumlah, dan kompleksitas kegiatan usaha Bank; Placing competent officials and staff in each work unit in accordance with the nature, number, and complexity of the Bank's business activities;
	6		Memastikan bahwa pejabat dan staf yang ditempatkan pada masing-masing satuan kerja tersebut memiliki: Ensure that officials and staff assigned to each of these work units have:
		a)	Pemahaman mengenai risiko yang melekat pada setiap produk/aktivitas Bank; Understanding of the risks inherent in each product/activity of the Bank;
		b)	Pemahaman mengenai faktor-faktor risiko yang relevan dan kondisi pasar yang mempengaruhi produk/aktivitas Bank, serta kemampuan mengestimasi dampak dari perubahan faktor-faktor tersebut terhadap kelangsungan usaha Bank; Understanding of relevant risk factors and market conditions that affect the Bank's products/ activities, as well as the ability to estimate the impact of changes in these factors on the Bank's business continuity;
		c)	Kemampuan mengkomunikasikan implikasi eksposur risiko Bank kepada Direksi dan Komite Manajemen Risiko secara tepat waktu. Ability to communicate the implications of the Bank's risk exposure to the Board of Directors and the Risk Management Committee in a timely manner.
	7		Memastikan agar seluruh SDM memahami strategi, tingkat risiko yang akan diambil dan toleransi risiko, dan kerangka Manajemen Risiko yang telah ditetapkan Direksi dan disetujui oleh Dewan Komisaris serta mengimplementasikannya secara konsisten dalam aktivitas yang ditangani. Ensure that all HR understands the strategy, level of risk to be taken and risk tolerance, and the Risk Management framework that has been determined by the Board of Directors and approved by the Board of Commissioners and implements it consistently in the activities handled.
5	Komite Manajemen Risiko Risk Management Committese		
	Struktur organisasi Komite Manajemen Risiko bersifat non struktural dengan fungsi untuk memberikan masukan berupa rekomendasi kepada Direktur Utama tentang kebijakan dan strategi penerapan manajemen risiko di Bank. The organizational structure of the Risk Management Committee is non-structural with the function of providing input in the form of recommendations to the President Director on policies and strategies for implementing risk management in the Bank.		
	Keanggotaan Komite Manajemen Risiko terdiri dari mayoritas direksi dan pejabat eksekutif Bank, yang dikelompokkan menjadi 2 (dua) yaitu: The membership of the Risk Management Committee consists of the majority of the Bank's directors and executive officers, which are grouped into 2 (two), namely:		
	1		Anggota tetap merupakan mayoritas Direksi, Pemimpin Grup (*Group Head*), Pemimpin Divisi Kepatuhan, Pemimpin Divisi Satuan Kerja Audit Interen (SKAI) dan Seluruh Pemimpin Divisi *Core Risk Taking Unit* (CRTU). The permanent members comprise the majority of the Board of Directors, Group Heads (Group Heads), Compliance Division Heads, Internal Audit Division Heads (SKAI) and all Core Risk Taking Unit (CRTU) Division Leaders.
	2		Anggota tidak tetap merupakan seluruh Pemimpin Divisi *Supporting Risk Taking Unit* (SRTU). Non-permanent members are all Heads of the Supporting Risk Taking Unit (SRTU) Division.

Selengkapnya susunan keanggotaan Komite Manajemen Risiko sesuai Surat Keputusan Direksi No. 055/SK-MRi/DIR/V/2017 tanggal 29 Mei 2017 sebagai berikut:
The complete composition of the membership of the Risk Management Committee is in accordance with the Decree of the Board of Directors Number 055/SK-MRi/DIR/V/2017 dated May 29, 2017 as follows:

-	Ketua Chairman	: Direktur Kepatuhan : Compliance Director
-	Anggota Member	: Direktur Umum : General Director
-	Anggota Member	: Direktur Operasional : Operations Director
-	Anggota Member	: Direktur Pemasaran : Marketing Director
-	Anggota Member	: Group Head Pemasaran : Head of Marketing Group
-	Anggota (Sekretaris) Member (Secretary):	: Pemimpin Divisi Manajemen Risiko : Head of Risk Management Division
	CORE RISK TAKING UNIT CORE RISK TAKING UNITS	
-	Anggota Member	: Pemimpin Divisi Kredit Bisnis : Head of Business Credit Division
-	Anggota Member	: Pemimpin Divisi Kredit Konsumer : Head of Consumer Credit Division
-	Anggota *Member*	: Pemimpin Divisi Tresuri *: Head of Treasury Division*
-	Anggota *Member*	: Pemimpin Divisi Pemasaran *: Head of Marketing Division*
-	Anggota *Member*	: Pemimpin Divisi Akuntansi *: Head of Accounting Division*
-	Anggota *Member*	: Pemimpin Divisi TI dan Electronic Banking *: Head of IT and Electronic Banking Division*
	SUPPORTING RISK TAKING UNIT SUPPORTING RISK TAKING UNIT	
-	Anggota Member	: Pemimpin Satuan Kerja Audit Intern (SKAI) : Head of Internal Audit Unit (SKAI)
-	Anggota Member	: Pemimpin Divisi Kepatuhan : Head of Compliance Division
-	Anggota Member	: Pemimpin Divisi Pengembangan Bisnis : Head of Business Development Division
-	Anggota Member	: Pemimpin Divisi Sumber Daya Manusia : Head of Human Resources Division
-	Anggota Member	: Pemimpin Divisi Perencanaan : Head of Planning Division
-	Anggota Member	: Pemimpin Divisi Umum : Head of General Affairs Division
-	Anggota Member	: Sekretaris Perusahaan : Corporate Secretary
-	Anggota Member	: Pemimpin Divisi Jaringan & Layanan : Head of Network & Service Division

Tugas, tanggung jawab dan wewenang Komite Manajemen Risiko meliputi:
The duties, responsibilities and authorities of the Risk Management Committee include:

1	Tugas Task	
	Memberikan rekomendasi kepada Direktur Utama, sekurang-kurangnya meliputi: Provide recommendations to the President Director, at least covering:	
	1	Pokok-pokok materi yang perlu dicantumkan dalam kebijakan Manajemen Risiko serta perubahannya termasuk stategi Manajeman Risiko dan *contingency plan* apabila kondisi eksternal tidak normal. The main points that need to be included in the Risk Management policy and its amendments include the Risk Management strategy and contingency plan if external conditions are abnormal.

		2	Hal-hal yang perlu diperbaiki dan atau disempurnakan dalam rangka penerapan Manajemen Risiko yang dilakukan secara berkala maupun bersifat insidentil. Things that need to be fixed and or refined in order to implement Risk Management is carried out periodically or incidentally.
		3	Hal-hal yang perlu mendapat perhatian serta perlu ditindak lanjuti sehubungan posisi risiko yang telah melampaui limit. Matters that need attention and need to be followed up in relation to the risk position that has exceeded the limit.
	2	Tanggung jawab Responsibility	
		Tersedianya rekomendasi untuk Direktur Utama tentang rancangan: Availability of recommendations to the President Director regarding the design of:	
		1	Kebijakan strategi dan pedoman Manajemen Risiko. Risk Management strategy policies and guidelines.
		2	Perbaikan dan atau penyempurnaan pelaksanaan strategi Manajemen Risiko yang didasarkan suatu hasil evaluasi atas pelaksanaan dimaksud. Improvements and/or improvements to the implementation of the Risk Management strategy based on an evaluation of the implementation in question.
		3	Penerapan (*justification*) hal-hal yang terkait dengan keputusan bisnis yang menyimpang dari prosedur normal (*irregulirities*). The application (justification) of matters related to business decisions that deviate from normal procedures (irregularities).
	3	Wewenang Authority	
		1	Menetapkan (*justification*) hal-hal yang terkait dengan keputusan bisnis yang menyimpang dari prosedur normal (*irregularities*) seperti keputusan pelampauan ekspansi usaha yang signifikan dibandingkan dengan rencana bisnis Bank yang telah ditetapkan sebelumya atau pengambilan posisi/eksposur risiko yang melampaui limit yang telah ditetapkan. Determining (justification) matters related to business decisions that deviate from normal procedures (irregularities) such as decisions to exceed significant business expansion compared to the Bank's business plan that has been previously determined or taking positions/risk exposures that exceed the predetermined limits.
		2	Meminta laporan dan atau penjelasan dari Divisi Manajemen Risiko tentang: Request a report and or explanation from the Risk Management Division regarding:
			a) Hasil pemantauan terhadap implementasi strategi manajemen risiko. Monitoring results on implementation risk management strategy.
			b) Besaran atau maksimum eksposur risiko yang wajib dipelihara Bank. The amount or maximum risk exposure that must be maintained by the Bank.
			c) Profil/komposisi risiko yang melekat pada seluruh portofolio atau eksposur Bank Risk profile/composition attached to the entire portfolio or exposure of the Bank.
		3	Menetapkan limit risiko yang direkomendasikan oleh Divisi Manajemen Risiko kepada Satuan Kerja Operasional. Bank wajib meningkatkan efektivitas peran dan fungsi Komite Manajemen Risiko dengan memastikan bahwa rapat Komite Manajemen Risiko dilakukan secara periodik (dibuat jadwal *meeting*nya minimal 3 bulan sekali) dan seluruh tugas serta tanggung jawab Komite Manajemen Risiko telah dilaksanakan dengan baik. Sehubungan dengan itu, maka: Setting the risk limit recommended by the Risk Management Division to the Operational Work Unit. Banks are required to improve the effectiveness of the roles and functions of the Risk Management Committee by ensuring that the Risk Management Committee meetings sare held periodically (meetings are scheduled at least once every 3 months) and all tasks and responsibilities of the Risk Management Committee have been carried out properly. In this regard, then:
			a) Pelaksanaan rapat Komite Manajemen Risiko wajib dihadiri sekurang-kurangnya oleh Ketua, Anggota/Ketua Pengganti, Sekretaris, Pemimpin Divisi Kepatuhan, Pemimpin Divisi SKAI, dan anggota lainnya-nya (Direksi dan Divisi) yang terkait dengan agenda rapat yang akan dibahas. The implementation of the Risk Management Committee meeting must be attended by at least the Chairman, Substitute Member/Chairman, Secretary, Head of the Compliance Division, Head of the Internal Audit Division, and other members (Board of Directors and Divisions) related to the agenda of the meeting.
			b) Setiap kebijakan-kebijakan (*policies*) dan arahan-arahan (*guidelines*) yang telah diputuskan dalam rapat Komite Manajemen Risiko harus dituangkan dalam Keputusan Komite Manajemen Risiko. Any policies (policies) and the guidelines that have been decided in the meeting of the Risk Management Committee must be stated in the Decision of the Risk Management Committee.

		c)	Komite Manajemen Risiko harus memberikan justification terhadap pelampauan-pelampauan limit risiko yang telah terjadi. The Risk Management Committee must provide justification for the exceedances of the risk limit that have occurred.
		d)	Komite Manajemen Risiko harus memberikan keputusan atau melakukan penetapan mengenai transaksi-transaksi trading book, terutama yang terkait limit risiko, sesuai kewenangan yang diatur dalam BPP Pengendalian Risiko Pasar. The Risk Management Committee must make decisions or make stipulations regarding trading book transactions, especially those related to risk limits, in accordance with the authority stipulated in the Market Risk Control BPP.
		e)	Divisi Manajemen Risiko harus menjalankan perannya secara efektif sebagai sekretaris Komite Manajemen Risiko dengan memastikan bahwa rapat Komite Manajemen Risiko dilakukan secara periodik (dibuat jadwal meetingnya minimal 3 bulan sekali) dan memastikan seluruh tugas serta tanggung jawab Komite Manajemen Risiko telah dilaksanakan dengan baik. The Risk Management Division must carry out its role effectively as secretary of the Risk Management Committee by ensuring that the Risk Management Committee meetings are held periodically (meetings are scheduled at least once every 3 months) and ensuring that all duties and responsibilities of the Risk Management Committee are carried out properly.
6	Divisi Manajemen Risiko Risk Management Division		
	Divisi Manajemen Risiko bertanggung jawab menyusun kerangka manajemen risiko global, di mana pendelegasian wewenang dan pemberian limit ditentukan secara jelas sesuai persetujuan Komite Manajemen Risiko. The Risk Management Division is responsible for developing a global risk management framework, in which the delegation of authority and the granting of limits are clearly determined in accordance with the approval of the Risk Management Committee.		
	Dalam menentukan besarnya kewenangan dan limit risiko, Divisi Manajemen Risiko menerima laporan rutin baik dari *Core Risk Taking Unit* (CRTU) maupun *Supporting Risk Taking Unit* (SRTU) mengenai eksposur risiko, sehingga memperoleh gambaran yang utuh tentang eksposur risiko Bank. In determining the amount of authority and risk limits, the Risk Management Division receives regular reports from both the Core Risk Taking Unit (CRTU) and the Supporting Risk Taking Unit (SRTU) regarding risk exposure, thus obtaining a complete picture of the Bank's risk exposure.		
	Divisi Manajemen Risiko bertanggung jawab terhadap pelaksanaan harian pengendalian risiko di seluruh Satuan Kerja Operasional dan memberikan dukungan berupa masukan maupun perbaikan sistem kontrol kepada Satuan Kerja Operasional tersebut. The Risk Management Division is responsible for the daily implementation of risk control in all units Operational Work and provide support in the form of input and improvement of control systems to the Unit the Operational Work.		
	Setiap Satuan Kerja Operasional wajib melaporkan kondisi risiko dan wajib memahami setiap perubahan risiko yang ada di unit kerjanya, dan melaporkan secara berkala kepada Divisi Manajemen Risiko bila terdapat perubahan-perubahan dan hal-hal spesifik. Each Operational Work Unit is required to report risk conditions and must understand any changes in risk in its work unit, and report periodically to the Risk Management Division if there are changes and specific matters.		
	Adapun tugas Divisi Manajemen Risiko secara umum adalah: The tasks of the Risk Management Division in general are:		
	1	Memberikan masukan kepada Direksi dalam penyusunan kebijakan, strategi, dan kerangka manajemen risiko. Provide input to the Board of Directors in the formulation of policies, strategies, and risk management frameworks.	
	2	Mengembangkan prosedur dan alat untuk identifikasi, pengukuran, pemantauan, dan pengendalian risiko. Develop procedures and tools for risk identification, measurement, monitoring and control.	
	3	Mendesain dan menerapkan perangkat yang dibutuhkan dalam penerapan manajemen risiko. Design and implement the tools needed in the implementation of risk management.	
	4	Memantau implementasi kebijakan, strategi, dan kerangka manajemen risiko yang direkomendasikan oleh Komite Manajemen Risiko dan yang telah disetujui oleh Direksi termasuk keputusan Direktur Utama yang tidak mempertimbangkan hasil rekomendasi Komite Manajemen Risiko untuk dipantau dan dilaporkan ke Direktur Kepatuhan. Monitor the implementation of policies, strategies, and risk management framework recommended by the Risk Management Committee and which have been approved by the Board of Directors including the President Director's decision that does not take into account the recommendations of the Risk Management Committee to be monitored and reported to the Compliance Director.	

	5		Memantau posisi/eksposur risiko secara keseluruhan, maupun per risiko termasuk pemantauan kepatuhan terhadap penetapan limit risiko. Monitor position/risk exposure as a whole, as well as per risk including monitoring compliance with risk limit setting.
	6		Melakukan *stress testing* guna mengetahui dampak dari implementasi kebijakan dan strategi manajemen risiko terhadap portofolio atau kinerja Bank secara keseluruhan. Conduct stress testing to determine the impact of the implementation of risk management policies and strategies on the Bank's overall portfolio or performance.
	7		Mengkaji usulan aktivitas dan/atau produk baru yang dikembangkan oleh suatu unit tertentu Bank. Pengkajian difokuskan terutama pada aspek kemampuan Bank untuk mengelola aktivitas dan atau produk baru termasuk kelengkapan sistem dan prosedur yang digunakan serta dampaknya terhadap eksposur risiko Bank secara keseluruhan. Reviewing proposed activities and/or new products developed by a certain unit of the Bank. The assessment is focused primarily on aspects of the Bank's ability to manage new activities and/or products, including the completeness of the systems and procedures used and their impact on the Bank's overall risk exposure.
	8		Memberikan rekomendasi kepada unit kerja bisnis dan/atau kepada Komite Manajemen Risiko terkait penerapan manajemen risiko antara lain mengenai besaran atau maksimum eksposur risiko yang dapat dipelihara Bank. Provide recommendations to business work units and/or to the Risk Management Committee regarding the implementation of risk management, among others regarding the amount or maximum risk exposure that can be maintained by the Bank.
	9		Mengevaluasi akurasi dan validitas data yang digunakan oleh Bank untuk mengukur risiko bagi Bank yang menggunakan model untuk keperluan intern. Evaluate the accuracy and validity of the data used by the Bank to measure risk for the Bank that using the model for internal purposes.
	10		Menyusun dan menyampaikan laporan profil risiko kepada Direktur Utama, Direktur Kepatuhan, dan Komite Manajemen Risiko secara berkala atau paling kurang secara triwulanan. Frekuensi laporan harus ditingkatkan apabila kondisi pasar berubah dengan cepat. Prepare and submit risk profile reports to the President Director, Compliance Director, and the Risk Management Committee on a regular basis or at least quarterly. Report frequency should be increased when market conditions change rapidly.
	11		Melaksanakan kaji ulang secara berkala dengan frekuensi yang disesuaikan kebutuhan Bank, untuk memastikan: Carry out periodic reviews with a frequency that is adjusted to the Bank's needs, to ensure:
		a)	Kecukupan kerangka manajemen risiko. Adequacy of the risk management framework.
		b)	Keakuratan metodologi penilaian risiko. The accuracy of the risk assessment methodology.
		c)	Kecukupan sistem informasi manajemen risiko. Adequacy of risk management information system.
	12		Memberikan kajian risiko atas setiap proposal kebijakan, sistem dan prosedur yang akan diterapkan serta memastikan bahwa aspek-aspek pengendalian risiko telah tercakup di dalamnya, sehingga didalam pelaksanaannya akan tercapai tujuannya secara efektif dan efisien. Provide a risk assessment of each policy proposal, system and procedure that will be implemented and ensure that the risk control aspects are included in it, so that in its implementation its objectives will be achieved effectively and efficiently.
	13		Melakukan *review* terhadap MAK dan scoring risiko kredit. Reviewing MAK and scoring credit risk.
7			Satuan Kerja Operasional (SKO) Operational Work Unit (SKO)
			Satuan Kerja Operasional adalah seluruh unit kerja Satuan Operasional di Kantor Pusat maupun Kantor Cabang terutama yang terkait langsung dengan risiko (*risk taking*) disebut *Core Risk Taking Unit* (CRTU) dan yang tidak terkait langsung dengan risiko disebut *Supporting Risk Taking Unit* (SRTU), yang meliputi: Operational Work Units are all work units of Operational Units at the Head Office and Branch Offices, especially those directly related to risk (risk taking) called Core Risk Taking Units (CRTU) and those not directly related to risk called Supporting Risk Taking Units (SRTU), which include:
	1		*Core Risk Taking Unit*, terdiri dari: Core Risk Taking Unit, consisting of:
		a)	Divisi Kredit Komersial Commercial Credit Division
		b)	Divisi Kredit Konsumer Consumer Credit Division

	c)	Divisi Tresuri Treasury Division
	d)	Divisi RIF RIF Division
	e)	Divisi Akuntansi Accounting Division
	f)	Divisi TI dan Operasional IT and Operations Division
2	*Supporting Risk Taking Unit*, terdiri dari: Supporting Risk Taking Unit, consisting of:	
	a)	Divisi Pengembangan Bisnis Business Development Division
	b)	Divisi *Human Capital* Human Capital Division
	c)	Divisi Perencanaan Planning Division
	d)	Divisi Umum General Division
	e)	Sekretaris Perusahaan Corporate Secretary
	f)	Divisi Jaringan & Layanan Network & Service Division
Tugasnya meliputi: The duties include:		
•	Melakukan identifikasi risiko yang ada di masing-masing unit kerjanya dengan berpedoman pada penyelenggaraan pekerjaan yang ada serta kebijakan, pedoman, dan strategi penerapan manajemen risiko. Identify the risks that exist in each work unit based on the implementation of existing work and policies, guidelines, and strategies for implementing risk management.	
•	Mengelola dan mengendalikan eksposur risiko di unit kerja masing-masing (*risk owner*) sesuai dengan penetapan *risk owner* dalam BPP Profil Risiko, serta kebijakan pada BPP masing-masing Divisi yang disinkronkan dengan BPP Kebijakan Manajemen Risiko dan BPP Pengendalian 8 (delapan) Risiko. Manage and control risk exposure in each work unit (risk owner) in accordance with the determination of risk owner in the BPP Risk Profile, as well as policies in the BPP of each Division that are synchronized with BPP Risk Management Policy and BPP Control of 8 (eight) Risks.	
•	Melaporkan eksposur risiko secara periodik kepada Divisi Manajemen Risiko. Report risk exposure periodically to the Risk Management Division.	
•	Melakukan usulan terhadap hal-hal tertentu dan khusus untuk meningkatkan pengendalian risiko. Make suggestions on certain and specific matters to improve risk control.	
Selain Satuan Kerja Operasional, terdapat unit kerja yang melakukan fungsi pengendalian intern yang disebut *Internal Control Function Unit* yaitu: In addition to the Operational Work Unit, there are work units that perform internal control functions called the Internal Control Function Unit, namely:		
-	Divisi Kepatuhan Compliance Division	
-	Divisi Manajemen Risiko Risk Management Division	
-	SKAI SKAI	
8	Sumber Daya Manusia (SDM) Human Resources (HR)	
Sumber daya manusia dalam kegiatan manajemen risiko memerlukan keahlian dan ketrampilan memadai untuk menerapkan manajemen risiko. Sehubungan dengan hal tersebut, Bank melalui Direktur Umum untuk Divisi SDM telah melakukan langkah-langkah: Human resources in risk management activities require adequate expertise and skills to implement risk management. In this regard, the Bank through the General Director for the HR Division has taken the following steps:		
1	Menetapkan kualifikasi SDM yang jelas untuk setiap jenjang jabatan yang terkait dengan penerapan manajemen risiko. Establish clear HR qualifications for each position level related to the implementation of risk management.	

2	Memastikan kecukupan kuantitas dan kualitas SDM yang ada di Bank dan memastikan SDM dimaksud memahami tugas dan tanggung jawabnya, baik untuk unit bisnis, Divisi Manajemen Risiko maupun unit pendukung yang bertanggung jawab atas pelaksanaan manajemen risiko. Ensuring the adequacy of the quantity and quality of HR in the Bank and ensuring that the said HR understands duties and responsibilities, both for business units, Risk Management Division and supporting units responsible for the implementation of risk management.
3	Mengembangkan sistem penerimaan pegawai, pengembangan, dan pelatihan pegawai termasuk rencana suksesi manajerial serta remunerasi yang memadai untuk memastikan tersedianya pegawai yang kompeten di bidang manajemen risiko. Develop an employee recruitment, development and training system including a managerial succession plan and adequate remuneration to ensure the availability of competent employees in the field of risk management.
4	Memastikan peningkatan kompetensi dan integritas pimpinan dan personil unit kerja operasional, Divisi Manajemen Risiko dan Satuan Kerja Audit Internal (SKAI), dengan memperhatikan faktor-faktor seperti pengetahuan, pengalaman/rekam jejak dan kemampuan yang memadai di bidang manajemen risiko melalui program pendidikan dan pelatihan yang berkesinambungan, untuk menjamin efektivitas proses manajemen risiko. Ensuring the improvement of the competence and integrity of the leadership and personnel of the operational work unit, the Risk Management Division and the Internal Audit Unit (SKAI), taking into account factors such as knowledge, experience/track record and adequate capabilities in the field of risk management through continuous education and training programs, to ensure the effectiveness of the risk management process.
5	Menempatkan pejabat dan staf yang kompeten pada masing-masing satuan kerja sesuai dengan sifat, jumlah, dan kompleksitas kegiatan usaha Bank. Placing competent officials and staff in each work unit in accordance with the nature, number, and complexity of the Bank's business activities.
6	Memastikan bahwa pejabat dan staf yang ditempatkan pada masing-masing satuan kerja tersebut memiliki: Ensure that officials and staff assigned to each of these work units have:
	• Pemahaman mengenai risiko yang melekat pada setiap produk/aktivitas Bank. Understanding of the risks inherent in each product/activity of the Bank.
	• Pemahaman mengenai faktor-faktor risiko yang relevan dan kondisi pasar yang mempengaruhi produk/aktivitas Bank, serta kemampuan mengestimasi dampak dari perubahan faktor-faktor tersebut terhadap kelangsungan usaha Bank. Understanding of relevant risk factors and market conditions that affect the Bank's products/activities, as well as the ability to estimate the impact of changes in these factors on the Bank's business continuity.
	• Kemampuan mengkomunikasikan implikasi eksposur risiko Bank kepada Direksi dan Komite Manajemen Risiko secara tepat waktu. Ability to communicate the implications of the Bank's risk exposure to the Board of Directors and the Risk Management Committee in a timely manner.
7	Memastikan agar seluruh SDM memahami strategi, tingkat risiko yang akan diambil dan toleransi risiko, dan kerangka Manajemen Risiko yang telah ditetapkan Direksi dan disetujui oleh Dewan Komisaris serta dapat mengimplementasikannya secara konsisten dalam aktivitas yang ditangani. Ensure that all HR understands the strategy, the level of risk to be taken and risk tolerance, and the established Risk Management framework Board of Directors and approved by the Board of Commissioners and can implement it consistently in the activities handled.
8	Meningkatkan tingkat kompetensi dan integritas melalui penyusunan budaya kerja berwawasan manajemen risiko dan membudayakannya menjadi perilaku sehari-hari seluruh sumber daya manusia. Increasing the level of competence and integrity through the preparation of a risk management-oriented work culture and cultivating it into the daily behavior of all human resources.
9	Menetapkan sistem penerimaan pegawai, pendidikan dan pelatihan; serta pemberian remunerasi yang memadai sehingga memberikan dukungan terwujudnya penerapan manajemen risiko secara konsisten. Establish a system of recruitment, education and training; as well as providing adequate remuneration so as to provide support for the realization of consistent implementation of risk management.

	10		Khusus untuk sumber daya manusia yang akan ditempatkan pada Divisi Manajemen Risiko maupun Pejabat yang akan ditempatkan pada unit kerja yang langsung mengelola risiko antara lain Divisi Kredit Komersial, Divisi Kredit Konsumer, Divisi Tresuri, Divisi Akuntansi serta Divisi IT dan Operasional akan disiapkan khusus sehingga memiliki kemampuan yang memadai untuk: Especially for human resources who will be placed in the Risk Management Division and Officers who will be placed in work units that directly manage risk, including the Credit Division Commercial, Consumer Credit Division, Tresuri Division, Accounting Division and IT and Operations Division will be specially prepared so as to have adequate capabilities to:
		a.	Memahami risiko yang melekat pada setiap produk dan aktivitas fungsional bank. Understand the risks inherent in each bank's products and functional activities.
		b.	Memahami faktor-faktor risikonya, kondisi lingkungan dan pasar yang mempengaruhinya, serta mampu memprediksikan dampak perubahannya. Understand the risk factors, environmental and market conditions that affect them, and be able to predict the impact of changes.
		c.	Mampu melakukan komunikasi secara aktif mengenai implikasi eksposur risiko kepada Direksi, dan Komite Manajemen Risiko secara mudah, jelas dan tepat sehingga dapat mendukung pengambilan keputusan secara memadai. Able to communicate actively regarding the implications of risk exposure to the Board of Directors and the Risk Management Committee in an easy, clear and precise manner so that it can support decision making adequately.
III.			**Media untuk mengkomunikasikan, menolak, dan mendorong budaya manajemen risiko dalam Bank (*code of conduct*; pengaduan terkait batas operasional atau prosedur untuk mencegah pelanggaran atau pelampauan batas risiko Bank; prosedur untuk meningkatkan dan membagi isu risiko antara lini bisnis dan fungsi manajemen risiko).** Media to communicate, reject, and encourage risk management culture within the Bank (Code of Conduct; complaints related to operational limits or procedures to prevent violations or exceeding the Bank's risk limits; procedures to increase and share risk issues between businesslines and risk management functions).
	1		Memberikan masukan kepada Direksi dalam penyusunan kebijakan, strategi, dan kerangka manajemen risiko. Provide input to the Board of Directors in the formulation of policies, strategies, and risk management frameworks.
	2		Mengembangkan prosedur dan alat untuk identifikasi, pengukuran, pemantauan, dan pengendalian risiko. Develop procedures and tools for risk identification, measurement, monitoring and control.
	3		Mendesain dan menerapkan perangkat yang dibutuhkan dalam penerapan manajemen risiko. Design and implement the tools needed in the implementation of risk management.
	4		Memantau implementasi kebijakan, strategi, dan kerangka manajemen risiko yang direkomendasikan oleh Komite Manajemen Risiko dan yang telah disetujui oleh Direksi termasuk keputusan Direktur Utama yang tidak mempertimbangkan hasil rekomendasi Komite Manajemen Risiko untuk dipantau dan dilaporkan ke Direktur Kepatuhan. Monitor the implementation of risk management policies, strategies and frameworks recommended by the Risk Management Committee and approved by the Board of Directors including the Director's decisions Major who do not consider there commendations of the Risk Management Committee to be monitored and reported to the Compliance Director.
	5		Memantau posisi/eksposur risiko secara keseluruhan, maupun per risiko termasuk pemantauan kepatuhan terhadap penetapan limit risiko. Monitor position/risk exposure as a whole, as well as per risk including monitoring compliance with risk limit setting.
	6		Melakukan *stress testing* guna mengetahui dampak dari implementasi kebijakan dan strategi manajemen risiko terhadap portofolio atau kinerja Bank secara keseluruhan. Conduct stress testing to determine the impact of the implementation of risk management policies and strategies on the Bank's overall portfolio or performance.
	7		Mengkaji usulan aktivitas dan/atau produk baru yang dikembangkan oleh suatu unit tertentu Bank. Pengkajian difokuskan terutama pada aspek kemampuan Bank untuk mengelola aktivitas dan atau produk baru termasuk kelengkapan sistem dan prosedur yang digunakan serta dampaknya terhadap eksposur risiko Bank secara keseluruhan. Reviewing proposed activities and/or new products developed by a certain unit of the Bank. The assessment is focused primarily on aspects of the Bank's ability to manage new activities and/or products, including the completeness of the systems and procedures used and their impact on the Bank's overall risk exposure.
	8		Memberikan rekomendasi kepada unit kerja bisnis dan/atau kepada Komite Manajemen Risiko terkait penerapan manajemen risiko antara lain mengenai besaran atau maksimum eksposur risiko yang dapat dipelihara Bank. Provide recommendations to business work units and/or to the Risk Management Committee regarding the implementation of risk management, among others, regarding the amount or maximum risk exposure that can be maintained by the Bank.

9	Mengevaluasi akurasi dan validitas data yang digunakan oleh Bank untuk mengukur risiko bagi Bank yang menggunakan model untuk keperluan intern. Evaluating the accuracy and validity of the data used by the Bank to measure risk for the Bank using the model for internal purposes.	
10	Menyusun dan menyampaikan laporan profil risiko kepada Direktur Utama, Direktur Kepatuhan, dan Komite Manajemen Risiko secara berkala atau paling kurang secara triwulanan. Frekuensi laporan harus ditingkatkan apabila kondisi pasar berubah dengan cepat. Prepare and submit risk profile reports to the President Director, Compliance Director, and the Risk Management Committee on a regular basis or at least quarterly. The frequency of reports should be increased if market conditions change rapidly.	
11	Melaksanakan kaji ulang secara berkala dengan frekuensi yang disesuaikan kebutuhan Bank, untuk memastikan: Carry out periodic reviews with a frequency that is adjusted to the Bank's needs, to ensure:	
	a.	Kecukupan kerangka manajemen risiko. Adequacy of the risk management framework.
	b.	Keakuratan metodologi penilaian risiko. The accuracy of the risk assessment methodology.
	c.	Kecukupan sistem informasi manajemen risiko. Adequacy of risk management information system.
12	Memberikan kajian risiko atas setiap proposal kebijakan, sistem dan prosedur yang akan diterapkan serta memastikan bahwa aspek-aspek pengendalian risiko telah tercakup didalamnya, sehingga didalam pelaksanaannya akan tercapai tujuannya secara efektif dan efisien. Provide a risk assessment of each policy proposal, system and procedure that will be implemented and ensure that the risk control aspects are included in it, so that in its implementation its objectives will be achieved effectively and efficiently.	
13	Melakukan *review* terhadap MAK Conduct a review on MAK.	

IV. Ruang lingkup dan fitur utama *system* pengukuran risiko
The scope and main features of the risk measurement system

Ruang lingkup Kebijakan Manajemen Risiko sebagaimana dimaksud dalam peraturan OJK tersebut, sekurang-kurangnya memuat:
The scope of the Risk Management Policy as referred to in the OJK regulation shall at least contain:

1	Penetapan risiko yang terkait dengan produk dan transaksi perbankan yang didasarkan atas hasil analisis Bank terhadap risiko yang melekat pada setiap produk dan transaksi perbankan yang telah dan akan dilakukan sesuai dengan kondisi dan kompleksitas usaha Bank. Bank menetapkan 8 (delapan) jenis risiko terkait produk, transaksi dan kompleksitas usaha Bank yang meliputi: Determination of risks related to banking products and transactions based on the results of the Bank's analysis of the risks inherent in each banking product and transaction that has been and will be carried out in accordance with the conditions and complexity of the Bank's business. The Bank determines 8 (eight) types of risks related to the Bank's products, transactions and business complexity, which include:	
	1	Risiko Kredit Credit Risk
	2	Risiko Pasar Market Risk
	3	Risiko Likuiditas Liquidity Risk
	4	Risiko Operasional Operational Risk
	5	Risiko Hukum Legal Risk
	6	Risiko Reputasi Reputational Risk
	7	Risiko Stratejik Strategic Risk
	8	Risiko Kepatuhan Compliance Risk

2	Penetapan penggunaan metode pengukuran dan sistem informasi manajemen risiko dalam rangka menghitung/menilai secara tepat eksposur risiko pada setiap produk dan transaksi perbankan serta aktivitas fungsional Bank, dan penetapan pelaporan data serta informasi yang terkait dengan eksposur risiko sebagai input untuk pengambilan keputusan bisnis yang menguntungkan dengan tetap memperhatikan prinsip kehati-hatian Bank. Bank menetapkan Pendekatan Standar (*Standardised Approach*) dalam pengukuran risiko kredit dan risiko pasar, sedangkan risiko operasional menggunakan Pendekatan Indikator Dasar (*Basic Indicator Approach*) untuk perhitungan kecukupan modal (*Capital Adequacy Ratio*/CAR) sesuai peraturan OJK tentang Kewajiban Penyediaan Modal Minimum Bank Umum yang berlaku. Kemudian untuk risiko lainnya yang mencakup risiko likuiditas, risiko hukum, risiko reputasi, risiko stratejik, risiko kepatuhan ditambah dengan risiko konsentrasi kredit dan risiko suku bunga dalam *banking book* (*interest rate risk in banking book*) juga menggunakan pendekatan sesuai peraturan OJK tentang Kewajiban Penyediaan Modal Minimum Bank Umum yang berlaku untuk menghitung Kewajiban Penyediaan Modal Minimum (KPMM/CAR) sesuai Profil Risiko (*Internal Capital Adequacy and Assessment Process*/ICAAP). Determination of the use of measurement methods and risk management information systems in order to accurately calculate/assess risk exposures for each banking product and transaction as well as the Bank's functional activities, and determine the reporting of data and information related to risk exposures as inputs for consistently profitable business decisions. taking into account the prudential principles of the Bank. The Bank establishes a Standardized Approach in measuring credit risk and market risk, while operational risk uses the Basic Indicator Approach for calculating the Capital Adequacy Ratio (CAR) in accordance with OJK regulations concerning the Minimum Capital Adequacy Requirement for Commercial Banks that apply. Then for other risks which include liquidity risk, legal risk, reputation risk, strategic risk, compliance risk plus credit concentration risk and interest rate risk in the banking book (interest rate risk in the banking book), the approach is in accordance with OJK regulations. concerning the Minimum Capital Adequacy Requirement for Commercial Banks applicable to calculating the Capital Adequacy Requirement Minimum (KPMM/CAR) according to Risk Profile(Internal Capital Adequacy and Assessment Process (ICAAP).
3	Penetapan limit Risiko Bank merupakan batasan potensi kerugian yang mampu diserap oleh permodalan Bank dan sarana pemantauan terhadap perkembangan eksposur risiko Bank. Kebijakan penetapan limit untuk semua Risiko yang dikelola oleh Bank ditetapkan melalui Rapat Komite Manajemen yang dituangkan dalam BPP Limit Risiko (Buku XI). The determination of the Bank's Risk limit is the limit of potential losses that can be absorbed by the Bank's capital and a means of monitoring the development of the Bank's risk exposure. The limit setting policy for all Risks managed by the Bank is determined through the Management Committee Meeting as outlined in the Risk Limit BPP (Book XI).
4	Penetapan sistem pengendalian intern dalam penerapan manajemen risiko guna memastikan kepatuhan terhadap ketentuan ekstern dan intern yang berlaku (*compliance risk*), tersedianya informasi manajemen dan keuangan, efektivitas dan efisiensi kegiatan operasional Bank, serta efektivitas budaya risiko pada setiap jenjang organisasi Bank. Penetapan dan pelaksanaan fungsi serta pembagian tugas/tanggung jawab untuk melaksanakan fungsi pengendalian intern di Bank telah dilakukan oleh Satuan Kerja Audit Intern (SKAI), Divisi Kepatuhan, dan Divisi Manajemen Risiko. Establishment of an internal control system in the application of risk management to ensure compliance with applicable external and internal regulations (compliance risk), the availability of management and financial information, the effectiveness and efficiency of the Bank's operational activities, as well as the effectiveness of the risk culture at every level of the Bank's organization. The determination and implementation of functions as well as the division of tasks/responsibilities to carry out the internal control function at the Bank have been carried out by the Internal Audit Unit (SKAI), Compliance Division, and Risk Management Division.
5	Penetapan penilaian peringkat risiko sebagai dasar bagi Bank untuk menentukan langkah-langkah perbaikan terhadap produk, transaksi perbankan, dan area aktivitas fungsional tertentu dan mengevaluasi hasil pelaksanaan kebijakan dan strategi manajemen risiko. Penilaian peringkat risiko dilakukan oleh Bank melalui Laporan Profil Risiko dan perkembangannya untuk 8 (delapan) jenis risiko yang dikelola oleh Bank yang mencakup penilaian terhadap Risiko Inheren (*Inherent Risk*) dan Kualitas Penerapan Manajemen Risiko (*Risk Control System*) yang dikonsolidasikan oleh Divisi Manajemen Risiko setiap triwulan sesuai peraturan OJK dan telah disampaikan kepada OJK secara tepat waktu. Determination of risk rating assessment as the basis for the Bank to determine corrective measures for products, banking transactions, and certain functional activity areas and evaluate the results of the implementation of risk management policies and strategies. Risk rating assessment is carried out by the Bank through the Risk Profile Report and its development for 8 (eight) types of risk managed by the Bank which includes an assessment of Inherent Risk and Quality of Risk Management Implementation (Risk Control System) which is consolidated by the Risk Management Division every year. quarterly according to OJK regulations and has been submitted to OJK in a timely manner.
6	Penyusunan rencana darurat (*contingency plan*) atas kemungkinan kondisi eksternal dan internal terburuk (*worst case scenario*), sehingga kelangsungan usaha Bank dapat dipertahankan. Dalam kaitan tersebut, Bank telah menyusun rencana darurat (*contingency plan*) dalam kondisi terburuk (*worst case scenario*). Preparation of a contingency plan for the worst case scenario, so that the Bank's business continuity can be maintained. In this regard, the Bank has prepared a contingency plan in the worst conditions (worst case scenario).

7	Menetapkan skenario *stress testing* untuk risiko kredit, risiko pasar, dan risiko likuiditas. Bank menetapkan skenario *stress testing* untuk risiko kredit, risiko pasar, dan risiko likuiditas melalui BPP *Stress Testing* Risiko Kredit, Risiko Pasar dan Risiko Likuiditas yang pelaksanaannya dilakukan oleh Divisi Manajemen Risiko setiap triwulan dan disesuaikan dengan kebutuhan Bank. Berkaitan dengan hal tersebut diatas, BSG menetapkan kebijakan umum risiko yang disebut "Kebijakan Manajemen Risiko". Kebijakan ini dimaksudkan sebagai dasar acuan bagi Divisi Manajemen Risiko dan seluruh unit kerja di lingkungan Bank dalam melakukan tahapan/proses manajamen risiko yang mencakup proses identifikasi, pengukuran, pemantauan dan pengendalian risiko yang melekat pada kegiatan fungsional masing-masing, sehingga diharapkan aktivitas operasional yang dilakukan oleh Bank tidak menimbulkan kerugian yang melebihi kemampuan Bank dalam menyerap kerugian tersebut ataupun yang dapat membahayakan kelangsungan usaha Bank. Define stress testing scenarios for credit risk, market risk, and liquidity risk. The Bank determines stress testing scenarios for credit risk, market risk, and liquidity risk through BPP Stress Testing for Credit Risk, Market Risk and Liquidity Risk, which i carried out by the Risk Management Division every quarter and adjusted to Bank needs. In connection with the above, BSG has established a general risk policy called the "Risk Management Policy". This policy is intended as a reference basis for the Risk Management Division and all work units within the Bank in carrying out risk management stages/processes which include the process of identifying, measuring, monitoring and controlling risks inherent in their respective functional activities. The Bank does not incur losses that exceed the Bank's ability to absorb such losses or which may endanger the Bank's business continuity.

V.	**Deskripsi proses pelaporan informasi risiko yang diberikan kepada dewan komisaris dan direksi, khususnya terkait dengan ruang lingkup dan isi dan laporan eksposur risiko.** Description of the risk information reporting process provided to the board of commissioners and directors, particularly in relation to the scope and content of risk exposure reports.
1	LAPORAN PROFIL RISIKO RISK PROFILE REPORT
A.	PENYIAPAN DATA PREPARING DATA
1	Divisi Manajemen Risiko Risk Management Division
	Kumpulkan data dari Divisi/Bagian terkait yang telah "*correct*/benar" sesuai dengan jenis risiko yang melekat. Collect data from related Divisions/Sections that has been "corrected" according to the type of inherent risk.
a.	Untuk Risiko Kredit Data yang dikumpulkan dari Divisi Kredit Konsumer dan Kredit Komersial, antara lain: Aset Per Akun Neraca, Total Aset, Kredit kepada Debitur Inti, Total Kredit, Kredit per Sektor Ekonomi, Kredit per Kategori Portofolio, Aset Kualitas Rendah, TRA (Transaksi Rekening Administratif) Kualitas Rendah, Total TRA, Aktiva Produktif Bermasalah, TRA Bermasalah, Agunan yang Diambil Alih, Kredit Kualitas Rendah, Kredit Bermasalah, dan Cadangan Kerugian Penurunan Nilai (CKPN). For Credit Risk Data collected from Credit Division Consumer and Commercial Credit, among others: Assets Per Account Balance Sheet, Total Assets, Credit to Core Debtors, Total Credits, Credits per Economic Sector, Loans per Portfolio Category, Low Quality Assets, Low Quality TRA (Administrative Account Transactions), Total TRA, Non-Performing Earning Assets, Non- Performing TRA, Foreclosed Collateral, Low Quality Credit, Non-Performing Loans, and Allowance for Impairment Losses (CKPN).

	b.	Untuk Risiko Pasar Data yang dikumpulkan dari Divisi Tresuri dan Divisi Akuntansi, antara lain: Aset *Trading*, Aset Derivatif, Aset FVO (*Fair Value Option*), Total Aset, Kewajiban *Trading*, Kewajiban Derivatif, Kewajiban FVO, Total Kewajiban, Total *Structured Product*, Total Aset, Potensi Keuntungan/ Kerugian dari Aset *Trading*, *Derivatif* dan FVO, Pendapatan Operasional, Total *Derivatif*, PDN (Posisi Devisa Neto), Ekuitas Kategori AFS, Total Modal, Aset Keuangan, Kewajiban Keuangan, Eksposur IRRBB, *Unrealized Loss* Surat Berharga (AFS), Karakteristik *Trading*, Posisi pasar dalam Industri, Kompleksitas Produk, Karakteristik nasabah, dan Karakteristik aktivitas bisnis For Market Risk Data collected from the Tresuri Division and Accounting Division, among others: Trading Assets, Derivative Assets, FVO (Fair Value Option) Assets, Total Assets, Trading Liabilities, Derivative Liabilities, FVO Liabilities, Total Liabilities, Total Structured Product, Total Assets, Potential Gain/ Loss from Trading Assets, Derivatives and FVO, Operating Income, Total Derivatives, NOP (Net Open Position), AFS Category Equity, Total Capital, Financial Assets, Financial Liabilities, IRRBB Exposure, Unrealized Loss of Securities (AFS), Trading Characteristics , Market Position in Industry, Product Complexity, Characteristics customers, and Characteristics of business activities.
	c.	Untuk Risiko Likuiditas Data yang dikumpulkan dari Divisi Tresuri dan Divisi Akuntansi, antara lain: Aset Likuid Primer, Aset Likuid Sekunder, Total Aset, Pendanaan Jangka Pendek, Pendanaan Non Inti, Pendanaan Non Inti Jangka Pendek, Total Pendanaan, Aset Likuid, Total Aset Produktif, TRA Kewajiban komitmen dan Kontijensi, Konsentrasi Aset, Konsentrasi Kewajiban, Analisa laporan *maturity profile*, dan proyeksi *cashflow*. For Liquidity Risk Data collected from Teasury Division, and Accounting Division, among others: Liquid Assets, Total Earning Assets, TRA Liabilities commitments and contingencies, Asset Concentration, Liabilities Concentration, Analysis of maturity profile reports, and cash flow projections.
	d.	Untuk Risiko Operasional Data yang dikumpulkan dari Divisi IT & Operasional, Divisi Tresuri, Divisi Pengembangan Bisnis dan Divisi Akuntansi, antara lain: Skala usaha dan struktur organisasi Bank, Kompleksitas proses bisnis dan keragaman produk/jasa, *Corporate action* dan pengembangan bisnis baru, *Outsourcing*, Penerapan Sumber Daya Manusia, Kegagalan karena Faktor Manusia (*Human Error*), Kompleksitas Teknologi Informasi, Perubahan Sistem TI, Kerentanan Sistem TI terhadap ancaman dan serangan TI, *Maturity* Sistem TI, Kegagalan Sistem TI, Keandalan Infrastruktur Pendukung, *Fraud* Internal, *Fraud* Eksternal, Frekuensi dan materialitas kejadian eksternal For Operational Risk Data collected from the IT & Operations Division, Tresuri Division, Business Development Division and Accounting Division, among others: Business scale and organizational structure of the Bank, Complexity of business processes.

e.

Untuk Risiko Hukum
Data yang dikumpulkan dari Divisi Kepatuhan, antara lain: Besarnya nominal gugatan yang diajukan atau estimasi kerugian yang mungkin dialami oleh Bank akibat dari gugatan tersebut dibandingkan dengan modal Bank, Besarnya kerugian yang dialami oleh Bank karena suatu putusan dari pengadilan yang telah memiliki kekuatan hukum tetap dibandingkan dengan modal Bank, Dasar dari gugatan yang terjadi dan pihak yang tergugat/menggugat Bank dalam suatu gugatan yang diajukan serta tindakan dari manajemen atas suatu gugatan yang diajukan, Kemungkinan timbulnya gugatan yang serupa karena adanya standar perjanjian yang sama dan estimasi total kerugian yang mungkin timbul dibandingkan dengan modal bank, Tidak terpenuhinya syarat sahnya perjanjian, Terdapat kelemahan klausula perjanjian dan/atau tidak terpenuhinya persyaratan yang telah disepakati, Pemahaman para pihak terkait dengan perjanjian, terutama mengenai risiko-risiko yang ada dalam suatu transaksi yang kompleks dan menggunakan istilah-istilah yang sulit dipahami atau tidak lazim bagi masyarakat umum, Tidak dapat dilaksanakannya suatu perjanjian baik untuk keseluruhan maupun sebagian, Keberadaan dokumen pendukung terkait perjanjian yang dilakukan oleh Bank dengan pihak ketiga, Pengkinian dan *review* dari penggunaan standar perjanjian oleh Bank dan/atau pihak independen, Penggunaan pilihan hukum Indonesia atas perjanjian yang diadakan oleh Bank dan juga penggunaan forum penyelesaian sengketa, Jumlah dan nilai nominal dari total produk Bank yang belum diatur oleh peraturan perundang-undangan secara jelas dan produk tersebut cenderung memiliki tingkat kompleksitas yang tinggi dibandingkan dengan modal yang dimiliki Bank, dan Penggunaan *best practice* atas suatu standar perjanjian yang biasa digunakan oleh Bank masih mengacu pada perjanjian yang belum terkini walaupun telah ada perubahan *best practice* atau peraturan perundang-undangan maupun hal lainnya.

For Legal Risk
Data collected from the Compliance Division, among others: The nominal amount of the lawsuit filed or the estimated loss that may be experienced by the Bank as a result of the lawsuit compared to the Bank's capital, The amount of loss suffered by the Bank due to a court decision that has permanent legal force compared with the Bank's capital, The basis of the lawsuit that occurred and the defendant/sued the Bank in a lawsuit filed as well as actions from management on a lawsuit filed, The possibility of a similar lawsuit arising due to the existence of the same standard agreement and the estimated total losses that may arise are compared with Bank capital, non-fulfillment of the conditions for the validity of the agreement, There is a weakness in the agreement clause and/or non-fulfillment of the requirements which has been agreed upon, the understanding of the parties to the agreement, especially regarding the risks involved in a complex transaction and using terms that are difficult to understand or unusual for the general public, Unable to implement an agreement in whole or in part, The existence of supporting documents related to agreements made by the Bank with third parties, Updating and reviewing the use of standard agreements by the Bank and/or independent parties, Use of Indonesian legal options for agreements entered into by the Bank and also the use of dispute resolution forums, Total and nominal value of the Bank's total products that have not been clearly regulated by laws and regulations and products These tend to have a high level of complexity compared to the capital owned by the Bank, and the use of best practice on a standard agreement commonly used by the Bank still refers to an agreement that is not up to date even though there have been changes to best practice or regulations legislation and other matters.

	f.	Untuk Risiko Stratejik Data yang dikumpulkan dari Divisi Perencanaan, antara lain: Faktor internal bisnis bank: Visi, misi, dan arah bisnis yang ingin dicapai Bank; Kultur organisasi, terutama apabila penetapan tujuan stratejik mensyaratkan perubahan struktur organisasi dan penyesuaian proses bisnis; Faktor kemampuan organisasi yang mencakup antara lain sumber daya manusia, infrastruktur, dan sistem informasi manajemen; dan Tingkat toleransi risiko yaitu tingkat kemampuan keuangan Bank menyerap risiko, Faktor eksternal bisnis bank: Kondisi makroekonomi; Perkembangan teknologi; dan Tingkat persaingan usaha, Strategi berisiko rendah adalah strategi di mana Bank melakukan kegiatan usaha pada pangsa pasar dan nasabah yang telah dikenal sebelumnya tingkat pertumbuhan usaha cenderung stabil dan dapat diprediksi, Strategi berisiko tinggi adalah strategi di mana Bank berencana masuk dalam area bisnis baru, baik pangsa pasar, produk atau jasa, atau nasabah baru, Posisi Bisnis Bank: Pasar di mana Bank melaksanakan kegiatan usaha; Kompetitor dan keunggulan kompetitif; Efisiensi dalam melaksanakan kegiatan usaha; Diversifikasi kegiatan usaha dan cakupan wilayah operasional; Kondisi makro ekonomi dan dampaknya pada kondisi Bank; dan Realisasi RBB dibandingkan dengan RBB. For Strategic Risk Planning Division include: Internal factors of the Bank's business: vision, mission, and business direction to be achieved by the Bank; Organizational culture, especially when setting strategic goals requires changes to the organizational structure and adjustments to business processes; Organizational capability factors which include, among others, human resources, infrastructure, and management information systems; and the level of risk tolerance, namely the level of the Bank's financial ability to absorb risk. External factors of the Bank's business: Macroeconomic conditions; Technological development; and level of business competition, Low risk strategy is a strategy in which the Bank conducts business activities on market share and customers with a previously known growth rate business tends to be stable and predictable. High-risk strategy is a strategy in which the Bank plans to enter new business areas, either market share, products or services, or new customers, Bank's Business Position: The market in which the Bank conducts business activities; Competitors and competitive advantage; Efficiency in carrying out business activities; Diversification of business activities and operational area coverage; Macroeconomic conditions and their impact on the condition of the Bank; and Realization of RBB compared to RBB.
	g.	Untuk Risiko Kepatuhan Data yang dikumpulkan dari Divisi Akuntansi, Divisi Kepatuhan dan SKAI, antara lain: Jumlah sanksi denda kewajiban membayar yang dikenakan kepada Bank dari otoritas, Jenis pelanggaran atau ketidakpatuhan yang dilakukan oleh Bank, Jenis dan frekuensi pelanggaran yang sama yang ditemukan setiap tahunnya dalam 3 tahun terakhir, Signifikansi tindak lanjut Bank atas temuan tersebut, dan Frekuensi pelanggaran atas ketentuan pada transaksi keuangan tertentu karena tidak sesuai dengan standar yang berlaku umum. For Compliance Risk Data collected from the Accounting Division, Compliance Division and Internal Audit Unit, among others: The number of financial penalties imposed on the Bank from the authorities, Types of violations or non-compliance by the Bank, Types and frequency of the same violations found annually in the last 3 (three) years , The significance of the Bank's follow-up on these findings, and the frequency of violations of the provisions on certain financial transactions because they are not in accordance with generally accepted standards.

	h.	Untuk Risiko Reputasi Data yang dikumpulkan dari Sekretaris Perusahaan, Divisi Jaringan & Layanan, dan Divisi Umum, antara lain: Kredibilitas pemilik dan perusahaan terkait, Kejadian reputasi (*reputational event*) pada pemilik dan perusahaan terkait, Pelanggaran etika terlihat antara lain melalui: transparansi informasi keuangan; dan kerja sama bisnis dengan *stakeholders* lainnya, Jumlah dan tingkat penggunaan nasabah atas produk Bank yang kompleks, Jumlah dan materialitas kerja sama Bank dengan mitra bisnis, Frekuensi dan materialitas pemberitaan, Jenis media dan ruang lingkup pemberitaan, Frekuensi keluhan nasabah, dan Materialitas keluhan nasabah. Setiap pengumpulan data yang dilaksanakan oleh petugas Divisi Manajemen Risiko yang ditunjuk sesuai *job description*-nya untuk masing-masing risiko. Konfirmasi dan kembalikan data yang belum "*correct*" ke Pelaksana untuk dilakukan koreksi. Data yang dipergunakan hanya yang sudah "*correct*" dari Pelaksana dan Supervisi-nya For Reputational Risk Data collected from the Corporate Secretary, Network & Service Division, and General Division, among others: Credibility of owners and related companies, reputational events for owners and related companies, Violations of ethics seen among others through: transparency of financial information; and business cooperation with other stakeholders, Number and level of customer use of complex Bank products, Number and materiality of cooperation between the Bank and business partners, Frequency and materiality of reporting, Type of media and scope of reporting, Frequency of customer complaints, and Materiality of customer complaints. Each data collection is carried out by a designated Risk Management Division officer according to the job description for each risk. Confirm and return data that has not been "correct" to the Executor for correction. The data used is only "correct" from the Implementer and his Supervision.
	Pelaksana: Executor:	
	a.	Berikan semua data yang diminta Divisi Manajemen Risiko setelah dipastikan kebenaran dan kelengkapannya. Provide all data requested by the Risk Management Division after confirming its correctness and completeness.
	b.	Bubuhkan paraf pada data tersebut sebagai bukti telah diperiksa. Initialize the data as proof that it has been checked.
	c.	Sampaikan semua data yang telah diparaf kepada Supervisi. Submit all initialed data to the Supervisor.
	d	Lakukan koreksi apabila terdapat kesalahan/kekeliruan yang dikembalikan oleh Supervisi atau Divisi Manajemen Risiko. Make corrections if there are errors/mistakes returned by the Supervisor or Risk Management Division.
	e.	Lakukan kembali langkah sesuai butir b) dan c) setelah dikoreksi. Repeat the steps according to points b) and c) after correction.
	f.	Sampaikan semua data yang telah "*correct*" ke Divisi Manajemen Risiko. Submit all "correct" data to the Risk Management Division.
	Supervisi: Supervision:	
	a.	Terima semua data dari Pelaksana dan periksa kebenaran dan kelengkapannya. Receive all data from the Executor and check for correctness and completeness.
	b.	Cantumkan tanda tangan apabila semua data telah "*correct*" dan kembalikan ke Pelaksana. Include a signature when all data is "correct" and return it to the Executor.
B.	PENGGABUNGAN RISIKO KOMPOSIT COMBINED COMPOSITE RISK	
1		Setelah diperoleh hasil eksposur risiko (*inherent risk*) dan kualitas penerapan manajemen risiko (KPMR), hitung hasil akhir (risiko komposit) dengan menggunakan matriks kualitatif profil risiko untuk menentukan predikat risiko akhir Bank sesuai ketentuan Bank Indonesia. After obtaining the results of risk exposure (inherent risk) and the quality of risk management implementation (KPMR), calculate the final result (composite risk) using a qualitative risk profile matrix to determine the Bank's final risk predicate in accordance with Bank Indonesia regulations.

2 Pemetaan predikat/peringkat risiko komposit dapat digambarkan pada matriks di bawah ini: Tingkat risiko merupakan kesimpulan akhir atas risiko Bank setelah mempertimbangkan mitigasi yang dilakukan melalui penerapan manajemen risiko. Matriks ini pada dasarnya memetakan tingkat risiko yang dihasilkan dari kombinasi antara risiko inheren dan kualitas penerapan manajemen risiko.
The composite risk rating/predicate mapping is described in the matrix below: The risk level is the final conclusion of the Bank's risk after considering the mitigation carried out through the implementation of risk management. This matrix basically maps the level of risk resulting from the combination of inherent risk and the quality of risk management implementation.

Risiko Inheren Inherent Risk	**Kualitas Penerapan Manajemen Risiko** Quality of Risk Management Implementation				
	Strong	***Satisfactory***	***Fair***	***Marginal***	***Unsatisfactory***
Low	1	1	2	3	3
Low to Moderate	1	2	2	3	4
Moderate	2	2	3	4	4
Moderate to High	2	3	4	4	5
High	3	3	4	5	5

3 Secara umum untuk tingkat risiko (*risk level*) terhadap gabungan *assessment* Risiko Inheren dan Kualitas Penerapan Manajemen Risiko tersebut digunakan 5 (lima) tingkatan Peringkat Komposit (PK), yaitu:
In general, for the risk level of the combined assessment of Inherent Risk and Quality of Risk Management Implementation, 5 (five) levels of Composite Rating (PK) are used, namely:

Peringkat Komposit (PK) Composite Rating (PK)	**Definisi** Definition
PK1	Yang termasuk dalam peringkat ini pada umumnya memiliki karakteristik antara lain: • Dengan mempertimbangkan aktivitas bisnis yang dilakukan Bank, kemungkinan kerugian yang dihadapi Bank dari risiko inheren komposit tergolong sangat rendah. • Kualitas penerapan manajemen risiko secara komposit sangat memadai. Meskipun terdapat kelemahan minor, tetapi kelemahan tersebut dapat diabaikan. Those included in this rating generally have the following characteristics: • Taking into account the business activities carried out by the Bank, the possibility of losses faced by the Bank from the inherent composite risk is very low. • The quality of the application of composite risk management is very adequate. Although there are minor weaknesses, these weaknesses can be ignored.
PK2	Yang termasuk dalam peringkat ini pada umumnya memiliki karakteristik antara lain: • Dengan mempertimbangkan aktivitas bisnis yang dilakukan Bank, kemungkinan kerugian yang dihadapi Bank dari risiko inheren komposit tergolong rendah. • Kualitas penerapan manajemen risiko secara komposit memadai. Meskipun terdapat kelemahan minor, tetapi kelemahan tersebut perlu mendapatkan perhatian manajemen. Those included in this rating generally have the following characteristics: • Taking into account the business activities carried out by the Bank, the possibility of losses faced by the Bank from the composite inherent risk is low. • The quality of the application of composite risk management is adequate. Although there are minor weaknesses, these weaknesses can be ignored.
PK3	Yang termasuk dalam peringkat ini pada umumnya memiliki karakteristik antara lain: • Dengan mempertimbangkan aktivitas bisnis yang dilakukan Bank, kemungkinan kerugian yang dihadapi Bank dari risiko inheren komposit tergolong cukup tinggi. • Kualitas penerapan manajemen risiko secara komposit cukup memadai. Meskipun persyaratan minimum terpenuhi, terdapat beberapa kelemahan yang membutuhkan perhatian manajemen dan perbaikan. Those included in this rating generally have the following characteristics: • Taking into account the business activities carried out by the Bank, the possibility of losses faced by the Bank from the inherent composite risk is quite high. • The quality of the application of composite risk management is quite adequate. Even though the minimum requirements are met, there are some weaknesses that require management attention and improvement.

		PK4	Yang termasuk dalam peringkat ini pada umumnya memiliki karakteristik antara lain: • Dengan mempertimbangkan aktivitas bisnis yang dilakukan Bank, kemungkinan kerugian yang dihadapi Bank dari risiko inheren komposit tergolong tinggi. • Kualitas penerapan manajemen risiko secara komposit kurang memadai. Terdapat kelemahan signifikan pada berbagai aspek manajemen risiko yang membutuhkan tindakan korektif segera. Those included in this rating generally have the following characteristics: • Taking into account the business activities carried out by the Bank, the possibility of losses faced by the Bank from composite inherent risk is high. • The quality of the application of composite risk management is inadequate. There are significant weaknesses in various aspects of risk management that require immediate corrective action.
		PK5	Yang termasuk dalam peringkat ini pada umumnya memiliki karakteristik antara lain: • Dengan mempertimbangkan aktivitas bisnis yang dilakukan Bank, kemungkinan kerugian yang dihadapi Bank dari risiko inheren komposit tergolong sangat tinggi. • Kualitas penerapan manajemen risiko secara komposit tidak memadai. Terdapat kelemahan signifikan pada berbagai aspek manajemen risiko di mana tindakan penyelesaiannya diluar kemampuan manajemen. Those included in this rating generally have the following characteristics: • Taking into account the business activities carried out by the Bank, the possibility of losses faced by the Bank from the inherent composite risk is very high. • The quality of the application of composite risk management is inadequate. There are significant weaknesses in various aspects of risk management where the resolution actions are beyond the ability of management.
	4		Tahapan Kajian dan *Judgment* terhadap Predikat Profil Risiko Divisi Manajemen Risiko berkoordinasi dengan Divisi terkait sesuai persetujuan Direksi melakukan kajian dan judgment terhadap profil risiko yang dapat berdampak signifikan kepada kondisi keuangan Bank. Kajian dan judgment tersebut harus didukung dengan kertas kerja yang baik. Stages of Study and Judgement of the Risk Profile Predicate The Risk Management Division coordinates with the relevant Division according to the approval of the Board of Directors to conduct a study and judgment on the risk profile that can have a significant impact on the Bank's financial condition. The study and judgment must be supported by good working papers.
	5		Apabila terdapat paramater dari Profil Risiko yang berpredikat *Moderate, Moderate to High*, dan/ atau *High Risk*, maka Divisi terkait sebagai *Risk Ownership* sesuai dengan pembagian tanggung jawabnya wajib menyusun *action plan* yang berisi langka-langkah perbaikan berupa mitigasi risiko kepada Divisi Manajemen Risiko agar paramater profil risiko tersebut dapat dikelola dengan baik. If there are parameters from the Risk Profile that are predicated as Moderate, Moderate to High, and/ or High Risk, the relevant Division as Risk Owner in accordance with the division of responsibilities must prepare an Action Plan containing corrective steps in the form of risk mitigation to the Risk Management Division so that the parameters the risk profile can be managed properly.
	C.		PENYAMPAIAN DAN PENDISTRIBUSIAN LAPORAN PROFIL RISIKO SUBMITTING AND DISTRIBUTION OF RISK PROFILE REPORTS
	1		Sampaikan dan distribusikan laporan profil risiko sesuai batasan waktu yang ditetapkan oleh Otoritas Jasa Keuangan kepada Otoritas Jasa Keuangan, Direksi dan Komite Manajemen Risiko dengan disertakan buku/catatan tanda terima-nya. Submit and distribute the risk profile report according to the time limit set by the Financial Services Authority to the Financial Services Authority, the Board of Directors and the Risk Management Committee with the receipt book/record attached.
	2		*Filling* dan dokumentasikan *copy* laporan profil risiko tersebut beserta buku/catatan tanda terimanya dengan baik. Filling and documenting the copy of the risk profile report along with the receipt book/note properly.
2			LAPORAN LIMIT RISIKO RISK LIMIT REPORT
	1		Bank harus melakukan penentuan limit dan penetapan toleransi risiko yang merupakan batasan potensi kerugian yang mampu diserap oleh permodalan Bank dan sarana pemantauan terhadap perkembangan eksposur risiko. Banks must determine limits and determine risk tolerance which is the limit of potential losses that can be absorbed by the Bank's capital and a means of monitoring the development of risk exposure.
	2		*Risk Appetite* (Selera Risiko) adalah tingkat dan jenis risiko yang akan diambil oleh Bank, sedangkan Risk Tolerance (Toleransi Risiko) adalah tingkat dan jenis risiko yang secara maksimum bersedia diambil oleh Bank, yang dijabarkan lebih lanjut dalam *Risk Limit* (Limit Risiko). Risk Appetite is the level and type of risk to be taken by the Bank, while Risk Tolerance is the maximum level and type of risk that the Bank is willing to take, which is further elaborated in the Risk Limit.

	3	Pedoman dan kebijakan dalam ketentuan ini mengatur tentang penentuan dan penetapan limit eksposur yang terekspos risiko dan limit manajemen risiko untuk risiko kredit, risiko pasar, risiko likuiditas, risiko operasional, risiko hukum, risiko reputasi, risiko stratejik, dan risiko kepatuhan. The guidelines and policies in this provision regulate the determination of limits that are exposed to risk and risk management limits for credit risk, market risk, liquidity risk, operational risk, legal risk, reputation risk, strategic risk, and compliance risk.
	4	Dewan Komisaris wajib: The Board of Commissioners must:
	a.	Mengevaluasi dan memutuskan permohonan atau usulan Direksi yang berkaitan dengan transaksi atau kegiatan usaha yang melampaui kewenangan Direksi untuk memutuskan sehingga memerlukan persetujuan Dewan Komisaris. Evaluate and decide on applications or proposals from the Board of Directors related to transactions or business activities that exceed the authority of the Board of Directors to decide and thus require the approval of the Board of Commissioners.
	b.	Menyetujui jumlah modal yang dialokasikan untuk mengantisipasi kerugian dari jenis risiko yang melekat pada setiap produk dan transaksi. Approve the amount of capital allocated to anticipate losses from the types of risks inherent in each product and transaction.
	5	Direksi wajib mengevaluasi dan memutuskan transaksi yang melampaui kewenangan Pejabat Bank satu tingkat di bawah Direksi atau transaksi yang memerlukan persetujuan Direksi. The Board of Directors is required to evaluate and decide on transactions that exceed the authority of Bank Officials one level below the Board of Directors or transactions that require the approval of the Board of Directors.
	6	Komite Manajemen Risiko wajib melakukan penetapan (*justification*) atas hal-hal yang terkait dengan keputusan-keputusan bisnis yang menyimpang dari prosedur normal (*irregularities*), seperti keputusan pelampauan ekspansi usaha yang signifikan dibandingkan dengan rencana bisnis Bank yang telah ditetapkan sebelumnya atau pengambilan posisi/eksposur risiko yang melampaui limit yang telah ditetapkan. Justifikasi ini disampaikan dalam bentuk rekomendasi kepada Direktur Utama berdasarkan suatu pertimbangan bisnis dan hasil analisis yang terkait dengan transaksi atau kegiatan usaha Bank tertentu sehingga memerlukan adanya penyimpangan terhadap prosedur yang telah ditetapkan oleh Bank. The Risk Management Committee is required to make justification on matters related to business decisions that deviate from normal procedures (irregularities), such as decisions to exceed significant business expansion compared to the Bank's business plan that has been previously determined or taking position/risk exposure that exceeds the predetermined limit. This justification is submitted in the form of a recommendation to the President Director based on a business consideration and the results of an analysis related to certain transactions or Bank business activities that require deviations from the procedures established by the Bank.
	7	Divisi Manajemen Risiko bertanggung jawab menyusun kerangka Manajemen Risiko global, di mana pendelegasian wewenang dan pemberian limit ditentukan secara jelas sesuai persetujuan Komite Manajemen Risiko. The Risk Management Division is responsible for developing a global Risk Management framework, in which the delegation of authority and the granting of limits are clearly determined in accordance with the approval of the Risk Committee.
	8	Dalam memantau dan mengendalikan limit risiko, Divisi Manajemen Risiko menerima laporan secara rutin dari Unit Kerja Operasional (*Core Risk Taking Unit*) a.l. Divisi Kredit Komersial, Divisi Kredit Konsumer, Divisi Tresuri, Divisi Pemasaran/RIF, Divisi Akuntansi, Divisi IT dan Operasional, Cabang/Capem dan Unit Kerja Non Operasional (*Supporting Risk Taking Unit*) a.l Divisi Umum, Divisi HC, Divisi Pengembangan Bisnis, dan Divisi Jaringan dan Layanan mengenai eksposur risiko dan juga dari Divisi Perencanaan mengenai arah bisnis Bank, sehingga memperoleh gambaran yang utuh tentang eksposur risiko dan kondisi bisnis Bank. In monitoring and controlling risk limits, the Risk Management Division receives regular reports from the Operational Work Unit (Core Risk Taking Unit) a.l. Commercial Credit Division, Consumer Credit Division, Tresuri Division, Marketing Division/RIF, Accounting Division, IT and Operations Division, Branches/Capem and Non-Operational Work Units (Supporting Risk Taking Units) al General Division, HC Division, Business Development Division, and Network and Service Division regarding risk exposure and also from the Planning Division regarding the Bank's business direction, so as to obtain a complete picture of risk exposure and the Bank's business condition.
	9	Divisi Manajemen Risiko memantau terhadap pelaksanaan pengendalian risiko di seluruh Unit Kerja, dan memberikan dukungan berupa masukan, rekomendasi maupun perbaikan sistem kontrol kepada Unit-unit Kerja tersebut. Setiap Unit Kerja wajib melaporkan secara berkala mengenai kondisi risiko yang dikelolanya dan wajib memahami setiap perubahan risiko yang ada pada unit kerjanya, serta wajib melaporkan kepada Divisi Manajemen Risiko apabila terdapat perubahan-perubahan dan hal-hal yang spesifik. The Risk Management Division monitors the implementation of risk control in all work units, and provides support in the form of input, recommendations and improvement of the control system to these work units. Each work unit is required to periodically report on the condition of the risks it manages and must understand any changes in risk that exist in its work unit, and must report to the Risk Management Division if there are changes and specific matters.

10		Divisi Manajemen Risiko memberikan rekomendasi mengenai besaran atau maksimum eksposur risiko yang wajib dipelihara Bank kepada unit kerja dan kepada Komite Manajemen Risiko sesuai dengan kewenangan yang dimilikinya. The Risk Management Division provides recommendations regarding the amount or maximum risk exposure that must be maintained by the Bank to the work unit and to the Risk Management Committee in accordance with its authority.
11		Dalam rangka membatasi risiko yang dapat diambil oleh Bank maka ditetapkan berbagai limit eksposur dan penetapan toleransi risiko antara lain: In order to limit the risk that can be taken by the Bank, various exposure limits and risk tolerances are determined, including:
	a.	Limit sektor ekonomi (*economic sector limit*) ditetapkan oleh Divisi Kredit Komersial. The economic sector limit is determined by the Commercial Credit Division.
	b.	Limit Nasabah dan *counterparty* (*individual borrower and counterparty limit*) ditetapkan oleh Divisi RIF. Customer and counterparty limits (individual borrower and counterparty limits) are determined by the RIF Division.
	c.	Limit Pihak Terkait (*connected parties limit*) ditetapkan oleh Divisi Kredit Komersial dan Divisi Kredit Konsumer. The connected parties limit is determined by the Commercial Credit Division and the Consumer Credit Division.
	d.	Limit *Gap* akan ditetapkan oleh Divisi Tresuri. The Gap Limit will be determined by the Treasury Division.
	e.	Limit *Trading* ditetapkan oleh Divisi Tresuri. Trading limits are set by the Treasury Division.
	f.	Limit Kerugian Operasional akan ditetapkan Satuan Kerja Operasional terkait. The Operational Loss Limit will be determined by the relevant Operational Work Unit.
		Penetapan limit dan toleransi risiko dilakukan oleh Unit Kerja Operasional terkait dan direkomendasikan oleh Divisi Manajemen Risiko melalui Komite Manajemen Risiko untuk mendapatkan persetujuan Direksi. Limit-limit tersebut akan dikaji ulang secara periodik oleh Divisi Manajemen Risiko bersama dengan Unit Kerja Operasional terkait. Limit-limit eksposur tersebut diatas diatur secara rinci dalam Pedoman dan kebijakan Bank dalam Pedoman Kebijakan Kredit, Pedoman Kebijakan Treasury, dan Pedoman Kebijakan Operasional. The determination of risk limits and tolerances is carried out by the relevant Operational Work Unit and recommended by the Risk Management Division through the Risk Management Committee for approval from the Board of Directors. These limits will be reviewed periodically by the Risk Management Division together with the related Operational Work Unit. The exposure limits mentioned above are regulated in detail in the Bank's guidelines and policies in the Credit Policy Guidelines, Treasury Policy Guidelines, and Operational Policy Guidelines.
12		Dalam menyusun prosedur dan penetapan limit risiko, Bank memperhatikan *risk appetite* (selera/tingkat risiko yang dikehendaki yang dapat diserap oleh permodalan Bank) berdasarkan pengalaman yang dimiliki Bank dalam mengelola Risiko. In preparing procedures and setting risk limits, the Bank pays attention to risk appetite (appetite/desired level of risk that can be absorbed by the Bank's capital) based on the experience of the Bank in managing Risk.
13		Prosedur dan penetapan limit risiko mencakup: Procedures and determination of risk limits include:
	a.	Akuntabilitas dan jenjang delegasi wewenang yang jelas. Accountability and a clear level of delegation of authority;
	b.	Dokumentasi prosedur dan penetapan limit secara memadai untuk memudahkan pelaksanaan kaji ulang dan jejak audit dan Adequate documentation of procedures and limit setting to facilitate the conduct of reviews and audit trails; and
	c.	Pelaksanaan kaji ulang terhadap prosedur dan penetapan limit secara berkala sekurang-kurangnya satu kali dalam setahun atau frekuensi yang lebih sering, sesuai dengan jenis risiko, kebutuhan dan perkembangan Bank. Implementation of periodic review of procedures and limit setting at least once a year or more frequently, according to the type of risk, needs and development of the Bank.
14		Penetapan limit yang didasarkan atas limit secara keseluruhan, limit per jenis risiko, dan limit per aktivitas fungsional tertentu yang memiliki eksposur risiko. Determination of limits based on overall limits, limits for each type of risk, and limits for certain functional activities that have risk exposure.
15		Sebagai bagian dari penerapan pemantauan risiko dan limit risiko, Bank sekurang-kurangnya memperhatikan hal-hal: As part of the implementation of risk monitoring and risk limits, the Bank at least pays attention to the following matters:

	a.	Tersedianya limit secara individual dan keseluruhan/konsolidasi. Availability of limits individually and overall/consolidated.
	b.	Memperhatikan kemampuan modal Bank untuk dapat menyerap eksposur risiko atau kerugian yang timbul dan tinggi rendahnya eksposur Bank. Taking into account the ability of the Bank's capital to be able to absorb the risk exposure or loss that arises and the level of exposure of the Bank
	c.	Mempertimbangkan pengalaman kerugian di masa lalu dan kemampuan sumber daya manusia. Taking into account the experience of past losses and the capabilities of human resources.
	d.	Memastikan bahwa posisi yang melampaui limit yang telah ditetapkan mendapat perhatian Komite Manajemen Risiko dan Direksi. Ensuring that positions that exceed the established limits receive the attention of the Risk Management Committee and the Board of Directors.
16		Penetapan limit dilakukan secara periodik (sekurang-kurangnya tahunan) oleh Unit Kerja Operasional terkait, yang selanjutnya direkomendasikan oleh Divisi Manajemen Risiko untuk mendapat persetujuan Direksi terkait melalui Komite Manajemen Risiko. Limits are set periodically (at least annually) by the relevant Operational Work Unit, which is then recommended by the Risk Management Division for approval from the relevant Board of Directors through the Risk Management Committee.
17		Penetapan limit dilakukan dengan tetap memperhatikan ketentuan OJK yang berlaku, antara lain ketentuan tentang Kewajiban Pemenuhan Modal Minimum (KPMM), Batas Maksimum Pemberian Kredit (BMPK) dan Posisi Devisa Neto (PDN). The determination of limits is carried out with due observance of the applicable OJK regulations, including the provisions concerning the Minimum Capital Fulfillment Requirement (KPMM), Maximum Lending Limit (BMPK) and Net Open Position (NOP).
18		Dalam hal terjadi pelampauan limit, maka Bank segera melakukan penyesuaian dan mengantisipasi pelampauan tersebut sehingga tidak mempengaruhi jumlah alokasi modal atas risiko yang telah ditetapkan sebelumnya. In the event that the limit is exceeded, the Bank immediately makes adjustments and anticipates the exceedance so that it does not affect the amount of capital allocation for the predetermined risk.
19		Setiap pelampauan limit segera diidentifikasi dan ditindaklanjuti oleh Direksi serta pelampauan limit hanya dapat dilakukan apabila mendapat persetujuan Direksi atau pejabat yang berwenang, sesuai ketentuan dan prosedur intern Bank. Any limit exceedance is immediately identified and followed up by the Board of Directors and limit exceedance can only be carried out if approved by the Board of Directors or authorized official, in accordance with the Bank's internal provisions and procedures.
20		Keputusan penetapan *risk appetite* Bank Sulut tersebut dilakukan dengan mempertimbangkan dan pencerminan atas dasar hal-hal karakteristik antara lain sebagai berikut: The decision to determine the risk appetite of the Bank of North Sulawesi is carried out by considering and reflecting on the characteristics of, among others, the following:
	a.	Mencerminkan strategi, tujuan organisasi, rencana bisnis, dan harapan *stakeholder*. Reflects strategy, organizational goals, business plans, and stakeholder expectations.
	b.	Mencerminkan nilai-nilai dalam bisnis. Reflects the values in the business.
	c.	Mencerminkan kemauan dan kemampuan Bank Sulut dalam mengambil risiko (berdasarkan profil risiko saaat ini). Reflects the willingness and ability of the Bank of North Sulawesi to take risks (based on the current risk profile).
	d.	Mencerminkan kemampuan sumber daya dan teknologi untuk mengelola dan melakukan pemantauan eksposur risiko. Reflects the ability of resources and technology to manage and monitor risk exposures.
	e.	Mencerminkan toleransi kerugian yang dapat diterima dan diukur secara kuantitatif. Reflects an acceptable and quantitatively quantifiable loss tolerance.
	f.	Disetujui oleh Direksi dan Komisaris. Approved by the Board of Directors and Commissioners.
21		Setiap paramater yang telah diatur dan ditetapkan limitnya oleh OJK, maka dikategorikan sebagai "*Risk Limit*" atau predikat "*High Risk*" terhadap limit tersebut oleh Bank. Each parameter that has been regulated and set a limit by the OJK, is categorized as a "Risk Limit" or a "High Risk" predicate for that limit by the Bank.

			Apabila terdapat kesamaan paramater *risk appetite* dan *risk tolerance* dengan parameter dalam profil risiko, maka Divisi terkait sebagai *Risk Ownership* sesuai dengan pembagian tanggung jawabnya wajib menyusun *action plan* yang berisi langkah-langkah perbaikan berupa mitigasi risiko kepada Divisi Manajemen Risiko agar paramater tersebut dapat dikelola dengan baik. Namun apabila tidak terdapat kesamaan dan jika parameter tersebut melampaui "*Risk Appetite*", maka Divisi terkait sebagai *Risk Ownership* sesuai dengan pembagian tanggung jawabnya wajib menyusun *action plan* yang berisi langka-langkah perbaikan berupa mitigasi risiko kepada Divisi Manajemen Risiko agar paramater tersebut dapat dikelola dengan baik. If there are similarities between the risk appetite and risk tolerance parameters with the parameters in the risk profile, the relevant Division as Risk Owner in accordance with the division of responsibilities must prepare an Action Plan containing corrective steps in the form of risk mitigation to the Risk Management Division so that these parameters can be managed properly. . However, if there are no similarities and if the parameter exceeds "Risk Appetite", then the relevant Division as Risk Owner in accordance with the division of responsibilities must prepare an Action Plan containing corrective steps in the form of risk mitigation to the Risk Management Division so that these parameters can be managed properly.
3	*STRESS TESTING* STRESS TESTING		
	• *STRESS TEST* RISIKO LIKUIDITAS STRESS TEST LIQUIDITY RISK		
		A. Divisi Manajemen Risiko Risk Management Division	
			1 Divisi Manajemen Risiko memeriksa data Laporan Harian *Money Market*, Neraca Rupiah, Surat Berharga dan GWM dari Bagian Akuntansi yang digunakan untuk memasukan ke kertas kerja dan format CFP. The Risk Management Division checks the Money Market Daily Report data, Rupiah Balance, Securities and Statutory Reserves from the Accounting Section which is used to enter into working papers and CFP format.
			2 Menghitung hasil CFP dan dampaknya terhadap kecukupan aktiva likuid Bank sesuai kertas kerja yang telah ditetapkan. Calculating the results of the CFP and their impact on the adequacy of the Bank's liquid assets according to the working papers that have been determined.
			3 Membuat kesimpulan dan rekomendasi sesuai hasil CFP. Make conclusions and recommendations according to the results of the CFP.
			4 Mendistribusikan laporan CFP sesuai penujuannnya. Distribute CFP reports according to their purpose.
			5 Mendokumentasikan dan fillling laporan dengan baik. Documenting and filling reports properly.
		B Komite Manajemen Risiko Risk Management Committee	
			1 Menerima laporan CFP dari Divisi Manajemen Risiko. Receive CFP report from Risk Management Division.
			2 Mengkaji dan memberikan rekomendasi kepada Direktur Utama terkait hasil kajian tersebut. Review and provide recommendations to the President Director regarding the results of the study.
			Dari berbagai skenario yang diwujudkan dalam simulasi maka akan dapat diketahui skenario yang optimal dalam pencapaian strategi penyediaan dana untuk menghadapi penarikan dana besar, sehingga akan mempermudah pengambilan keputusan, misalnya hasil simulasi dengan berbagai skenario. From the various scenarios realized in the simulation, it will be possible to know the optimal scenario in achieving the strategy of providing funds to deal with large withdrawals of funds, so that it will facilitate decision making, for example simulation results with various scenarios.
			Atas hasil simulasi tersebut kemudian dibuat usulan: Based on the simulation results, the following suggestions were made:
			a. Strategi penentuan limit-limit *primary reserve, secondary reserve* dan *tertiary reserve* yang harus dijaga oleh Bank dalam menghadapi *rush*. a. The strategy for determining the limits of primary, secondary and tertiary reserves that must be maintained by the Bank in the face of a rush.
			b. Hasil kaji ulang terhadap strategi memelihara hubungan dengan nasabah. b. The results of the review of the strategy to maintain customer relationships.
			c. Hasil kaji ulang terhadap strategi memelihara hubungan dengan *counterparty*. c. The results of the review of strategies for maintaining relationships with counterparties.
			d. Hasil kaji ulang terhadap strategi memelihara hubungan dengan pihak terkait. d. The results of the review of the strategy to maintain relationships with related parties.

			e. Hasil kaji ulang strategi diversifikasi simpanan. e. The results of the review of the deposit diversification strategy.
			f. Kesimpulan oleh Divisi Manajemen Risiko. f. Conclusion by the Risk Management Division.
			Yang kemudian usulan tersebut akan diberikan kepada Komite Manajemen Risiko dengan tembusan Komite Pemantau Risiko untuk menjadi bahan pertimbangan penyusunan strategi manajemen likuiditas Bank. The proposal will then be submitted to the Risk Management Committee with a copy of the Risk Monitoring Committee to be taken into consideration in the preparation of the Bank's liquidity management strategy.
•	*STRESS TEST* RISIKO PASAR STRESS TEST MARKET RISK		
	A.	Divisi Manajemen Risiko Risk Management Division	
		1	Divisi Manajemen Risiko melakukan pengumpulan data dari unit kerja terkait antara lain: The Risk Management Division collects data from related work units, including:
			a. Neraca Rupiah dan *Trial Balance* dari Bagian Akuntansi. a. Rupiah Balance and Trial Balance from the Accounting Department.
			b. Laporan *Maturity Profile* dari Bagian Akuntansi. b. Maturity Profile Report from the Accounting Department.
			c. *Database* Data Konsolidasi Kredit dari Bagian Akuntansi. c. Credit Consolidated Data Database from the Accounting Section.
			d. Bukti Pencocokan Transaksi Surat Berharga dan Laporan Harian *Money Market* dari Bagian Akuntansi. d. Proof of Matching Securities Transactions and Daily Money Market Reports from the Accounting Department.
		2	Divisi Manajemen Risiko memeriksa data Laporan Harian *Money Market*, Neraca Rupiah, *Database* Data Konsolidasi Kredit dan Laporan *Maturity Profile* dari Bagian Akuntansi yang digunakan untuk mengelompokan aset berdasarkan sensitivitas dan jatuh tempo. The Risk Management Division examines the Money Market Daily Report data, Rupiah Balance, Credit Consolidated Data Database and Maturity Profile Report from the Accounting Section which is used to classify assets based on sensitivity and maturity.
		3	Selisih terhadap aset yang dikelompokan berdasarkan sensitivitas dan jatuh tempo dengan kewajiban yang dikelompokan berdasarkan sensitivitas dan jatuh tempo disebut "*Gap*". The difference between assets classified by sensitivity and maturity and liabilities classified by sensitivity and maturity is called the "Gap".
		4	Besarnya *Gap* akan menentukan besarnya potensi keuntungan atau kerugian yang akan timbul dari perubahan suku bunga sesuai skenario yang ditetapkan. Divisi Manajemen Risiko menghitung potensi keuntungan maupun potensi kerugian atas asumsi kenaikan/ penurunan suku bunga sesuai skenario terhadap posisi GAP yang dimiliki oleh Bank yang berdampak pada Modal dan/atau Net Interest Income (NII) Bank dengan menggunakan kertas kerja yang telah ditetapkan. The size of the Gap will determine the amount of potential gain or loss that will arise from changes in interest rates according to the specified scenario. The Risk Management Division calculates the potential profit and potential loss on the assumption of an increase/ decrease in interest rates according to the scenario of the GAP position held by the Bank that has an impact on the Bank's Capital and/or Net Interest Income (NII) using a predetermined working paper.
		5	Membuat kesimpulan dan memberikan rekomendasi kepada Komite Manajemen Risiko atas hasil *stress testing* risiko suku bunga rupiah tersebut. Make conclusions and also provide recommendations to the Risk Management Committee on the results of stress testing on rupiah interest rate risk.
	B	Komite Manajemen Risiko Risk Management Committee	
		1	Menerima laporan *stress testing* risiko suku bunga rupiah dari Divisi Manajemen Risiko. Receives a stress testing report on rupiah interest rate risk from the Risk Management Division.
		2	Melakukan kajian atas rekomendasi dari Divisi Manajemen Risiko dan memberikan rekomendasi kepada Direktur Utama atas hasil kajian tersebut. Reviews the recommendations from the Risk Management Division and provides recommendations to the President Director on the results of the study.

•	*STRESS TEST* RISIKO KREDIT STRESS TEST CREDIT RISK	
1	Unit kerja terkait melakukan pencatatan data-data perkreditan serta perhitungan rasio-rasio keuangan yang dilaporkan kepada Divisi Manajemen Risiko, yang meliputi antara lain: Relevant work units record credit data and calculate financial ratios reported to the Risk Managemen Division, which include, among others:	
	a.	Data Pinjaman dari Bagian Administrasi Kredit (antara lain; data gabung, data agunan, data kualitas aktiva produktif, data PPAP, dan data terkait kredit lainnya). Loan Data from the Credit Administration Division (among others; merged data, collateral data, productive asset quality data, PPAP data, and other credit-related data).
	b.	Data Neraca, Rekening Administratif (*On* dan *Off Balance Sheet*), permodalan, dan data terkait keuangan lainnya dari Bagian *Financial Control*. Balance Sheet data, Administrative Accounts (On and Off Balance Sheet), capital, and other financial related data from the Financial Control Section.
2	Data yang diterima Divisi Manajemen Risiko akan dilakukan Data received by the Risk Management Division will go through:	
	a.	Pemeriksaan dan pemilahan berdasarkan kesesuaiannya dengan data terkait lainnya, apabila terdapat kesalahan/tidak cocok akan dilakukan konfirmasi kepada bagian terkait sehingga terhadap data yang diterima diyakini telah dapat digunakan dalam perhitungan *stress testing*. Inspection and sorting based on its suitability with other related data, if there is an error/ mismatch, confirmation will be made to the relevant department so that the received data is believed to have been used in stress testing calculations.
	b.	Perhitungan simulasi *stress testing* berdasarkan skenario yang telah ditetapkan yaitu: Stress testing simulation calculations based on scenarios that have been set as follows:
		• Peningkatan NPL *Gross*, NPL Net, dan pelaksanaan *Write Off* sebesar 5%, 10%, 15% dan/ atau sampai suatu prosentase tertentu yang akan mengakibatkan CAR Bank di bawah ketentuan minimum Bank Indonesia. Increased Gross NPL, NPL Net, and the implementation of the Write Off by 5%, 10%, 15% and/or up to a certain percentage that will result in a minimum CAR of Bank under the provisions of Bank Indonesia.
		• Hasil perhitungan dimasukkan dalam laporan *stress testing*. Calculation results are included in the stress testing report.
3	Selanjutnya Divisi Manajemen Risiko menyampaikan laporan hasil *stress testing* kepada Direksi dan Komite Manajemen Risiko terkait sebagai bahan masukan dan evaluasi terhadap posisi CAR sebagai dampak dari hasil *stress testing* serta memberikan rekomendasi berupa saran dan masukan. Furthermore, the Risk Management Division submits a report on the results of stress testing to the Board of Directors and the relevant Risk Management Committee as input and evaluation of the CAR position as a result of stress testing and provides recommendations in the form of suggestions and input.	
•	LAPORAN ICAAP ICAAP REPORT	
1	Bank menyampaikan laporan hasil perhitungan Kewajiban Penyediaan Modal Minimum berdasarkan profil risiko kepada Otoritas Jasa Keuangan per semester bersamaan dengan pelaporan *self assessment* Tingkat Kesehatan Bank. Hal-hal pokok yang dilaporan kepada OJK adalah sebagai berikut. The Bank submits a report on the calculation of the Minimum Capital Adequacy Requirement based on the risk profile to the Financial Services Authority per semester along with the self-assessment report on the Bank's Soundness Level.	
	a.	Strategi pengelolaan modal Capital management strategy
	b.	Identifikasi dan pengukuran risiko material Material risk identification and measurement
	c.	Penilaian kecukupan modal Capital adequacy assessment
	d.	Modal minimum sesuai profil risiko Minimum capital according to risk profile

	2		Divisi Manajemen Risiko menyampaikan per bulan laporan hasil perhitungan Kewajiban Penyediaan Modal Minimum berdasarkan profil risiko kepada Dewan Komisaris dan Direksi serta tembusan kepada divisi terkait (Lampiran B-3) . Hal-hal pokok yang dilaporkan adalah sebagai berikut: The Risk Management Division submits a monthly report on the calculation of the Minimum Capital Adequacy Requirement based on the risk profile to the Board of Commissioners and the Board of Directors and a copy to the relevant division (Appendix B-3). The main items reported are as follows:
		a.	Laporan Utama, yang terdiri dari hal-hal pokok sebagai berikut: Main Report, which consists of the following main points:
			1. Strategi pengelolaan modal 1. Capital management strategy
			2. Identifikasi dan pengukuran risiko material 2. Material risk identification and measurement
			3. Penilaian kecukupan modal 3. Capital adequacy assessment
			4. Modal minimum sesuai profil risiko 4. Minimum capital according to risk profile
		b.	Kertas Kerja Penilaian KPMM: merupakan kertas kerja untuk menghitung modal minimum dan alokasi modal untuk masing-masing risiko sesuai dengan *inherent risk* KPMM Assessment Working Paper: is a working paper to calculate the minimum capital and capital allocation for each risk according to the inherent risk.
		c.	Rekapitulasi Penilaian Profil Risiko: merupakan rekapitulasi penilaian 7 profil risiko pilar 2 dari aspek *inherent risk*. Recapitulation of Risk Profile Assessment: is a recapitulation of the assessment of 7 risk profiles of pillar 2 from the inherent risk aspect.
	3		Divisi Akuntansi melakukan pemantauan terhadap kecukupan penyediaan modal minimum selama periode pemantauan sesuai dengan ketentuan yang berlaku dan melakukan pelaporan kepada Dewan Komisaris dan Direksi secara reguler. Pemantauan dilakukan terkait dengan hal-hal sebagai berikut: The Accounting Division monitors the adequacy of the minimum capital adequacy during the monitoring period in accordance with applicable regulations and reports to the Board of Commissioners and Board of Directors on a regular basis. Monitoring is carried out in relation to the following:
		a.	Pengaruh strategi bisnis yang dilakukan. The influence of the business strategy carried out.
		b.	Kondisi bisnis eksisting Existing business conditions
		c.	Rencana realisasi rencana bisnis bank Bank business plan realization plan
		d.	Pengaruh eksternal (faktor ekonomi atau *force major*) External influence (economic factor or force major)
		e.	Rekomendasi terkait dengan permodalan Recommendations related to capital
	4		Satuan Kerja Audit Intern (SKAI) menyampaikan laporan hasil kaji ulang penerapan ICAAP sekurang-kurangnya sekali dalam setahun kepada Dewan Komisaris dan Direksi serta Divisi Manajemen Risiko (Lampiran B-4). Hal-hal pokok yang dilaporkan adalah sebagai berikut: The Internal Audit Unit (SKAI) submits a report on the results of the ICAAP implementation review at least once a year to the Board of Commissioners and Directors and the Risk Management Division (Appendix B-4). The main items reported are as follows:
		a.	Kesesuaian proses penilaian kecukupan modal dengan ukuran, karakteristik, dan kompleksitas usaha Bank; The suitability of the capital adequacy assessment process with the size, characteristics, and complexity of the Bank's business;
		b.	Keakuratan dan kelengkapan data yang digunakan dalam proses penilaian kecukupan modal; The accuracy and completeness of the data used in the capital adequacy assessment process;
		c.	Kewajaran metode dan asumsi yang digunakan dalam proses penilaian kecukupan modal; The fairness of the methods and assumptions used in the capital adequacy assessment process;
		d.	Kewajaran skenario stress testing yang digunakan dalam proses penilaian kecukupan modal. The reasonableness of the stress testing scenario used in the capital adequacy assessment process.

VI.	**Informasi kualitatif terkait *stress test* (yaitu portofolio dari *stress test*, *scenario* dan metodologi yang digunakan, serta penggunaan *stress test* dalam manajemen risiko)** Qualitative information related to stress tests (i.e. portfolio of stress tests,scenarios and methodologies used, and use of stress tests in risk management)	
	• Risiko Likuiditas Liquidity Risk	
	Skenario stress test risiko likuiditas secara spesifik pada Bank (*Bank Specific Stress Scenario*), yang dapat digunakan antara lain: Bank-specific stress test scenarios for liquidity risk (Bank Specific Stress Scenario), which can be used include:	
	a.	Penarikan dana besar-besaran. Massive withdrawal of funds.
	b.	Peningkatan kredit bermasalah. Increased non-performing loans.
	c.	Hambatan dalam memperoleh pendanaan dengan atau tanpa jaminan (*secured* atau *unsecured*). Barriers to obtaining funding with or without collateral (secured or unsecured).
	d.	Keterbatasan dalam melakukan transaksi pertukaran (konversi) valuta tertentu. Limitations in conducting certain exchange (conversion) transactions.
	e.	Gangguan/kegagalan sistem yang mendukung operasional Bank. System disturbance/failure that supports the Bank's operations.
	Skenario *stress* pada pasar (*General Market Stress Scenario*) yang dapat digunakan antara lain: Stress scenarios on the market (General Market Stress Scenario) that can be used include:	
	a.	Gangguan sistem ekonomi makro, kondisi ini dapat berupa resesi ekonomi yang terjadi pada lingkup nasional atau regional. Hal ini ditandai dengan memburuknya indikator-indikator ekonomi makro seperti tingkat inflasi, nilai tukar, dan lain-lain. Disruption of the macroeconomic system, this condition can be in the form of an economic recession that occurs at the national or regional scope. This is marked by deteriorating macroeconomic indicators such as the inflation rate, exchange rate, and others.
	b.	Perubahan kondisi pasar, baik lokal maupun global, likuiditas ketat, penurunan harga saham, dan/atau pelebaran rentang antara kuotasi beli dan jual (*bid and ask spread*), gangguan pada pasar modal. Changes in market conditions, both local and global, tight liquidity, falling share prices, and/or widening the range between bid and ask spreads, disturbances in the capital market.
	c.	Perubahan indikator ekonomi, misalnya tingkat inflasi, perubahan suku bunga, dan/atau depresiasi/apresiasi valuta. Changes in economic indicators, such as inflation rates, changes in interest rates, and/or currency depreciation/appreciation.
	d.	Gangggguan pada sistem pembayaran. Disruption to the payment system.
	e.	Operasional bank yang sangat tergantung kepada sistem pembayaran/transfer dana baik nasional maupun internasional dapat terganggu apabila sistem ini tidak berjalan dengan baik. Bank operations that are highly dependent on payment/fund transfer systems, both national and international, can be disrupted if this system does not work properly.
	Untuk skenario *General Market Crisis* (GMC) dan *Bank Specific Crisis* (BSC) yang dipergunakan oleh Bank adalah menguji ketahanan likuiditas Bank atas penarikan dana yang besar berdasarkan data historis Bank dari peningkatan penarikan dana dalam kondisi normal yang disimulasikan terjadi pada Bank ditambah dengan penarikan masing-masing 10 deposan terbesar dan 25 deposan terbesar sampai dengan 5 hari dan 30 hari ke depan. For the General Market Crisis (GMC) and Bank Specific Crisis (BSC) scenarios used by the Bank, the Bank is testing the liquidity resilience of the Bank for large withdrawals based on the Bank's historical data from increased withdrawals of funds under normal conditions which are simulated to occur in the Bank plus the respective withdrawals 10 largest depositors and 25 largest depositors up to 5 days and 30 days ahead.	
	Dari berbagai skenario yang diwujudkan dalam simulasi maka akan dapat diketahui skenario yang optimal dalam pencapaian strategi penyediaan dana untuk menghadapi penarikan dana besar, sehingga akan mempermudah pengambilan keputusan, misalnya hasil simulasi dengan berbagai skenario. From the various scenarios that are realized in the simulation, it will be possible to know the optimal scenario in achieving the strategy of providing funds to deal with large withdrawals of funds, so that it will facilitate decision making, for example the results of simulations with various scenarios.	
	Atas hasil simulasi tersebut kemudian dibuat usulan: Based on the simulation results, recommendations are then made:	
	a.	Strategi penentuan limit-limit *primary reserve*, *secondary reserve* dan *tertiary reserve* yang harus dijaga oleh Bank dalam menghadapi *rush*. Strategies for determining the limits of primary, secondary and tertiary reserves that must be maintained by the Bank in the face of a rush.
	b.	Hasil kaji ulang terhadap strategi memelihara hubungan dengan nasabah. The results of the review of the strategy to maintain customer relationships.

	c.	Hasil kaji ulang terhadap strategi memelihara hubungan dengan *counterparty*. The results of the review of strategies for maintaining relationships with counterparties.
	d.	Hasil kaji ulang terhadap strategi memelihara hubungan dengan pihak terkait. The results of the review of the strategy to maintain relationships with related parties.
	e.	Hasil kaji ulang strategi diversifikasi simpanan. The results of the review of the deposit diversification strategy.
	f.	Kesimpulan oleh Divisi Manajemen Risiko. Yang kemudian usulan tersebut akan diberikan kepada Komite Manajemen Risiko dengan tembusan Komite Pemantau Risiko untuk menjadi bahan pertimbangan penyusunan strategi manajemen likuiditas Bank. Conclusion by the Risk Management Division. The proposal will then be submitted to the Risk Management Committee with a copy of the Risk Monitoring Committee to be taken into consideration in the preparation of the Bank's liquidity management strategy.
•	Risiko Suku Bunga Interest Rate Risk	
	A.	Metodologi yang dapat digunakan dalam stress testing adalah sebagai berikut: The methodologies that can be used in stress testing are as follows:
	a.	*Sensitivity analysis* Estimasi dampak terhadap nilai portofolio sebagai akibat asumsi perubahan satu atau dua faktor risiko yang terkait. *Sensitivity analysis* menunjukkan pengaruh dari suatu faktor risiko tertentu terhadap portofolio Bank. Sensitivity analysis Estimated impact on portfolio value as a result of assuming changes in one or two related risk factors. Sensitivity analysis shows the effect of a certain risk factor on the Bank's portfolio.
	b.	*Scenario analysis* Perubahan nilai portofolio diukur dengan melakukan simulasi skenario kondisi buruk (*stress scenario*) yang mempengaruhi beberapa faktor risiko secara bersamaan (misalnya harga saham, nilai tukar, kenaikan NPL dan suku bunga). Scenario analysis Changes in portfolio value are measured by simulating a stress scenario that simultaneously affects several risk factors (e.g. stock prices, exchange rates, increases in NPLs and interest rates).
		Dalam analisis skenario dapat digunakan skenario dengan menggunakan analisis data historis, menggunakan asumsi hipotetis atau menggunakan skenario yang ditetapkan Bank Indonesia. In scenario analysis, scenarios can be used using historical data analysis, using hypothetical assumptions or using scenarios determined by Bank Indonesia.
		Bank melaksanakan stress testing Risiko Pasar khusus Risiko Suku Bunga dalam *Banking Book* dalam Rupiah dengan menggunakan analisa sensitivitas dengan asumsi dan cakupan sebagai berikut: The Bank carries out stress testing of Market Risk specifically Interest Rate Risk in the Banking Book in rupiah by using sensitivity analysis with the following assumptions and scopes:
	o.	Asumsi Analisa Sensitivitas *Stress Testing* Risiko Suku Bunga IDR berdasarkan nilai ekonomis dari *equity Bank* (*economic value perspective*) sebagai berikut: Assumptions of Stress Testing Risk Sensitivity Analysis of IDR Interest Rate based on the economic value of the Bank's equity (economic value perspective) are as follows:
		1) *Stress testing* yang dilakukan pada simulasi ini adalah menggunakan *gap* antara aktiva dan pasiva berdasarkan *time band* dari masing-masing aktiva dan pasiva yang kemudian dihitung dengan berbagai asumsi skenario perubahan suku bunga IDR yang telah ditetapkan oleh Bank Indonesia yaitu perubahan suku bunga (naik dengan tanda positif atau turun dengan tanda negatif). 1) Stress testing carried out in this simulation is to use the gap between assets and liabilities based on the time band of each asset and liability which is then calculated using various assumptions for the scenario of changes in the IDR interest rate set by Bank Indonesia, namely changes in interest rates (increase with a positive sign or down with a negative sign).
		2) Hasil *stress testing* terhadap risiko suku bunga IDR: Berdasarkan beberapa skenario di atas yang kemudian diperhitungkan dengan *gap* antara total aktiva dan total pasiva IDR yang dikelompokkan berdasarkan masing-masing *time band*. 2) Results of stress testing on IDR interest rate risk: Based on the above scenarios, the gap between total assets and total IDR liabilities is calculated based on each time band.

B. Kesimpulan
Conclusion

Berdasarkan hasil *stress testing* tersebut dapat disimpulkan bahwa dampak *stress testing* risiko suku bunga rupiah terhadap kecukupan modal Bank sebesar Rp1.403.610 masih dapat di*cover* oleh kelebihan modal yang tersedia.
Based on the results of the stress testing, it can be concluded that the impact of stress testing on rupiah interest rate risk on the Bank's capital adequacy still of IDR1,403,610 can be covered by the excess available capital.

C. Rekomendasi
Recommendation

Divisi Manajemen Risiko memberikan rekomendasi sesuai hasil *stress testing* risiko suku bunga dalam *banking book* tersebut agar Bank dapat meminimalkan potensi kerugian.
The Risk Management Division provides recommendations according to the results of stress testing on interest rate risk in the banking book so that the Bank can minimize potential losses.

o. Asumsi Analisa Sensitivitas Stress Testing Risiko Suku Bunga IDR berdasarkan potensi profitabilitas bank (*earnings perspective*):
Assumptions of Stress Testing Risk Sensitivity Analysis of IDR Interest Rate based on the potential profitability of the bank (earnings perspective):

1. *Stress testing* yang dilakukan pada simulasi ini menggunakan *gap* antara aktiva dan pasiva berdasarkan time band dari masing-masing aktiva dan pasiva sampai dengan 12 bulan yang kemudian dihitung dengan berbagai asumsi skenario perubahan suku bunga IDR yang telah ditetapkan oleh OJK.
Stress testing carried out in this simulation uses the gap between assets and liabilities based on the time band of each asset and liability up to 12 months which is then calculated using various scenarios of changes in the IDR interest rate set by the OJK.

2. Hasil *stress testing* terhadap risiko suku bunga IDR Berdasarkan beberapa skenario di atas yang kemudian diperhitungkan dengan *gap* antara total aktiva dan total pasiva IDR yang dikelompokkan berdasarkan masing-masing *time band*, maka dampak terhadap *Net Interest Income* (NII) Bank terkait dengan suku bunga IDR.
The results of stress testing on IDR interest rate risk based on the above scenarios which are then calculated with the gap between total assets and total IDR liabilities grouped by each time band, the impact on the Bank's Net Interest Income (NII) is related to interest rates IDR

3. Kesimpulan:
Berdasarkan hasil *stress testing* tersebut dapat disimpulkan bahwa dampak *stress testing* risiko suku bunga rupiah dapat berpotensi mengurangi NII Bank sebesar Rp18.5 miliar sehingga NII setelah stresstest menjadi Rp1.381.032 juta
Conclusion
Based on the results of the stress testing, it can be concluded that the impact of the rupiah interest rate risk stress test may potentially reduce the Bank's NII by IDR18.5 billion, resulting in post-stress test NII of IDR1,381,032 million.

4. Rekomendasi
Divisi Manajemen Risiko memberikan rekomendasi sesuai hasil *stress testing* risiko suku bunga dalam *banking book* tersebut agar Bank dapat meminimalkan potensi kerugian.
Recommendation
The Risk Management Division provides recommendations according to the results of stress testing on interest rate risk in the banking book so that the Bank can minimize potential losses

- Risiko Kredit
Credit Risk

Adapun asumsi, perkiraan dan simulasi skenario untuk NPL *Gross*, NPL *Net*, dan *Write Off* sebagai berikut:
The assumptions, estimates and scenario simulations for Gross NPL, Net NPL, and Write Off are as follows:

1. Menggunakan skenario peningkatan NPL *Gross*, NPL *Net* dan/atau *Write Off* menjadi sebesar 5%, 10%, 15% atau sampai suatu persentase tertentu yang akan mengakibatkan CAR Bank di bawah ketentuan minimum Bank Indonesia.
Using the scenario of increasing Gross NPL, Net NPL and/or Write Off to 5%, 10%, 15% or up to a certain percentage which will result in the Bank's CAR below the minimum Bank Indonesia provisions.

2. Peningkatan NPL *Gross* dan NPL *Net* tersebut dibebankan terhadap jumlah *outstanding* kolektibilitas 3 (Kurang Lancar), 4 (Diragukan) dan 5 (Macet) secara proporsional untuk dihitung Biaya Penyisihan Penghapusan Aktiva Produktif (PPAP)-nya.
The increase in Gross NPL and Net NPL is charged to the outstanding collectibility of 3 (Substandard), 4 (Doubtful) and 5 (Loss) proportionally to calculate the Allowance for Earning Assets Loss (PPAP).

3		Biaya PPAP tersebut ditambah dengan Biaya PPAP untuk kolektibilitas 1 (Lancar) dan 2 (Dalam Perhatian Khusus) akan dibebankan kepada laba tahun berjalan dan akan diserap oleh modal Bank apabila laba tahun berjalan tidak mencukupi (laba menjadi negatif/rugi). The PPAP fee plus the PPAP Fee for collectibility 1 (Current) and 2 (In Special Mention) will be charged to the current year's profit and will be absorbed by the Bank's capital if the current year's profit is insufficient (profit becomes negative/loss).
4		Kecukupan modal Bank dalam menyerap Biaya PPAP yang tidak cukup di*cover* laba tahun berjalan akan dihitung sampai dengan posisi CAR Bank menjadi di bawah ketentuan minimum Bank Indonesia. The adequacy of the Bank's capital in absorbing PPAP Fees that are not sufficiently covered by the current year's profit will be calculated until the Bank's CAR position is below the minimum requirements of Bank Indonesia.
5		Pos-pos dalam neraca, data perkreditan, dan hal-hal yang terkait dengan perhitungan simulasi antara lain: Items in the balance sheet, credit data, and other matters related to simulation calculations include:
	a.	Total *outstanding* kredit Total outstanding credit
	b.	Pos-pos dalam neraca, data perkreditan, dan hal-hal yang terkait dengan perhitungan simulasi antara lain: Items in the balance sheet, credit data, and matters related to simulation calculations include:
	c.	Komponen modal yang *eligible*, Jumlah kolektibilitas 1 (Lancar), 2 (Dalam Perhatian Khusus), 3 (Kurang Lancar), 4 (Diragukan), dan 5 (Macet). Eligible capital components, total collectability 1 (Current), 2 (In Special Mention), 3 (Substandard), 4 (Doubtful), and 5 (Loss).
	d.	Cadangan PPAP sesuai ketentuan Bank Indonesia (maksimum 1,25% dari ATMR yang *eligible* sebagai komponen modal), dan dampak perhitungan laba tahun berjalan yang dilakukan penyesuaian sesuai simulasi. PPAP reserves are in accordance with Bank Indonesia regulations (maximum 1.25% of eligible RWA as a capital component), and the impact of the calculation of profit for the year is adjusted according to the simulation.
	e.	Total Modal (*Tier* 1, *Tier* 2, *Tier* 3 dan Faktor pengurang Modal), Total ATMR, Beban Modal untuk Risiko Pasar, dan Beban Modal untuk Risiko Operasional Total Capital (Tier 1, Tier 2, Tier 3 and Capital Deduction Factors), Total RWA, Capital Expense for Market Risk, and Capital Expense for Operational Risk.
	f.	Laba tahun berjalan Current year profit.
	g.	Data Gabung Kredit, Laporan Kualitas Aktiva Produktif, Data dari Tingkat Kesehatan Bank dan perhitungan rasio keuangan pos-pos terkait dengan aktivitas kredit Bank Merged Credit Data, Earning Assets Quality Report, Data from Bank Soundness Level and calculation of financial ratios for items related to Bank credit activities
6		Faktor-faktor yang dianggap tetap/tidak berubah antara lain: Factors that are considered fixed/unchanged include:
	a.	Suku Bunga Interest rate
	b.	Nilai tukar rupiah terhadap valas Rupiah exchange rate against foreign currency
	c.	Indeks haga saham tabungan Savings stock price index
	d.	Harga saham Bank Bank share price
7		Kenaikan NPL *Gross* dilakukan dengan membebankan secara proporsional ke kolektibilitas 3 (Kurang Lancar), 4 (Diragukan), dan 5 (Macet) pada suatu posisi waktu tertentu. The increase in Gross NPL is carried out by charging proportionally to the collectibility of 3 (Substandard), 4 (Doubtful), and 5 (Loss) at a certain time position.
8		Biaya PPAP yang dihitung untuk kolektibilitas 3 (Kurang Lancar), 4 (Diragukan) dan 5 (Macet) setelah kenaikan NPL Gross dan kolektibilitas 1 dan 2 yang fixed berdasarkan ketentuan Bank Indonesia yang berlaku, yaitu: PPAP fees calculated for collectibility 3 (Substandard), 4 (Doubtful) and 5 (Loss) after the increase in Gross NPL and collectibility 1 and 2 which are fixed based on applicable Bank Indonesia regulations, namely:

9	Kolektibilitas 1 dan 2 yang fixed berdasarkan ketentuan Bank Indonesia yang berlaku, yaitu: Fixed collectibility 1 and 2 based on applicable Bank Indonesia regulations, namely:	
	a.	1% dari kolektibilitas 1 (Lancar) 1% of collectability 1 (Current)
	b.	5% dari kolektibilitas 2 (Dalam Perhatian Khusus) 5% of collectability 2 (In Special Mention)
	c.	15% dari kolektibilitas 3 (Kurang Lancar) 15% of collectability 3 (Substandard)
	d.	50% dari kolektibilitas 4 (Diragukan) 50% of collectability 4 (Doubtful)
	e.	100% dari kolektibilitas 5 (Macet) 100% of collectability 5 (Lost)
10	Khusus untuk perhitungan Biaya PPAP NPL Net kolektibilitas 3 (Kurang Lancar), 4 (Diragukan), dan 5 (Macet) wajib dikurangkan agunan yang tersedia berdasarkan nilai likuidasinya/nilai yang tercatat dalam laporan Bank. Specifically for the calculation of PPAP NPL Fees, net collectibility of 3 (Substandard), 4 (Doubtful), and 5 (Loss) must be deducted from available collateral based on its liquidation value/value recorded in the Bank's report.	
11	Kondisi kenaikan NPL *Gross* dan NPL *Net* tersebut hanya terjadi pada Bank saja. The condition of the increase in Gross NPL and Net NPL only occurred in Banks.	
12	Khusus untuk skenario *Write Off* sebagai berikut: Especially for Write Off scenarios as follows:	
	a.	Menggunakan skenario peningkatan *Write Off* menjadi sebesar 5%,10%, 15% khusus terhadap kolektibilitas 5 dan penambahan dengan kolektibilitas 4 atau sampai suatu prosentase tertentu yang akan mengakibatkan CAR Bank dibawah ketentuan minimum Bank Indonesia Using the scenario of increasing Write Off to 5%, 10%, 15% specifically for collectibility 5 and adding to collectibility 4 or up to a certain percentage which will result in the Bank's CAR below the minimum Bank Indonesia provisions.
	b.	Perhitungan *Write Off* tersebut tidak dan/atau dengan memperhitungkan aspek agunan dengan asumsi agunan dinilai sesuai dengan nilai likuidasinya/nilai yang tercatat dalam laporan Bank The Write Off calculation does not and/or takes into account the collateral aspect with the assumption that the collateral is valued according to the liquidation value/value recorded in the Bank report.
	c.	Hasil perhitungan *Write Off* dibebankan terhadap cadangan jumlah PPAP yang telah dibentuk Bank dan termasuk dalam komponen modal yang dimiliki sesuai laporan Kewajiban Penyediaan Modal Minimum (KPMM). The result of the Write Off calculation is charged to the reserve for the amount of PPAP that has been established by the Bank and is included in the component of capital owned according to the Minimum Capital Adequacy Requirement (KPMM) report.
	d.	Kecukupan modal Bank dalam menyerap Write Off akan dihitung ketahanannya sesuai penetapan skenario. The Bank's capital adequacy in absorbing the Write Off will be calculated according to the determination of the scenario.
13	Hasil *stress testing* ini memuat kesimpulan yang merupakan rangkuman hasil analisa dari data yang telah ditelaah dan dikaji serta menyampaikan rekomendasi berupa saran dan masukan kepada Direksi dan Komite Manajemen Risiko terkait. The results of this stress testing contain conclusions which summarize the results of the analysis of the data that have been reviewed and reviewed and submit recommendations in the form of suggestions and input to the Board of Directors and the relevant Risk Management Committee.	

Laporan Kewajiban Pemenuhan Rasio Pengungkit dan Laporan Perhitungan Rasio Pengungkit Per 31 Desember 2025

Leverage Ratio Fulfillment Obligation Report and Leverage Ratio Calculation Report as of December 31, 2025

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

No.	Keterangan Description	Periode Period	
		31 Desember 2025 December 31, 2025	31 Desember 2024 December 31, 2024
		Jumlah Total	Jumlah Total
(1)	(2)	(3)	(4)
1	Total aset di neraca pada laporan keuangan publikasi (nilai *gross* sebelum dikurangi CKPN). Total assets on the balance sheet in the published financial statements (gross value before deducting CKPN).	23.903.331	20.911.785
2	Penyesuaian untuk nilai penyertaan pada bank, lembaga keuangan, perusahaan asuransi, dan/atau entitas lain yang berdasarkan standar akuntansi keuangan harus dikonsolidasikan namun diluar cakupan konsolidasi berdasarkan ketentuan Otoritas Jasa Keuangan. Adjustments for the value of investments in banks, financial institutions, insurance companies, and/or other entities that are required to be consolidated under financial accounting standards but are outside the consolidation scope based on the Financial Services Authority regulations.	N/A	N/A
3	Penyesuaian untuk nilai kumpulan aset keuangan atau aset syariah yang mendasari (*underlying*) yang telah dialihkan dalam sekuritisasi aset yang 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 (*underlying*) tersebut telah dikurangkan dari total aset di neraca pada laporan keuangan publikasi (baris nomor 1) maka baris ini diisi sebesar 0 (nol). Adjustment for the value of the pool of financial assets or sharia assets underlying securitized assets that meet the requirements of a true sale as regulated in the Financial Services Authority regulations on the Prudential Principles in Asset Securitization Activities for Commercial Banks. In the case where the underlying financial assets or sharia assets have been deducted from the total assets on the balance sheet in the published financial statements (line item 1), then this line should be filled with 0 (zero).	-	-
4	Penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada). Adjustment for temporary exceptions for placements of giro at Bank Indonesia to meet the required minimum reserve requirements (if any).	N/A	N/A
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 balance sheet components under financial accounting standards but excluded from the total exposure calculation in the Leverage Ratio.	-	-
6	Penyesuaian untuk nilai pembelian atau penjualan aset keuangan secara regular dengan menggunakan metode akuntansi tanggal perdagangan. Adjustment for the value of regular purchases or sales of financial assets using the trade date accounting method.	-	-

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

No.	Keterangan Description	Periode Period	
		31 Desember 2025 December 31, 2025	31 Desember 2024 December 31, 2024
		Jumlah Total	Jumlah Total
(1)	(2)	(3)	(4)
7	Penyesuaian untuk nilai transaksi dalam fasilitas cash pooling yang memenuhi persyaratan sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan ini. Adjustment for the value of transactions in cash pooling facilities that meet the requirements as stipulated in the Financial Services Authority regulations.	-	-
8	Penyesuaian untuk nilai eksposur transaksi derivatif. Adjustment for the value of derivative transaction exposures.	-	-
9	Penyesuaian untuk nilai eksposur *Securitities Financing Transaction* (SFT) sebagai contoh transaksi reverse repo. Adjustment for the value of Securities Financing Transaction (SFT) exposures, such as reverse repo transactions.	-	-
10	Penyesuaian untuk nilai eksposur Transaksi Rekening Administratif (TRA) yang telah dikalikan dengan Faktor Konversi Kredit (FKK). Adjustment for the value of Administrative Account Transactions (TRA) that have been multiplied by the Credit Conversion Factor (CCF).	208.018	67.759
11	*Prudent valuation adjustments* berupa faktor pengurang modal dan Cadangan Kerugian Penurunan Nilai (CKPN) Prudent valuation adjustments in the form of capital reduction factors and Allowance for Impairment Losses (CKPN).	(654.788)	(524.731)
12	Penyesuaian lainnya (jika ada) Other adjustments (if any).	-	-
13	Total Eksposur dalam Perhitungan Rasio Leverage Total Exposure in the Leverage Ratio Calculation.	23.453.035	20.911.785
Eksposur Aset dalam Laporan Posisi Keuangan (Neraca) Exposure of Assets in the Financial Position Statement (Balance Sheet)			
1	Eksposur Aset dalam Laporan Posisi Keuangan (Neraca) termasuk aset jaminan yang tercatat dalam neraca, namun tidak termasuk eksposur transaksi derivatif dan eksposur SFT. *Menggunakan nilai *gross* sebelum dikurangi CKPN. Exposure of Assets in the Financial Position Statement (Balance Sheet) including collateral assets recorded on the balance sheet, but excluding exposure from derivative transactions and SFT exposure. *Using gross value before deducting CKPN.	23.903.331	20.911.785
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. The re-addition value for derivative collateral provided to counterparties, and the provision of such collateral results in a reduction in the total exposure of assets on the balance sheet due to the application of accounting standards.	-	-
3	(Pengurangan atas piutang terkait *cash variation margin* yang diberikan dalam transaksi *derivatif*). (Reduction of receivables related to cash variation margin provided in derivative transactions).	-	-
4	(Penyesuaian untuk surat berharga yang diterima dalam eksposur SFT yang telah dicatat sebagai aset dalam neraca Bank). (Adjustment for securities received in SFT exposure recorded as assets on the Bank's balance sheet).	-	-

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

No.	Keterangan Description	Periode Period	
		31 Desember 2025 December 31, 2025	31 Desember 2024 December 31, 2024
		Jumlah Total	Jumlah Total
(1)	(2)	(3)	(4)
5	(Cadangan Kerugian Penurunan Nilai (CKPN) atas aset tersebut sesuai standar akuntansi yang berlaku). (Allowance for Impairment Loss (CKPN) on such assets in accordance with applicable accounting standards).	(222.800)	(208.880)
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 accounted for as a reduction factor in Tier 1 Capital as referred to in the Financial Services Authority Regulation governing the minimum capital requirement for commercial banks).	(431.712)	(315.354)
7	Total Eksposur Aset dalam Laporan Posisi Keuangan (Neraca) (Penjumlahan dari baris 1 sampai dengan baris 6) Total Exposure of Assets in the Financial Position Statement (Balance Sheet) (Sum of lines 1 to 6)	23.245.293	20.387.552
Eksposur Transaksi Derivatif Exposure of Derivative Transactions			
8	Nilai *Replacement Cost* (RC) untuk seluruh transaksi derivatif baik dalam hal terdapat variation margin yang memenuhi syarat ataupun terdapat perjanjian saling hapus yang memenuhi persyaratan tertentu. Replacement Cost (RC) value for all derivative transactions, whether there is variation margin that meets the requirements or there is a netting agreement that meets certain conditions.	-	-
9	Nilai penambahan yang merupakan *Potential Futures Exposures* (PFE) untuk seluruh transaksi derivatif. The addition value representing the Potential Future Exposures (PFE) for all derivative transactions.	-	-
10	(pengecualian atas eksposur transaksi *derivatif* yang diselesaikan melalui *central clearing counterparty* (CCP)) (Exclusion for derivative transaction exposures settled through central clearing counterparties (CCP)	N/A	N/A
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 the effective notional value performed by netting and reduction of add-on for credit derivative sale transactions)	-	-
13	Total Eksposur Transaksi *Derivatif* (Penjumlahan baris 8 sampai dengan baris 12) Total Derivative Transaction Exposure (Sum of lines 8 to 12)	-	-
Eksposur *Securities Financing Transaction* (SFT) Exposure to Securities Financing Transaction (SFT)			
14	Nilai *Gross* SFT Gross SFT Value	-	-
15	(Nilai bersih antara liabilitas kas dan tagihan kas) (Net value 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 due to counterparty default related to SFT assets, referring to the Current Exposure calculation as regulated in Appendix I of the Financial Services Authority Regulation	-	-

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

No.	Keterangan Description	Periode Period	
		31 Desember 2025 December 31, 2025	31 Desember 2024 December 31, 2024
		Jumlah Total	Jumlah Total
(1)	(2)	(3)	(4)
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 row 14 through row 17)	-	-
Eksposur Transaksi Rekening Administratif (TRA) Exposure of Administrative Account Transactions (TRA)			
19	Nilai seluruh kewajiban komitmen atau kewajiban kontijensi. *Nilai gross sebelum dikurangi CKPN Total value of all commitment liabilities or contingent liabilities. *Gross value before deducted by the allowance for impairment (CKPN)	208.018	67.759
20	(Penyesuaian terhadap hasil perkalian antara nilai kewajiban komitmen atau kewajiban kontijensi dan Faktor Konversi Kredit (FKK)) (Adjustments based on the multiplication of the value of commitment liabilities or contingent liabilities and the Credit Conversion Factor (FKK))	-	-
21	(Cadangan Kerugian Penurunan Nilai (CKPN) atas TRA tersebut sesuai standar akuntansi yang berlaku) (Allowance for Impairment (CKPN) on TRA according to applicable accounting standards)	(276)	(498)
22	Total Eksposur Transaksi Rekening Administratif (TRA) (Penjumlahan dari baris 19 sampai dengan baris 21) Total Exposure of Administrative Account Transactions (TRA) (Sum of line 19 to line 21)	207.742	67.262
Modal dan Total Ekposur Capital and Total Exposure			
23	Modal Inti (*Tier* 1) Core Capital (Tier 1)	1.853.003	1.803.181
24	Total Eksposur (Penjumlahan baris 7, 13, 18, dan 22) Total Exposure (Sum of line 7, 13, 18, and 22)	23.453.035	20.454.813
Rasio Leverage Leverage Ratio			
25	Nilai Rasio *Leverage* (Kolom 23 ÷ Kolom 24) Leverage Ratio (Column 23 ÷ Column 24)	7,90%	8,82%
26	Nilai Minimum Rasio *Leverage* Minimum Leverage Ratio	3,00%	3,00%
27	Buffer terhadap nilai Rasio *Leverage* Buffer against Leverage Ratio	N/A	N/A

Pengungkapan Tagihan Bersih Berdasarkan Wilayah-Bank Secara Individual Per 31 Desember 2025

Disclosure of Net Claims by Region – Bank Only (Individual Basis) as of December 31, 2025

No.	Kategori Portofolio Portfolio Category	31 Desember 2025 December 31, 2025				
		Tagihan bersih berdasarkan wilayah Net billing by region				
		Manado & Minahasa	Bolaang Mongondow	Sangihe & Talaud	Gorontalo	
(1)	(2)	(3)	(4)	(5)	(6)	
1.	Tagihan Kepada Pemerintah Receivable to Government	-	-	-	-	
2.	Tagihan Kepada Entitas Sektor Publik Receivable to Public Sector Entities	-	-	-	-	
3.	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivable to Bank Multilateral Development and International Institute	-	-	-	-	
4.	Tagihan Kepada Bank Receivable to Bank	-	-	-	-	
5.	Kredit Beragun Rumah Tinggal Residential Backed Credit	-	-	-	-	
6.	Kredit Beragun Properti Komersial Commercial Property Backed Credit	-	-	-	-	
7.	Kredit Pegawai/Pensiunan Employee/Retired Credit	-	-	-	-	
8.	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Credit to Micro Enterprises, Small Business and Retail Portfolio	-	-	-	-	
9.	Tagihan Kepada Korporasi Credit to Corporations	-	-	-	-	
10.	Tagihan Yang Telah Jatuh Tempo Mature Receivable	-	-	-	-	
11.	Aset Lainnya Other Assets	-	-	-	-	
Jumlah Total		-	-	-	-	

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

			31 Desember 2024 December 31, 2024					
			Tagihan bersih berdasarkan wilayah Net billing by region					
	Jawa Java	Jumlah Total	Manado & Minahasa	Bolaang Mongondow	Sangihe & Talaud	Gorontalo	Jawa Java	Jumlah Total
	(7)	(8)	(3)	(4)	(5)	(6)	(7)	(8)
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-

Pengungkapan Tagihan Bersih Berdasarkan Wilayah - Bank secara Konsolidasi dengan Perusahaan Anak Per 31 Desember 2025

Disclosure of Net Receivables by Region – Bank on a Consolidated Basis with Subsidiaries as of December 31, 2025

No.	Kategori Portofolio Portfolio Category	31 Desember 2025 December 31, 2025				
		Tagihan bersih berdasarkan wilayah Net billing by region				
		Manado & Minahasa	Bolaang Mongondow	Sangihe & Talaud	Gorontalo	
(1)	(2)	(3)	(4)	(5)	(6)	
1.	Tagihan Kepada Pemerintah Receivables to Government	4.081.069	-	-	-	
2.	Tagihan Kepada Entitas Sektor Publik Receivables to Public Sector Entities	-	-	-	-	
3.	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables to Multilateral Development Banks and International Institutions	-	-	-	-	
4.	Tagihan Kepada Bank Receivables to Banks	1.864.216	835	1.008	3.640	
5.	Tagihan berupa *Covered Bond* Receivables in the form of Covered Bond	-	-	-	-	
6.	Tagihan kepada Perusahaan Efek dan Lembaga Keuangan Lainnya Secured Commercial Property Credit	-	-	-	-	
7.	Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas dan Instrumen Modal Lainnya Receivables in the form of Securities/ Subordinated Loans, Equity and Other Capital Instruments	1.186	-	-	-	
8.	Kredit Beragun Rumah Tinggal Secured Residential Credit	3.445	4.850	1.702	20.588	
9.	Kredit Beragun Properti Komersial Secured Commercial Property Credit	147	498	339	92	
10.	Kredit untuk Pengadaan Tanah, Pengelolaan Tanah dan Konstruksi Credit for Land Procurement, Land Management and Construction	2.238	-	-	-	
11.	Kredit Pegawai/Pensiunan Employee/Retired Credit	6.417.548	2.392.970	1.922.491	4.071.753	
12.	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables to Micro Enterprises, Small Business and Retail Portfolio	456.535	254.965	85.165	262.804	
13.	Tagihan Kepada Korporasi Receivables to Corporations	7.574	-	-	18.404	
14.	Tagihan Yang Telah Jatuh Tempo Mature Receivable	171.171	35.257	18.260	88.975	
15.	Aset Lainnya Other Assets	920.316	-	-	-	
Jumlah Total		**13.925.445**	**2.689.376**	**2.028.964**	**4.466.256**	

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

	31 Desember 2024 December 31, 2024							
	Tagihan bersih berdasarkan wilayah Net billing by region							
	Jawa Java	Jumlah Total	Manado & Minahasa	Bolaang Mongondow	Sangihe & Talaud	Gorontalo	Jawa Java	Jumlah Total
	(7)	(8)	(3)	(4)	(5)	(6)	(7)	(8)
	-	4.081.069	3.261.710	-	-	-	-	3.261.710
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	3.425	1.873.123	940.244	-	-	-	-	940.244
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	1.186	978	-	-	-	-	978
	2.117	32.702	3.563	2.843	3.288	21.453	3.569	34.717
	347	1.423	-	981	678	-	475	2.134
	-	2.238	2.802	-	-	-	-	2.802
	21.303	14.826.065	6.148.527	2.380.592	1.894.477	4.033.307	22.747	14.479.651
	27.577	1.087.046	355.858	185.795	62.908	150.048	60.429	815.038
	429.546	455.524	62.073	-	-	19.044	380.745	461.861
	1.219	314.882	117.738	20.082	10.024	64.446	1.365	213.655
	-	920.316	636.116	-	-	-	-	636.116
	485.532	**23.595.574**	**11.529.609**	**2.590.294**	**1.971.375**	**4.288.298**	**469.330**	**20.848.906**

Pengungkapan Tagihan Bersih Berdasarkan Wilayah-Bank secara Konsolidasi dengan Perusahaan Anak Per 31 Desember 2025

Disclosure of Net Claims by Region – Bank on a Consolidated Basis with Subsidiaries as of December 31, 2025

No.	Kategori Portofolio Portfolio Category	31 Desember 2025 December 31, 2025				
		Tagihan bersih berdasarkan wilayah Net billing by region				
		Manado & Minahasa	Bolaang Mongondow	Sangihe & Talaud	Gorontalo	
(1)	(2)	(3)	(4)	(5)	(6)	
1.	Tagihan Kepada Pemerintah Receivable to Government	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
2.	Tagihan Kepada Entitas Sektor Publik Receivable to Public Sector Entities	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
3.	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivable to Bank Multilateral Development and International Institute	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
4.	Tagihan Kepada Bank Receivable to Bank	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
5.	Kredit Beragun Rumah Tinggal Residential Backed Credit	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
6.	Kredit Beragun Properti Komersial Commercial Property Backed Credit	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
7.	Kredit Pegawai/Pensiunan Employee/Retired Credit	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
8.	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Credit to Micro Enterprises, Small Business and Retail Portfolio	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
9.	Tagihan Kepada Korporasi Credit to Corporations	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
10.	Tagihan Yang Telah Jatuh Tempo Mature Receivable	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
11.	Aset Lainnya Other Assets	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
Jumlah Total		**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	

(Disajikan Dalam Jutaan Rupiah)
(In Million Rupiah)

	31 Desember 2024 December 31, 2024							
	Tagihan bersih berdasarkan wilayah Net billing by region							
	Jawa Java	Jumlah Total	Manado & Minahasa	Bolaang Mongondow	Sangihe & Talaud	Gorontalo	Jawa Java	Jumlah Total
	(7)	(8)	(3)	(4)	(5)	(6)	(7)	(8)
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil

Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak-Bank Secara Individual Per 31 Desember 2025

Disclosure of Net Claims by Remaining Contractual Maturity – Bank Only (Individual Basis) as of December 31, 2025

No.	Kategori Portofolio Portfolio Category	31 Desember 2025 December 31, 2025				
		Tagihan bersih berdasarkan jangka waktu kontrak Net invoice based on contract term				
		< 1 tahun < 1 year	> 1 tahun s.d 3 tahun > 1 year to 3 years	> 3 tahun s.d 5 tahun > 3 years to 5 years	> 5 tahun > 5 years	
(1)	(2)	(3)	(4)	(5)	(6)	
1.	Tagihan Kepada Pemerintah Receivables to Government	-	-	-	-	
2.	Tagihan Kepada Entitas Sektor Publik Receivables to Public Sector Entities	-	-	-	-	
3.	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivable to Bank Multilateral Development and International Institute	-	-	-	-	
4.	Tagihan Kepada Bank Receivable to Bank	-	-	-	-	
5.	Kredit Beragun Rumah Tinggal Residential Backed Credit	-	-	-	-	
6.	Kredit Beragun Properti Komersial Commercial Property Backed Credit	-	-	-	-	
7.	Kredit Pegawai/Pensiunan Employee/Retired Credit	-	-	-	-	
8.	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables to Micro Enterprises, Small, Business and Retail Portfolio	-	-	-	-	
9.	Tagihan Kepada Korporasi Receivables to Corporations	-	-	-	-	
10.	Tagihan Yang Telah Jatuh Tempo Mature Receivable	-	-	-	-	
11.	Aset Lainnya Other Assets	-	-	-	-	
Jumlah Total		**-**	**-**	**-**	**-**	

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

	31 Desember 2024 December 31, 2024							
	Tagihan bersih berdasarkan jangka waktu kontrak Net invoice based on contract term							
	Non Kontraktual Non Contractual	**Jumlah** Total	**< 1 tahun** < 1 year	**> 1 tahun s.d 3 tahun** > 1 year to 3 years	**> 3 tahun s.d 5 tahun** > 3 years to 5 years	**> 5 tahun** > 5 years	**Non Kontraktual** Non Contractual	**Jumlah** Total
	(7)	**(8)**	**(3)**	**(4)**	**(5)**	**(6)**	**(7)**	**(8)**
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	**-**	**-**	**-**	**-**	**-**	**-**	**-**

No.	Kategori Portofolio Portfolio Category	31 Desember 2025 December 31, 2025				
		Tagihan bersih berdasarkan jangka waktu kontrak Net invoice based on contract term				
		< 1 tahun < 1 year	> 1 tahun s.d 3 tahun > 1 year to 3 years	> 3 tahun s.d 5 tahun > 3 years to 5 years	> 5 tahun > 5 years	
(1)	(2)	(3)	(4)	(5)	(6)	
1.	Tagihan Kepada Pemerintah Receivables to Government	3.456.665	400.788	223.616	-	
2.	Tagihan Kepada Entitas Sektor Publik Receivables to Public Sector Entities	-	-	-	-	
3.	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables to Multilateral Development Banks and International Institutions	-	-	-	-	
4.	Tagihan Kepada Bank Receivables to Banks	1.841.212	31.911	-	-	
5.	Tagihan berupa *Covered Bond* Receivables in the form of Covered Bond	-	-	-	-	
6.	Tagihan kepada Perusahaan Efek dan Lembaga Keuangan Lainnya Secured Commercial Property Credit	-	-	-	-	
7.	Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas dan Instrumen Modal Lainnya Receivables in the form of Securities/ Subordinated Loans, Equity and Other Capital Instruments	-	-	-	-	
8.	Kredit Beragun Rumah Tinggal Secured Residential Credit	930	6.805	5.038	19.929	
9.	Kredit Beragun Properti Komersial Secured Commercial Property Credit	-	1.093	330	-	
10.	Kredit untuk Pengadaan Tanah, Pengelolaan Tanah dan Konstruksi Credit for Land Procurement, Land Management and Construction	1.638	600	-	-	
11.	Kredit Pegawai/Pensiunan Employee/Retired Credit	108.728	1.110.028	1.581.276	12.026.032	
12.	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables to Micro Enterprises, Small, Business and Retail Portfolio	71.159	316.324	412.364	287.198	
13.	Tagihan Kepada Korporasi Receivables to Corporations	52.797	108.575	294.152	-	
14.	Tagihan Yang Telah Jatuh Tempo Mature Receivable	140.359	28.674	12.855	132.995	
15.	Aset Lainnya Other Assets	-	-	-	-	
Jumlah Total		**5.673.488**	**2.004.798**	**2.529.631**	**12.466.155**	

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

			31 Desember 2024 December 31, 2024					
			Tagihan bersih berdasarkan jangka waktu kontrak Net invoice based on contract term					
	Non Kontraktual Non Contractual	Jumlah Total	< 1 tahun < 1 year	> 1 tahun s.d 3 tahun > 1 year to 3 years	> 3 tahun s.d 5 tahun > 3 years to 5 years	> 5 tahun > 5 years	Non Kontraktual Non Contractual	Jumlah Total
	(7)	(8)	(3)	(4)	(5)	(6)	(7)	(8)
	-	4.081.069	-	-	-	-	3.261.710	3.261.710
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	1.873.123	940.244	-	-	-	-	940.244
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	1.186	1.186	-	-	-	-	978	978
	-	32.702	1.682	4.387	6.184	22.464	-	34.717
	-	1.423	182	1.151	802	-	-	2.134
	-	2.238	-	2.802	-	-	-	2.802
	-	14.826.065	80.230	727.382	1.857.148	11.814.891	-	14.479.651
	-	1.087.046	113.368	196.214	178.759	326.698	-	815.038
	-	455.524	94.597	63.213	120.228	183.824	-	461.861
	-	314.882	62.704	5.926	10.639	134.386	-	213.655
	920.316	920.316	-	-	-	-	636.116	636.116
	921.502	**23.595.574**	**1.293.006**	**1.001.074**	**2.173.760**	**12.482.262**	**3.898.804**	**20.848.906**

Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak-Bank secara Konsolidasi dengan Perusahaan Anak Per 31 Desember 2025

Disclosure of Net Claims by Remaining Contractual Maturity – Bank on a Consolidated Basis with Subsidiaries as of December 31, 2025

No.	Kategori Portofolio Portfolio Category	31 Desember 2025 December 31, 2025				
		Tagihan bersih berdasarkan jangka waktu kontrak Net invoice based on contract term				
		< 1 tahun < 1 year	> 1 tahun s.d 3 tahun > 1 year to 3 years	> 3 tahun s.d 5 tahun > 3 years to 5 years	> 5 tahun > 5 years	
(1)	(2)	(3)	(4)	(5)	(6)	
1.	Tagihan Kepada Pemerintah Receivables to Government	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
2.	Tagihan Kepada Entitas Sektor Publik Receivables to Public Sector Entities	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
3.	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivable to Bank Multilateral Development and International Institute	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
4.	Tagihan Kepada Bank Receivable to Bank	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
5.	Kredit Beragun Rumah Tinggal Residential Backed Credit	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
6.	Kredit Beragun Properti Komersial Commercial Property Backed Credit	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
7.	Kredit Pegawai/Pensiunan Employee/Retired Credit	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
8.	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables to Micro Enterprises, Small, Business and Retail Portfolio	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
9.	Tagihan Kepada Korporasi Receivables to Corporations	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
10.	Tagihan Yang Telah Jatuh Tempo Mature Receivable	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
11.	Aset Lainnya Other Assets	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
Jumlah Total		**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

	31 Desember 2024 December 31, 2024							
	Tagihan bersih berdasarkan jangka waktu kontrak Net invoice based on contract term							
	Non Kontraktual Non Contractual	**Jumlah** Total	**< 1 tahun** < 1 year	**> 1 tahun s.d 3 tahun** > 1 year to 3 years	**> 3 tahun s.d 5 tahun** > 3 years to 5 years	**> 5 tahun** > 5 years	**Non Kontraktual** Non Contractual	**Jumlah** Total
	(7)	**(8)**	**(3)**	**(4)**	**(5)**	**(6)**	**(7)**	**(8)**
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil

Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi-Bank Secara Individual Per 31 Desember 2025

Disclosure of Net Claims by Economic Sector – Bank Only (Individual Basis) as of December 31, 2025

No.	Berdasarkan Sektor ekonomi By Economy Sector	31 Desember 2025 December 31, 2025							
		Kategori Portofolio Portfolio Category							
		Tagihan Kepada Pemerintah Receivables to Government	Tagihan Kepada Entitas Sektor Publik Receivables to Public Sector Entity	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables to Bank Development Multilateral and Institutions International	Tagihan Kepada Bank Receivables to Bank	Tagihan berupa *Covered Bond* Covered Bond Receivables	Tagihan kepada Perusahaan Efek dan Lembaga Keuangan Lainnya Receivables from Securities Companies and Other Financial Institutions	Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas dan Instrumen Modal Lainnya Receivables in the form of Securities/ Subordinated Debt, Equity and Other Capital Instruments	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
1.	Pertanian, Kehutanan, dan Perikanan Agriculture, Forestry, and Fishery	-	-	-	-	-	-	-	
2.	Pertambangan dan Penggalian Mining and Excavation	-	-	-	-	-	-	-	
3.	Industri pengolahan Processing Industry	-	-	-	-	-	-	-	
4.	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Electricity, Gas, Steam/Water Supply Hot and Cold Air	-	-	-	-	-	-	-	
5.	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah Water Management, Water Management Waste, Management and Recycling Reset Trash	-	-	-	-	-	-	-	
6.	Konstruksi Construction	-	-	-	-	-	-	-	
7.	Perdagangan besar dan eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Wholesale and Retail Trade; Car Repair and Maintenance and Motorcycle	-	-	-	-	-	-	-	

(Disajikan Dalam Jutaan Rupiah)
(In Million Rupiah)

	Kredit Beragun Rumah Tinggal Secured Credit Residential home	**Kredit Beragun Properti Komersial** Secured Credit Commercial Property	**Kredit untuk Pengadaan Tanah, Pengelolaan Tanah dan Konstruksi** Loans for Land Acquisition, Land Development, and Construction	**Kredit Pegawai/ Pensiunan** Employee/ Pensioner Loans	**Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel** Loans for Land Acquisition, Land Management and Construction	**Tagihan Kepada Korporasi** Receivables to Corporation	**Tagihan Yang Telah Jatuh Tempo** Receivables That Have Been Due date	**Aset Lainnya** Other Assets	**Jumlah** Total
	(10)	**(11)**	**(12)**	**(13)**	**(14)**	**(15)**	**(16)**	**(17)**	**(18)**
	2.423	-	-	-	165.450	-	4.897	-	172.770
	-	-	-	-	1.123	-	87	-	1.210
	243	-	-	-	35.187	298.489	6.251	-	340.171
	-	-	-	-	207	78.260	35	-	78.502
	-	-	-	-	916	-	-	-	916
	-	-	-	-	10.872	-	86.966	-	97.838
	4.865	1.072	-	-	229.263	28.297	29.012	-	292.510

No.	Berdasarkan Sektor ekonomi By Economy Sector	31 Desember 2025 December 31, 2025							
		Kategori Portofolio Portfolio Category							
		Tagihan Kepada Pemerintah Receivables to Government	Tagihan Kepada Entitas Sektor Publik Receivables to Public Sector Entity	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables to Bank Development Multilateral and Institutions International	Tagihan Kepada Bank Receivables to Bank	Tagihan berupa *Covered Bond* Covered Bond Receivables	Tagihan kepada Perusahaan Efek dan Lembaga Keuangan Lainnya Receivables from Securities Companies and Other Financial Institutions	Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas dan Instrumen Modal Lainnya Receivables in the form of Securities/ Subordinated Debt, Equity and Other Capital Instruments	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
8.	Pengangkutan dan Pergudangan Transportation and Warehousing	-	-	-	-	-	-	-	
9.	Penyediaan Akomodasi dan Penyediaan Makan Minum Provision of Accommodation and Food and Drink Preparation	-	-	-	-	-	-	-	
10.	Informasi dan Komunikasi Information and Communication	-	-	-	-	-	-	-	
11	Aktivitas Keuangan dan Asuransi Financial and Insurance Activities	4.081.069	-	-	1.873.123	-	-	1.186	
12	Real Estat Real Estate	-	-	-	-	-	-	-	
13	Aktivitas Profesi, 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 Activities and Free Business Lease Options, Employment, Agent Travel, and Business Support Other	-	-	-	-	-	-	-	

(Disajikan Dalam Jutaan Rupiah)
(In Million Rupiah)

	Kredit Beragun Rumah Tinggal Secured Credit Residential home	**Kredit Beragun Properti Komersial** Secured Credit Commercial Property	**Kredit untuk Pengadaan Tanah, Pengelolaan Tanah dan Konstruksi** Loans for Land Acquisition, Land Development, and Construction	**Kredit Pegawai/ Pensiunan** Employee/ Pensioner Loans	**Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel** Loans for Land Acquisition, Land Management and Construction	**Tagihan Kepada Korporasi** Receivables to Corporation	**Tagihan Yang Telah Jatuh Tempo** Receivables That Have Been Due date	**Aset Lainnya** Other Assets	**Jumlah** Total
	(10)	**(11)**	**(12)**	**(13)**	**(14)**	**(15)**	**(16)**	**(17)**	**(18)**
	-	-	-	-	11.352	24.499	1.228	-	37.079
	2.895	351	-	-	87.468	25.978	2.417	-	119.109
	-	-	-	-	521	-	24	-	544
	-	-	-	-	-	-	-	-	5.955.378
	121	-	2.238	-	2.808	-	1.240	-	6.407
	-	-	-	-	2.661	-	2	-	2.664
	238	-	-	-	5.957	-	568	-	6.762

No.	Berdasarkan Sektor ekonomi By Economy Sector	31 Desember 2025 December 31, 2025							
		Kategori Portofolio Portfolio Category							
		Tagihan Kepada Pemerintah Receivables to Government	Tagihan Kepada Entitas Sektor Publik Receivables to Public Sector Entity	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables to Bank Development Multilateral and Institutions International	Tagihan Kepada Bank Receivables to Bank	Tagihan berupa *Covered Bond* Covered Bond Receivables	Tagihan kepada Perusahaan Efek dan Lembaga Keuangan Lainnya Receivables from Securities Companies and Other Financial Institutions	Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas dan Instrumen Modal Lainnya Receivables in the form of Securities/ Subordinated Debt, Equity and Other Capital Instruments	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib Government administration, Defense, and Social Security Required	-	-	-	-	-	-	-	
16	Pendidikan Education	-	-	-	-	-	-	-	
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Human Health Activities and Social activity	-	-	-	-	-	-	-	
18	Kesenian, Hiburan, dan Rekreasi Arts, Entertainment and Recreation	-	-	-	-	-	-	-	
19	Aktivitas Jasa Lainnya Other Service Activities	-	-	-	-	-	-	-	
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja Household Activities as Employer	-	-	-	-	-	-	-	
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya International Agency Activities and International Extra Agency Other	-	-	-	-	-	-	-	

(Disajikan Dalam Jutaan Rupiah)
(In Million Rupiah)

	Kredit Beragun Rumah Tinggal Secured Credit Residential home	**Kredit Beragun Properti Komersial** Secured Credit Commercial Property	**Kredit untuk Pengadaan Tanah, Pengelolaan Tanah dan Konstruksi** Loans for Land Acquisition, Land Development, and Construction	**Kredit Pegawai/ Pensiunan** Employee/ Pensioner Loans	**Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel** Loans for Land Acquisition, Land Management and Construction	**Tagihan Kepada Korporasi** Receivables to Corporation	**Tagihan Yang Telah Jatuh Tempo** Receivables That Have Been Due date	**Aset Lainnya** Other Assets	**Jumlah** Total
	(10)	**(11)**	**(12)**	**(13)**	**(14)**	**(15)**	**(16)**	**(17)**	**(18)**
	-	-	-	-	-	-	-	-	-
	-	-	-	-	731	-	-	-	731
	-	-	-	-	9.987	-	10	-	9.997
	33	-	-	-	11.321	-	176	-	11.530
	-	-	-	-	-	-	-	-	-
	820	-	-	-	55.633	-	2.707	-	59.160
	-	-	-	-	-	-	-	-	-

No.	Berdasarkan Sektor ekonomi By Economy Sector	31 Desember 2025 December 31, 2025							
		Kategori Portofolio Portfolio Category							
		Tagihan Kepada Pemerintah Receivables to Government	Tagihan Kepada Entitas Sektor Publik Receivables to Public Sector Entity	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables to Bank Development Multilateral and Institutions International	Tagihan Kepada Bank Receivables to Bank	Tagihan berupa *Covered Bond* Covered Bond Receivables	Tagihan kepada Perusahaan Efek dan Lembaga Keuangan Lainnya Receivables from Securities Companies and Other Financial Institutions	Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas dan Instrumen Modal Lainnya Receivables in the form of Securities/ Subordinated Debt, Equity and Other Capital Instruments	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
22	Bukan Lapangan Usaha Not a Business Field	-	-	-	-	-	-	-	
23	Lainnya Other	-	-	-	-	-	-	-	
Jumlah Total		**4.081.069**	**-**	**-**	**1.873.123**	**-**	**-**	**1.186**	

No.	Berdasarkan Sektor ekonomi By Economy Sector	31 Desember 2024 December 31, 2024							
		Kategori Portofolio Portfolio Category							
		Tagihan Kepada Pemerintah Receivables to Government	Tagihan Kepada Entitas Sektor Publik Receivables to Public Sector Entity	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables to Bank Development Multilateral and Institutions International	Tagihan Kepada Bank Receivables to Bank	Tagihan berupa *Covered Bond* Covered Bond Receivables	Tagihan kepada Perusahaan Efek dan Lembaga Keuangan Lainnya Receivables from Securities Companies and Other Financial Institutions	Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas dan Instrumen Modal Lainnya Receivables in the form of Securities/ Subordinated Debt, Equity and Other Capital Instruments	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
1.	Pertanian, Kehutanan, dan Perikanan Agriculture, Forestry, and Fishery	-	-	-	-	-	-	-	
2.	Pertambangan dan Penggalian Mining and Excavation	-	-	-	-	-	-	-	
3.	Industri pengolahan Processing Industry	-	-	-	-	-	-	-	

(Disajikan Dalam Jutaan Rupiah)
(In Million Rupiah)

	Kredit Beragun Rumah Tinggal Secured Credit Residential home	**Kredit Beragun Properti Komersial** Secured Credit Commercial Property	**Kredit untuk Pengadaan Tanah, Pengelolaan Tanah dan Konstruksi** Loans for Land Acquisition, Land Development, and Construction	**Kredit Pegawai/ Pensiunan** Employee/ Pensioner Loans	**Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel** Loans for Land Acquisition, Land Management and Construction	**Tagihan Kepada Korporasi** Receivables to Corporation	**Tagihan Yang Telah Jatuh Tempo** Receivables That Have Been Due date	**Aset Lainnya** Other Assets	**Jumlah** Total
	(10)	**(11)**	**(12)**	**(13)**	**(14)**	**(15)**	**(16)**	**(17)**	**(18)**
	21.064	-	-	14.826.065	455.589	-	179.260	-	15.481.978
	-	-	-	-	-	-	-	920.316	920.316
	32.702	**1.423**	**2.238**	**14.826.065**	**1.087.046**	**455.524**	**314.882**	**920.316**	**23.595.574**

(Disajikan Dalam Jutaan Rupiah)
(In Million Rupiah)

	Kredit Beragun Rumah Tinggal Secured Credit Residential home	**Kredit Beragun Properti Komersial** Secured Credit Commercial Property	**Kredit untuk Pengadaan Tanah, Pengelolaan Tanah dan Konstruksi** Loans for Land Acquisition, Land Development, and Construction	**Kredit Pegawai/ Pensiunan** Employee/ Pensioner Loans	**Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel** Loans for Land Acquisition, Land Management and Construction	**Tagihan Kepada Korporasi** Receivables to Corporation	**Tagihan Yang Telah Jatuh Tempo** Receivables That Have Been Due date	**Aset Lainnya** Other Assets	**Jumlah** Total
	(10)	**(11)**	**(12)**	**(13)**	**(14)**	**(15)**	**(16)**	**(17)**	**(18)**
	2.914	419	-	-	149.712	-	4.464	-	157.508
	-	-	-	-	1.367	47.545	-	-	48.913
	142	-	-	-	35.611	221.954	6.412	-	264.118

No.	Berdasarkan Sektor ekonomi By Economy Sector	31 Desember 2024 December 31, 2024							
		Kategori Portofolio Portfolio Category							
		Tagihan Kepada Pemerintah Receivables to Government	Tagihan Kepada Entitas Sektor Publik Receivables to Public Sector Entity	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables to Bank Development Multilateral and Institutions International	Tagihan Kepada Bank Receivables to Bank	Tagihan berupa *Covered Bond* Covered Bond Receivables	Tagihan kepada Perusahaan Efek dan Lembaga Keuangan Lainnya Receivables from Securities Companies and Other Financial Institutions	Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas dan Instrumen Modal Lainnya Receivables in the form of Securities/ Subordinated Debt, Equity and Other Capital Instruments	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
4.	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Electricity, Gas, Steam/Water Supply Hot and Cold Air	-	-	-	-	-	-	-	
5.	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah Water Management, Water Management Waste, Management and Recycling Reset Trash	-	-	-	-	-	-	-	
6.	Konstruksi Construction	-	-	-	-	-	-	-	
7.	Perdagangan besar dan eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Wholesale and Retail Trade; Car Repair and Maintenance and Motorcycle	-	-	-	-	-	-	-	
8.	Pengangkutan dan Pergudangan Transportation and Warehousing	-	-	-	-	-	-	-	
9.	Penyediaan Akomodasi dan Penyediaan Makan Minum Provision of Accommodation and Food and Drink Preparation	-	-	-	-	-	-	-	
10.	Informasi dan Komunikasi Information and Communication	-	-	-	-	-	-	-	

(Disajikan Dalam Jutaan Rupiah)
(In Million Rupiah)

	Kredit Beragun Rumah Tinggal Secured Credit Residential home	**Kredit Beragun Properti Komersial** Secured Credit Commercial Property	**Kredit untuk Pengadaan Tanah, Pengelolaan Tanah dan Konstruksi** Loans for Land Acquisition, Land Development, and Construction	**Kredit Pegawai/ Pensiunan** Employee/ Pensioner Loans	**Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel** Loans for Land Acquisition, Land Management and Construction	**Tagihan Kepada Korporasi** Receivables to Corporation	**Tagihan Yang Telah Jatuh Tempo** Receivables That Have Been Due date	**Aset Lainnya** Other Assets	**Jumlah** Total
	(10)	**(11)**	**(12)**	**(13)**	**(14)**	**(15)**	**(16)**	**(17)**	**(18)**
	-	-	-	-	552	93.205	35	-	93.792
	-	-	-	-	779	-	-	-	779
	306	-	-	-	16.396	13.944	77.219	-	107.865
	3.988	1.422	-	-	235.921	57.239	29.189	-	327.759
	-	-	-	-	45.130	-	1.240	-	46.370
	2.198	293	-	-	79.298	27.975	2.156	-	111.919
	-	-	-	-	261	-	-	-	261

No.	Berdasarkan Sektor ekonomi By Economy Sector	31 Desember 2024 December 31, 2024							
		Kategori Portofolio Portfolio Category							
		Tagihan Kepada Pemerintah Receivables to Government	Tagihan Kepada Entitas Sektor Publik Receivables to Public Sector Entity	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables to Bank Development Multilateral and Institutions International	Tagihan Kepada Bank Receivables to Bank	Tagihan berupa *Covered Bond* Covered Bond Receivables	Tagihan kepada Perusahaan Efek dan Lembaga Keuangan Lainnya Receivables from Securities Companies and Other Financial Institutions	Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas dan Instrumen Modal Lainnya Receivables in the form of Securities/ Subordinated Debt, Equity and Other Capital Instruments	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
11	Aktivitas Keuangan dan Asuransi Financial and Insurance Activities	-	-	-	940.244	-	-	978	
12	Real Estat Real Estate	-	-	-	-	-	-	-	
13	Aktivitas Profesi, 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 Activities and Free Business Lease Options, Employment, Agent Travel, and Business Support Other	-	-	-	-	-	-	-	
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib Government administration, Defense, and Social Security Required	-	-	-	-	-	-	-	
16	Pendidikan Education	-	-	-	-	-	-	-	
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Human Health Activities and Social activity	-	-	-	-	-	-	-	

(Disajikan Dalam Jutaan Rupiah)
(In Million Rupiah)

	Kredit Beragun Rumah Tinggal Secured Credit Residential home	**Kredit Beragun Properti Komersial** Secured Credit Commercial Property	**Kredit untuk Pengadaan Tanah, Pengelolaan Tanah dan Konstruksi** Loans for Land Acquisition, Land Development, and Construction	**Kredit Pegawai/ Pensiunan** Employee/ Pensioner Loans	**Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel** Loans for Land Acquisition, Land Management and Construction	**Tagihan Kepada Korporasi** Receivables to Corporation	**Tagihan Yang Telah Jatuh Tempo** Receivables That Have Been Due date	**Aset Lainnya** Other Assets	**Jumlah** Total
	(10)	**(11)**	**(12)**	**(13)**	**(14)**	**(15)**	**(16)**	**(17)**	**(18)**
	-	-	-	-	-	-	-	-	941.222
	181	-	2.802	-	2.675	-	1.228	-	6.886
	-	-	-	-	2.710	-	22	-	2.732
	482	-	-	-	6.025	-	545	-	7.052
	-	-	-	-	-	-	-	-	-
	-	-	-	-	449	-	20	-	469
	-	-	-	-	7.004	-	5	-	7.010

No.	Berdasarkan Sektor ekonomi By Economy Sector	31 Desember 2024 December 31, 2024							
		Kategori Portofolio Portfolio Category							
		Tagihan Kepada Pemerintah Receivables to Government	Tagihan Kepada Entitas Sektor Publik Receivables to Public Sector Entity	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables to Bank Development Multilateral and Institutions International	Tagihan Kepada Bank Receivables to Bank	Tagihan berupa *Covered Bond* Covered Bond Receivables	Tagihan kepada Perusahaan Efek dan Lembaga Keuangan Lainnya Receivables from Securities Companies and Other Financial Institutions	Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas dan Instrumen Modal Lainnya Receivables in the form of Securities/ Subordinated Debt, Equity and Other Capital Instruments	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
18	Kesenian, Hiburan, dan Rekreasi Arts, Entertainment and Recreation	-	-	-	-	-	-	-	
19	Aktivitas Jasa Lainnya Other Service Activities	-	-	-	-	-	-	-	
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja Household Activities as Employer	-	-	-	-	-	-	-	
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya International Agency Activities and International Extra Agency Other	-	-	-	-	-	-	-	
22	Bukan Lapangan Usaha Not a Business Field	-	-	-	-	-	-	-	
23	Lainnya Other	3.261.710	-	-	-	-	-	-	
Jumlah Total		**3.261.710**	**-**	**-**	**940.244**	**-**	**-**	**978**	

(Disajikan Dalam Jutaan Rupiah)
(In Million Rupiah)

	Kredit Beragun Rumah Tinggal Secured Credit Residential home	**Kredit Beragun Properti Komersial** Secured Credit Commercial Property	**Kredit untuk Pengadaan Tanah, Pengelolaan Tanah dan Konstruksi** Loans for Land Acquisition, Land Development, and Construction	**Kredit Pegawai/ Pensiunan** Employee/ Pensioner Loans	**Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel** Loans for Land Acquisition, Land Management and Construction	**Tagihan Kepada Korporasi** Receivables to Corporation	**Tagihan Yang Telah Jatuh Tempo** Receivables That Have Been Due date	**Aset Lainnya** Other Assets	**Jumlah** Total
	(10)	**(11)**	**(12)**	**(13)**	**(14)**	**(15)**	**(16)**	**(17)**	**(18)**
	567	-	-	-	10.641	-	134	-	11.343
	-	-	-	-	-	-	-	-	-
	617	-	-	-	58.792	-	2.647	-	62.056
	-	-	-	-	-	-	-	-	-
	23.323	-	-	14.479.651	161.715	-	88.337	-	14.753.026
	-	-	-	-	-	-	-	636.116	3.897.826
	34.717	**2.134**	**2.802**	**14.479.651**	**815.038**	**461.861**	**213.655**	**636.116**	**20.848.906**

Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi-Bank secara Konsolidasi dengan Perusahaan Anak Per 31 Desember 2025

Disclosure of Net Claims by Economic Sector – Bank on a Consolidated Basis with Subsidiaries as of December 31, 2025

No.	Berdasarkan Sektor ekonomi By Economy Sector	31 Desember 2025 December 31, 2025					
		Kategori Portofolio Portfolio Category					
		Tagihan Kepada Pemerintah Receivables to Government	Tagihan Kepada Entitas Sektor Publik Receivables to Public Sector Entity	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables to Bank Development Multilateral and Institutions International	Tagihan Kepada Bank Receivables to Bank	Kredit Beragun Rumah Tinggal Secured Credit Residential home	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
1.	Pertanian, Kehutanan, dan Perikanan Agriculture, Forestry, and Fishery	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
2.	Pertambangan dan Penggalian Mining and Excavation	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
3.	Industri pengolahan Processing Industry	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
4.	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Electricity, Gas, Steam/ Water Supply Hot and Cold Air	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
5.	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah Water Management, Water Management Waste, Management and Recycling Reset Trash	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
6.	Konstruksi Construction	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
7.	Perdagangan besar dan eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Wholesale and Retail Trade; Car Repair and Maintenance and Motorcycle	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
8.	Pengangkutan dan Pergudangan Transportation and Warehousing	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

	Kredit Beragun Properti Komersial Secured Credit Commercial Property	**Kredit Pegawai/ Pensiunan** Employee Credit/ Retired	**Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel** Receivables to Micro Business, Enterprise Small and Portfolio Retail	**Tagihan Kepada Korporasi** Receivables to Corporation	**Tagihan Yang Telah Jatuh Tempo** Receivables That Have Been Due date	**Aset Lainnya** Other Assets	**Jumlah** Total
	(8)	**(9)**	**(10)**	**(11)**	**(12)**	**(13)**	**(14)**
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil

No.	Berdasarkan Sektor ekonomi By Economy Sector	31 Desember 2025 December 31, 2025					
		Kategori Portofolio Portfolio Category					
		Tagihan Kepada Pemerintah Receivables to Government	Tagihan Kepada Entitas Sektor Publik Receivables to Public Sector Entity	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables to Bank Development Multilateral and Institutions International	Tagihan Kepada Bank Receivables to Bank	Kredit Beragun Rumah Tinggal Secured Credit Residential home	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
9.	Penyediaan Akomodasi dan Penyediaan Makan Minum Provision of Accommodation and Food and Drink Preparation	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
10.	Informasi dan Komunikasi Information and Communication	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
11	Aktivitas Keuangan dan Asuransi Financial and Insurance Activities	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
12	Real Estat Real Estate	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
13	Aktivitas Profesi, Ilmiah, dan Teknis Professional, Scientific and Technical Activities	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya Rental Activities and Free Business Lease Options, Employment, Agent Travel, and Business Support Other	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib Government administration, Defense, and Social Security Required	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
16	Pendidikan Education	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Human Health Activities and Social activity	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

	Kredit Beragun Properti Komersial Secured Credit Commercial Property	**Kredit Pegawai/ Pensiunan** Employee Credit/ Retired	**Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel** Receivables to Micro Business, Enterprise Small and Portfolio Retail	**Tagihan Kepada Korporasi** Receivables to Corporation	**Tagihan Yang Telah Jatuh Tempo** Receivables That Have Been Due date	**Aset Lainnya** Other Assets	**Jumlah** Total
	(8)	**(9)**	**(10)**	**(11)**	**(12)**	**(13)**	**(14)**
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil

No.	Berdasarkan Sektor ekonomi By Economy Sector	31 Desember 2025 December 31, 2025					
		Kategori Portofolio Portfolio Category					
		Tagihan Kepada Pemerintah Receivables to Government	Tagihan Kepada Entitas Sektor Publik Receivables to Public Sector Entity	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables to Bank Development Multilateral and Institutions International	Tagihan Kepada Bank Receivables to Bank	Kredit Beragun Rumah Tinggal Secured Credit Residential home	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
18	Kesenian, Hiburan, dan Rekreasi Arts, Entertainment and Recreation	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
19	Aktivitas Jasa Lainnya Other Service Activities	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja Household Activities as Employer	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya International Agency Activities and International Extra Agency Other	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
22	Bukan Lapangan Usaha Not a Business Field	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
23	Lainnya Other	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
Jumlah Total		**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

	Kredit Beragun Properti Komersial Secured Credit Commercial Property	**Kredit Pegawai/ Pensiunan** Employee Credit/ Retired	**Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel** Receivables to Micro Business, Enterprise Small and Portfolio Retail	**Tagihan Kepada Korporasi** Receivables to Corporation	**Tagihan Yang Telah Jatuh Tempo** Receivables That Have Been Due date	**Aset Lainnya** Other Assets	**Jumlah** Total
	(8)	**(9)**	**(10)**	**(11)**	**(12)**	**(13)**	**(14)**
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil

No.	Berdasarkan Sektor ekonomi By Economy Sector	31 Desember 2024 December 31, 2024					
		Kategori Portofolio Portfolio Category					
		Tagihan Kepada Pemerintah Receivables to Government	Tagihan Kepada Entitas Sektor Publik Receivables to Public Sector Entity	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables to Bank Development Multilateral and Institutions International	Tagihan Kepada Bank Receivables to Bank	Kredit Beragun Rumah Tinggal Secured Credit Residential home	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
1.	Pertanian, Kehutanan, dan Perikanan Agriculture, Forestry, and Fishery	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
2.	Pertambangan dan Penggalian Mining and Excavation	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
3.	Industri pengolahan Processing Industry	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
4.	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Electricity, Gas, Steam/ Water Supply Hot and Cold Air	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
5.	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah Water Management, Water Management Waste, Management and Recycling Reset Trash	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
6.	Konstruksi Construction	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
7.	Perdagangan besar dan eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Wholesale and Retail Trade; Car Repair and Maintenance and Motorcycle	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
8.	Pengangkutan dan Pergudangan Transportation and Warehousing	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
9.	Penyediaan Akomodasi dan Penyediaan Makan Minum Provision of Accommodation and Food and Drink Preparation	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

	Kredit Beragun Properti Komersial Secured Credit Commercial Property	**Kredit Pegawai/ Pensiunan** Employee Credit/ Retired	**Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel** Receivables to Micro Business, Enterprise Small and Portfolio Retail	**Tagihan Kepada Korporasi** Receivables to Corporation	**Tagihan Yang Telah Jatuh Tempo** Receivables That Have Been Due date	**Aset Lainnya** Other Assets	**Jumlah** Total
	(8)	**(9)**	**(10)**	**(11)**	**(12)**	**(13)**	**(14)**
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil

No.	Berdasarkan Sektor ekonomi By Economy Sector	31 Desember 2024 December 31, 2024					
		Kategori Portofolio Portfolio Category					
		Tagihan Kepada Pemerintah Receivables to Government	Tagihan Kepada Entitas Sektor Publik Receivables to Public Sector Entity	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables to Bank Development Multilateral and Institutions International	Tagihan Kepada Bank Receivables to Bank	Kredit Beragun Rumah Tinggal Secured Credit Residential home	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
10.	Informasi dan Komunikasi Information and Communication	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
11	Aktivitas Keuangan dan Asuransi Financial and Insurance Activities	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
12	Real Estat Real Estate	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
13	Aktivitas Profesi, Ilmiah, dan Teknis Professional, Scientific and Technical Activities	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya Rental Activities and Free Business Lease Options, Employment, Agent Travel, and Business Support Other	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib Government administration, Defense, and Social Security Required	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
16	Pendidikan Education	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Human Health Activities and Social activity	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
18	Kesenian, Hiburan, dan Rekreasi Arts, Entertainment and Recreation	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

	Kredit Beragun Properti Komersial Secured Credit Commercial Property	**Kredit Pegawai/ Pensiunan** Employee Credit/ Retired	**Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel** Receivables to Micro Business, Enterprise Small and Portfolio Retail	**Tagihan Kepada Korporasi** Receivables to Corporation	**Tagihan Yang Telah Jatuh Tempo** Receivables That Have Been Due date	**Aset Lainnya** Other Assets	**Jumlah** Total
	(8)	**(9)**	**(10)**	**(11)**	**(12)**	**(13)**	**(14)**
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil

No.	Berdasarkan Sektor ekonomi By Economy Sector	31 Desember 2024 December 31, 2024					
		Kategori Portofolio Portfolio Category					
		Tagihan Kepada Pemerintah Receivables to Government	Tagihan Kepada Entitas Sektor Publik Receivables to Public Sector Entity	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables to Bank Development Multilateral and Institutions International	Tagihan Kepada Bank Receivables to Bank	Kredit Beragun Rumah Tinggal Secured Credit Residential home	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
19	Aktivitas Jasa Lainnya Other Service Activities	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja Household Activities as Employer	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya International Agency Activities and International Extra Agency Other	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
22	Bukan Lapangan Usaha Not a Business Field	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
23	Lainnya Other	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
Jumlah Total		**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

	Kredit Beragun Properti Komersial Secured Credit Commercial Property	**Kredit Pegawai/ Pensiunan** Employee Credit/ Retired	**Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel** Receivables to Micro Business, Enterprise Small and Portfolio Retail	**Tagihan Kepada Korporasi** Receivables to Corporation	**Tagihan Yang Telah Jatuh Tempo** Receivables That Have Been Due date	**Aset Lainnya** Other Assets	**Jumlah** Total
	(8)	**(9)**	**(10)**	**(11)**	**(12)**	**(13)**	**(14)**
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil

Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah-Bank Secara Individual Per 31 Desember 2025

Disclosure of Claims and Allowances by Region – Bank Only (Individual Basis) as of December 31, 2025

No.	Kategori Portofolio Portfolio Category	31 Desember 2025 December 31, 2025				
		Tagihan bersih berdasarkan wilayah Net Receivables by Region				
		Manado & Minahasa	Bolaang Mongondow	Sangihe & Talaud	Gorontalo	
(1)	(2)	(3)	(4)	(5)	(6)	
1.	Tagihan (Non Impaired) Receivables (Non-Impaired)	13.700.881	2.634.935	1.705.501	4.078.696	
2.	Tagihan Yang Mengalami Peningkatan/ Pemburukan Risiko Kredit Receivables with Increased/ Deteriorating Credit Risk	-	-	-	-	
	a. Belum Jatuh Tempo a. Not Yet Due	58.369	21.578	309.847	308.182	
	b. Telah Jatuh Tempo b. Past Due	278.853	46.645	25.029	144.095	
3	Cadangan Kerugian Penurunan Nilai (CKPN)-*Stage* 1 Allowance for Impairment Loss (CKPN)-Stage 1	10.492	2.973	1.517	4.266	
4	Cadangan Kerugian Penurunan Nilai (CKPN)-*Stage* 2 Allowance for Impairment Loss (CKPN)-Stage 2	3.255	875	3.345	8.243	
5	Cadangan Kerugian Penurunan Nilai (CKPN)-*Stage* 3 Allowance for Impairment Loss (CKPN)-Stage 3	107.682	11.388	6.769	55.120	
6	Tagihan Yang Telah Dihapus Buku Receivables Written Off	-	-	-	-	

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

	31 Desember 2024 December 31, 2024							
	Tagihan bersih berdasarkan wilayah Net Receivables by Region							
	Jawa Java	Jumlah Total	Manado & Minahasa	Bolaang Mongondow	Sangihe & Talaud	Gorontalo	Jawa Java	Jumlah Total
	(7)	(8)	(3)	(4)	(5)	(6)	(7)	(8)
	601.441	22.721.455	11.398.964	2.559.476	1.955.000	4.203.129	471.864	20.588.432
	-	-	-	-	-	-	-	-
	863	698.838	56.378	11.606	7.725	18.964	384	95.057
	3.151	497.773	221.495	30.925	15.564	116.734	3.395	388.112
	5.020	24.268	11.238	2.620	1.802	4.732	5.344	25.736
	200	15.917	6.729	645	601	1.176	34	9.185
	1.932	182.890	103.757	10.842	5.540	52.288	2.030	174.457
	-	-	-	-	-	-	-	-

Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah-Bank secara Konsolidasi dengan Perusahaan Anak Per 31 Desember 2025

Disclosure of Claims and Allowances by Region – Bank on a Consolidated Basis with Subsidiaries as of December 31, 2025

No.	Kategori Portofolio Portfolio Category	31 Desember 2025 December 31, 2025				
		Tagihan bersih berdasarkan wilayah Net Receivables by Region				
		Manado & Minahasa	Bolaang Mongondow	Sangihe & Talaud	Gorontalo	
(1)	(2)	(3)	(4)	(5)	(6)	
1.	Tagihan(*Non-Impaired*) Receivables (Non-Impaired)	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
2.	Tagihan Yang Mengalami Peningkatan/ Pemburukan Risiko Kredit Receivables with Increased/ Deteriorating Credit Risk	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
	a. Belum Jatuh Tempo a. Not Yet Due	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
	b. Telah Jatuh Tempo b. Past Due	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
3	Cadangan Kerugian Penurunan Nilai (CKPN)-*Stage* 1 Allowance for Impairment Loss (CKPN)-Stage 1	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
4	Cadangan Kerugian Penurunan Nilai (CKPN)-*Stage* 2 Allowance for Impairment Loss (CKPN)-Stage 2	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
5	Cadangan Kerugian Penurunan Nilai (CKPN)-*Stage* 3 Allowance for Impairment Loss (CKPN)-Stage 3	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
6	Tagihan Yang Telah Dihapus Buku Receivables Written Off	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

	31 Desember 2024 December 31, 2024							
	Tagihan bersih berdasarkan wilayah Net Receivables by Region							
	Jawa Java	**Jumlah** Total	**Manado & Minahasa**	**Bolaang Mongondow**	**Sangihe & Talaud**	**Gorontalo**	**Jawa** Java	**Jumlah** Total
	(7)	**(8)**	**(3)**	**(4)**	**(5)**	**(6)**	**(7)**	**(8)**
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil

Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi-Bank secara Individual Per 31 Desember 2025

Disclosure of Claims and Allowances by Economic Sector – Bank Only (Individual Basis) as of December 31, 2025

No.	Berdasarkan Sektor ekonomi By Sector Economy				
		Tagihan (Non Impaired) Bills (Non Impaired)	Yang Mengalami Penurunan Nilai Which Has Decreased in Value		
			Belum Jatuh Tempo Not yet due	Telah Jatuh Tempo Due	
(1)	(2)	(3)	(4)	(5)	
1.	Pertanian, Kehutanan, dan Perikanan Agriculture, Forestry, and Fishery	164.094	4.796	7.186	
2.	Pertambangan dan Penggalian Mining and Excavation	1.131	-	158	
3.	Industri pengolahan Processing Industry	424.205	1.867	11.135	
4.	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Electricity, Gas, Steam/Water Supply Hot and Cold Air	78.467	-	82	
5.	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah Water Management, Water Management Waste, Management and Recycling Reset Trash	916	-	-	
6.	Konstruksi Construction	11.720	78	194.011	
7.	Perdagangan besar dan eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Wholesale and Retail Trade; Car Repair and Maintenance and Motorcycle	1.208.451	5.028	51.899	
8.	Pengangkutan dan Pergudangan Transportation and Warehousing	36.120	155	2.231	
9.	Penyediaan Akomodasi dan Penyediaan Makan Minum Provision of Accommodation and Food and Drink Preparation	105.721	12.735	4.393	
10.	Informasi dan Komunikasi Information and Communication	521	-	27	
11	Aktivitas Keuangan dan Asuransi Financial and Insurance Activities	5.034.926	-	-	
12	Real Estat Real Estate	5.744	253	2.848	
13	Aktivitas Profesi, Ilmiah, dan Teknis Professional, Scientific and Technical Activities	2.651	15	12	
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya Rental Activities and Free Business Lease Options, Employment, Agent Travel, and Business Support Other	6.076	125	1.056	
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib Government administration, Defense, and Social Security Required	-	-	-	

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

31 Desember 2025 December 31, 2025				
	Kategori Portofolio Portfolio Category			
	Cadangan Kerugian Penurunan Nilai (CKPN)-*Stage 1* Reserve Loss Decrease Value (CKPN)-Stage 1	**Cadangan Kerugian Penurunan Nilai (CKPN)-*Stage 2*** Reserve Loss Decrease Value (CKPN)-Stage 2	**Cadangan Kerugian Penurunan Nilai (CKPN)-*Stage 3*** Reserve Loss Decrease Value (CKPN)-Stage 3	**Tagihan yang Telah Dihapus Buku** Bill Which has Removed Book
	(6)	**(7)**	**(8)**	**(9)**
	1.197	710	2.289	-
	3	-	70	-
	3.465	236	4.884	-
	986	-	47	-
	16	-	-	-
	1.475	46	107.044	-
	3.214	889	22.887	-
	77	15	1.002	-
	919	1.200	1.975	-
	2	-	4	-
	1.670	-	-	-
	73	66	1.608	-
	44	5	10	-
	38	7	488	-
	-	-	-	-

No.	Berdasarkan Sektor ekonomi By Sector Economy	Tagihan (Non Impaired) Bills (Non Impaired)	Yang Mengalami Penurunan Nilai Which Has Decreased in Value	
			Belum Jatuh Tempo Not yet due	Telah Jatuh Tempo Due
(1)	(2)	(3)	(4)	(5)
16	Pendidikan Education	731	-	-
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Human Health Activities and Social activity	9.939	50	17
18	Kesenian, Hiburan, dan Rekreasi Arts, Entertainment and Recreation	11.305	74	352
19	Aktivitas Jasa Lainnya Other Service Activities	-	-	-
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja Household Activities as Employer	55.178	1.733	4.783
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya International Agency Activities and International Extra Agency Other	-	-	-
22	Bukan Lapangan Usaha Not a Business Field	14.643.241	671.929	217.584
23	Lainnya Other	920.316	-	-
Jumlah Total		**22.721.455**	**698.838**	**497.773**

No.	Berdasarkan Sektor ekonomi By Sector Economy	Tagihan (Non Impaired) Bills (Non Impaired)	Yang Mengalami Penurunan Nilai Which Has Decreased in Value	
			Belum Jatuh Tempo Not yet due	Telah Jatuh Tempo Due
(1)	(2)	(3)	(4)	(5)
1.	Pertanian, Kehutanan, dan Perikanan Agriculture, Forestry, and Fishery	151.510	2.699	7.577
2.	Pertambangan dan Penggalian Mining and Excavation	55.522	219	-
3.	Industri pengolahan Processing Industry	257.574	961	12.211
4.	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Electricity, Gas, Steam/Water Supply Hot and Cold Air	97.302	-	82

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

31 Desember 2025 December 31, 2025				
	Kategori Portofolio Portfolio Category			
	Cadangan Kerugian Penurunan Nilai (CKPN)-*Stage 1* Reserve Loss Decrease Value (CKPN)-Stage 1	**Cadangan Kerugian Penurunan Nilai (CKPN)-*Stage 2*** Reserve Loss Decrease Value (CKPN)-Stage 2	**Cadangan Kerugian Penurunan Nilai (CKPN)-*Stage 3*** Reserve Loss Decrease Value (CKPN)-Stage 3	**Tagihan yang Telah Dihapus Buku** Bill Which has Removed Book
	(6)	**(7)**	**(8)**	**(9)**
	6	-	-	-
	58	3	6	-
	274	25	176	-
	-	-	-	-
	357	264	2.077	-
	-	-	-	-
	10.395	12.451	38.324	-
	-	-	-	-
	24.268	**15.917**	**182.890**	**-**

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

31 Desember 2024 December 31, 2024				
	Kategori Portofolio Portfolio Category			
	Cadangan Kerugian Penurunan Nilai (CKPN)-*Stage 1* Reserve Loss Decrease Value (CKPN)-Stage 1	**Cadangan Kerugian Penurunan Nilai (CKPN)-*Stage 2*** Reserve Loss Decrease Value (CKPN)-Stage 2	**Cadangan Kerugian Penurunan Nilai (CKPN)-*Stage 3*** Reserve Loss Decrease Value (CKPN)-Stage 3	**Tagihan yang Telah Dihapus Buku** Bill Which has Removed Book
	(6)	**(7)**	**(8)**	**(9)**
	1.133	597	3.113	-
	642	12	-	-
	3.104	334	5.799	-
	1.144	-	47	-

No.	Berdasarkan Sektor ekonomi By Sector Economy				
		Tagihan (Non Impaired) Bills (Non Impaired)	Yang Mengalami Penurunan Nilai Which Has Decreased in Value		
			Belum Jatuh Tempo Not yet due	Telah Jatuh Tempo Due	
(1)	(2)	(3)	(4)	(5)	
5.	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah Water Management, Water Management Waste, Management and Recycling Reset Trash	779	-	-	
6.	Konstruksi Construction	22.150	17.436	182.778	
7.	Perdagangan besar dan eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Wholesale and Retail Trade; Car Repair and Maintenance and Motorcycle	287.335	5.292	52.622	
8.	Pengangkutan dan Pergudangan Transportation and Warehousing	45.461	106	2.338	
9.	Penyediaan Akomodasi dan Penyediaan Makan Minum Provision of Accommodation and Food and Drink Preparation	107.767	3.435	3.678	
10.	Informasi dan Komunikasi Information and Communication	208	67	4	
11	Aktivitas Keuangan dan Asuransi Financial and Insurance Activities	673.385	-	-	
12	Real Estat Real Estate	5.547	341	2.840	
13	Aktivitas Profesi, Ilmiah, dan Teknis Professional, Scientific and Technical Activities	2.700	12	34	
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya Rental Activities and Free Business Lease Options, Employment, Agent Travel, and Business Support Other	6.309	241	1.126	
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib Government administration, Defense, and Social Security Required	-	-	-	
16	Pendidikan Education	449	-	55	
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Human Health Activities and Social activity	7.004	-	18	
18	Kesenian, Hiburan, dan Rekreasi Arts, Entertainment and Recreation	11.617	39	297	
19	Aktivitas Jasa Lainnya Other Service Activities	-	-	-	
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja Household Activities as Employer	59.651	728	4.693	

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

	31 Desember 2024 December 31, 2024			
	Kategori Portofolio Portfolio Category			
	Cadangan Kerugian Penurunan Nilai (CKPN)-*Stage 1* Reserve Loss Decrease Value (CKPN)-Stage 1	**Cadangan Kerugian Penurunan Nilai (CKPN)-*Stage 2*** Reserve Loss Decrease Value (CKPN)-Stage 2	**Cadangan Kerugian Penurunan Nilai (CKPN)-*Stage 3*** Reserve Loss Decrease Value (CKPN)-Stage 3	**Tagihan yang Telah Dihapus Buku** Bill Which has Removed Book
	(6)	**(7)**	**(8)**	**(9)**
	1	-	-	-
	1.649	2.652	105.559	-
	4.248	1.181	23.433	-
	64	27	1.098	-
	923	559	1.522	-
	1	15	4	-
	1.538	-	-	-
	94	29	1.612	-
	17	2	12	-
	37	42	581	-
	-	-	-	-
	1	-	35	-
	24	-	13	-
	303	17	163	-
	-	-	-	-
	364	190	2.045	-

No.	Berdasarkan Sektor ekonomi By Sector Economy				
		Tagihan (Non Impaired) Bills (Non Impaired)	Yang Mengalami Penurunan Nilai Which Has Decreased in Value		
			Belum Jatuh Tempo Not yet due	Telah Jatuh Tempo Due	
(1)	(2)	(3)	(4)	(5)	
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya International Agency Activities and International Extra Agency Other	-	-	-	
22	Bukan Lapangan Usaha Not a Business Field	14.604.737	63.480	117.760	
23	Lainnya Other	4.191.425	-	-	
Jumlah Total		**20.588.432**	**95.057**	**388.112**	

Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi-Bank secara Konsolidasi dengan Perusahaan Anak Per 31 Desember 2025

Disclosure of Claims and Allowances by Economic Sector – Bank on a Consolidated Basis with Subsidiaries as of December 31, 2025

No.	Berdasarkan Sektor ekonomi By Sector Economy				
		Tagihan (Non Impaired) Bills (Non Impaired)	Yang Mengalami Penurunan Nilai Which Has Decreased in Value		
			Belum Jatuh Tempo Not yet due	Telah Jatuh Tempo Due	
(1)	(2)	(3)	(4)	(5)	
1.	Pertanian, Kehutanan, dan Perikanan Agriculture, Forestry, and Fishery	Nihil Nil	Nihil Nil	Nihil Nil	
2.	Pertambangan dan Penggalian Mining and Excavation	Nihil Nil	Nihil Nil	Nihil Nil	
3.	Industri pengolahan Processing Industry	Nihil Nil	Nihil Nil	Nihil Nil	
4.	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Electricity, Gas, Steam/Water Supply Hot and Cold Air	Nihil Nil	Nihil Nil	Nihil Nil	
5.	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah Water Management, Water Management Waste, Management and Recycling Reset Trash	Nihil Nil	Nihil Nil	Nihil Nil	

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

	31 Desember 2024 December 31, 2024			
	Kategori Portofolio Portfolio Category			
	Cadangan Kerugian Penurunan Nilai (CKPN)- *Stage 1* Reserve Loss Decrease Value (CKPN)-Stage 1	**Cadangan Kerugian Penurunan Nilai (CKPN)- *Stage 2*** Reserve Loss Decrease Value (CKPN)-Stage 2	**Cadangan Kerugian Penurunan Nilai (CKPN)- *Stage 3*** Reserve Loss Decrease Value (CKPN)-Stage 3	**Tagihan yang Telah Dihapus Buku** Bill Which has Removed Book
	(6)	**(7)**	**(8)**	**(9)**
	-	-	-	-
	10.451	3.528	29.422	-
	-	-	-	-
	25.736	**9.185**	**174.457**	**-**

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

	31 Desember 2025 December 31, 2025			
	Kategori Portofolio Portfolio Category			
	Cadangan Kerugian Penurunan Nilai (CKPN)- *Stage 1* Reserve Loss Decrease Value (CKPN)-Stage 1	**Cadangan Kerugian Penurunan Nilai (CKPN)- *Stage 2*** Reserve Loss Decrease Value (CKPN)-Stage 2	**Cadangan Kerugian Penurunan Nilai (CKPN)- *Stage 3*** Reserve Loss Decrease Value (CKPN)-Stage 3	**Tagihan yang Telah Dihapus Buku** Bill Which has Removed Book
	(6)	**(7)**	**(8)**	**(9)**
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil

No.	Berdasarkan Sektor ekonomi By Sector Economy				
		Tagihan (Non Impaired) Bills (Non Impaired)	Yang Mengalami Penurunan Nilai Which Has Decreased in Value		
			Belum Jatuh Tempo Not yet due	Telah Jatuh Tempo Due	
(1)	(2)	(3)	(4)	(5)	
6.	Konstruksi Construction	Nihil Nil	Nihil Nil	Nihil Nil	
7.	Perdagangan besar dan eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Wholesale and Retail Trade; Car Repair and Maintenance and Motorcycle	Nihil Nil	Nihil Nil	Nihil Nil	
8.	Pengangkutan dan Pergudangan Transportation and Warehousing	Nihil Nil	Nihil Nil	Nihil Nil	
9.	Penyediaan Akomodasi dan Penyediaan Makan Minum Provision of Accommodation and Food and Drink Preparation	Nihil Nil	Nihil Nil	Nihil Nil	
10.	Informasi dan Komunikasi Information and Communication	Nihil Nil	Nihil Nil	Nihil Nil	
11	Aktivitas Keuangan dan Asuransi Financial and Insurance Activities	Nihil Nil	Nihil Nil	Nihil Nil	
12	Real Estat Real Estate	Nihil Nil	Nihil Nil	Nihil Nil	
13	Aktivitas Profesi, Ilmiah, dan Teknis Professional, Scientific and Technical Activities	Nihil Nil	Nihil Nil	Nihil Nil	
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya Rental Activities and Free Business Lease Options, Employment, Agent Travel, and Business Support Other	Nihil Nil	Nihil Nil	Nihil Nil	
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib Government administration, Defense, and Social Security Required	Nihil Nil	Nihil Nil	Nihil Nil	
16	Pendidikan Education	Nihil Nil	Nihil Nil	Nihil Nil	
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Human Health Activities and Social activity	Nihil Nil	Nihil Nil	Nihil Nil	
18	Kesenian, Hiburan, dan Rekreasi Arts, Entertainment and Recreation	Nihil Nil	Nihil Nil	Nihil Nil	
19	Aktivitas Jasa Lainnya Other Service Activities	Nihil Nil	Nihil Nil	Nihil Nil	
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja Household Activities as Employer	Nihil Nil	Nihil Nil	Nihil Nil	
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya International Agency Activities and International Extra Agency Other	Nihil Nil	Nihil Nil	Nihil Nil	

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

31 Desember 2025 December 31, 2025				
	Kategori Portofolio Portfolio Category			
	Cadangan Kerugian Penurunan Nilai (CKPN)-*Stage 1* Reserve Loss Decrease Value (CKPN)-Stage 1	**Cadangan Kerugian Penurunan Nilai (CKPN)-*Stage 2*** Reserve Loss Decrease Value (CKPN)-Stage 2	**Cadangan Kerugian Penurunan Nilai (CKPN)-*Stage 3*** Reserve Loss Decrease Value (CKPN)-Stage 3	**Tagihan yang Telah Dihapus Buku** Bill Which has Removed Book
	(6)	**(7)**	**(8)**	**(9)**
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil

No.	Berdasarkan Sektor ekonomi By Sector Economy	Tagihan (Non Impaired) Bills (Non Impaired)	Yang Mengalami Penurunan Nilai Which Has Decreased in Value	
			Belum Jatuh Tempo Not yet due	Telah Jatuh Tempo Due
(1)	(2)	(3)	(4)	(5)
22	Bukan Lapangan Usaha Not a Business Field	Nihil Nil	Nihil Nil	Nihil Nil
23	Lainnya Other	Nihil Nil	Nihil Nil	Nihil Nil
Jumlah Total		**Nihil** Nil	**Nihil** Nil	**Nihil** Nil

No.	Berdasarkan Sektor ekonomi By Sector Economy	Tagihan (Non Impaired) Bills (Non Impaired)	Yang Mengalami Penurunan Nilai Which Has Decreased in Value	
			Belum Jatuh Tempo Not yet due	Telah Jatuh Tempo Due
(1)	(2)	(3)	(4)	(5)
1.	Pertanian, Kehutanan, dan Perikanan Agriculture, Forestry, and Fishery	Nihil Nil	Nihil Nil	Nihil Nil
2.	Pertambangan dan Penggalian Mining and Excavation	Nihil Nil	Nihil Nil	Nihil Nil
3.	Industri pengolahan Processing Industry	Nihil Nil	Nihil Nil	Nihil Nil
4.	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Electricity, Gas, Steam/Water Supply Hot and Cold Air	Nihil Nil	Nihil Nil	Nihil Nil
5.	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah Water Management, Water Management Waste, Management and Recycling Reset Trash	Nihil Nil	Nihil Nil	Nihil Nil
6.	Konstruksi Construction	Nihil Nil	Nihil Nil	Nihil Nil
7.	Perdagangan besar dan eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Wholesale and Retail Trade; Car Repair and Maintenance and Motorcycle	Nihil Nil	Nihil Nil	Nihil Nil
8.	Pengangkutan dan Pergudangan Transportation and Warehousing	Nihil Nil	Nihil Nil	Nihil Nil
9.	Penyediaan Akomodasi dan Penyediaan Makan Minum Provision of Accommodation and Food and Drink Preparation	Nihil Nil	Nihil Nil	Nihil Nil

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

	31 Desember 2025 December 31, 2025			
	Kategori Portofolio Portfolio Category			
	Cadangan Kerugian Penurunan Nilai (CKPN)-*Stage 1* Reserve Loss Decrease Value (CKPN)-Stage 1	**Cadangan Kerugian Penurunan Nilai (CKPN)-*Stage 2*** Reserve Loss Decrease Value (CKPN)-Stage 2	**Cadangan Kerugian Penurunan Nilai (CKPN)-*Stage 3*** Reserve Loss Decrease Value (CKPN)-Stage 3	**Tagihan yang Telah Dihapus Buku** Bill Which has Removed Book
	(6)	**(7)**	**(8)**	**(9)**
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

	31 Desember 2024 December 31, 2024			
	Kategori Portofolio Portfolio Category			
	Cadangan Kerugian Penurunan Nilai (CKPN)-*Stage 1* Reserve Loss Decrease Value (CKPN)-Stage 1	**Cadangan Kerugian Penurunan Nilai (CKPN)-*Stage 2*** Reserve Loss Decrease Value (CKPN)-Stage 2	**Cadangan Kerugian Penurunan Nilai (CKPN)-*Stage 3*** Reserve Loss Decrease Value (CKPN)-Stage 3	**Tagihan yang Telah Dihapus Buku** Bill Which has Removed Book
	(6)	**(7)**	**(8)**	**(9)**
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil

No.	Berdasarkan Sektor ekonomi By Sector Economy				
		Tagihan (Non Impaired) Bills (Non Impaired)	Yang Mengalami Penurunan Nilai Which Has Decreased in Value		
			Belum Jatuh Tempo Not yet due	Telah Jatuh Tempo Due	
(1)	(2)	(3)	(4)	(5)	
10.	Informasi dan Komunikasi Information and Communication	Nihil Nil	Nihil Nil	Nihil Nil	
11	Aktivitas Keuangan dan Asuransi Financial and Insurance Activities	Nihil Nil	Nihil Nil	Nihil Nil	
12	Real Estat Real Estate	Nihil Nil	Nihil Nil	Nihil Nil	
13	Aktivitas Profesi, Ilmiah, dan Teknis Professional, Scientific and Technical Activities	Nihil Nil	Nihil Nil	Nihil Nil	
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya Rental Activities and Free Business Lease Options, Employment, Agent Travel, and Business Support Other	Nihil Nil	Nihil Nil	Nihil Nil	
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib Government administration, Defense, and Social Security Required	Nihil Nil	Nihil Nil	Nihil Nil	
16	Pendidikan Education	Nihil Nil	Nihil Nil	Nihil Nil	
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Human Health Activities and Social activity	Nihil Nil	Nihil Nil	Nihil Nil	
18	Kesenian, Hiburan, dan Rekreasi Arts, Entertainment and Recreation	Nihil Nil	Nihil Nil	Nihil Nil	
19	Aktivitas Jasa Lainnya Other Service Activities	Nihil Nil	Nihil Nil	Nihil Nil	
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja Household Activities as Employer	Nihil Nil	Nihil Nil	Nihil Nil	
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya International Agency Activities and International Extra Agency Other	Nihil Nil	Nihil Nil	Nihil Nil	
22	Bukan Lapangan Usaha Not a Business Field	Nihil Nil	Nihil Nil	Nihil Nil	
23	Lainnya Other	Nihil Nil	Nihil Nil	Nihil Nil	
Jumlah Total		**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

31 Desember 2024 December 31, 2024				
	Kategori Portofolio Portfolio Category			
	Cadangan Kerugian Penurunan Nilai (CKPN)-*Stage 1* Reserve Loss Decrease Value (CKPN)-Stage 1	**Cadangan Kerugian Penurunan Nilai (CKPN)-*Stage 2*** Reserve Loss Decrease Value (CKPN)-Stage 2	**Cadangan Kerugian Penurunan Nilai (CKPN)-*Stage 3*** Reserve Loss Decrease Value (CKPN)-Stage 3	**Tagihan yang Telah Dihapus Buku** Bill Which has Removed Book
	(6)	**(7)**	**(8)**	**(9)**
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil

Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai-Bank Secara Individual Per 31 Desember 2025

Disclosure of Detailed Movements in Allowance for Impairment Losses – Bank on an Individual Basis as of December 31, 2025

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

No.	Keterangan Description	31 Desember 2025 December 31, 2025			31 Desember 2024 December 31, 2024		
		Stage 1	*Stage 2*	*Stage 3*	*Stage 1*	*Stage 2*	*Stage 3*
(1)	(2)	(3)	(4)	(5)	(3)	(4)	(8)
1.	Saldo awal CKPN Initial Balance of CKPN	25.736	9.185	174.457	77.518	4.386	162.484
2.	Pembentukan (pemulihan) CKPN pada periode berjalan (Net) Establishment (recovery) of CKPN in the Current Period (Net)	-	-	-	-	-	-
	a. Pembentukan CKPN Pada Periode Berjalan a. Establishment of CKPN in the Current Period	85.963	24.133	534.303	127.758	16.033	521.987
	b. Pemulihan CKPN Pada Periode Berjalan b. Recovery of CKPN in the Current Period	(87.430)	(17.400)	(525.869)	(179.541)	(11.234)	(510.014)
3.	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan CKPN used to write off Bills for the Current Period	-	-	-	-	-	-
4.	Pembentukan (pemulihan) lainnya CKPN pada periode berjalan (Net) Other Establishment (recovery) of CKPN in the Current Period (Net)	-	-	-	-	-	-
Saldo Akhir CKPN CKPN Ending Balance		**24.268**	**15.917**	**182.890**	**36.042**	**8.464**	**181.809**

Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai-Bank secara Konsolidasi dengan Perusahaan Anak Per 31 Desember 2025

Disclosure of Detailed Movements in Allowance for Impairment Losses – Bank on a Consolidated Basis with Subsidiaries as of December 31, 2025

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

No.	Keterangan Description	31 Desember 2025 December 31, 2025			31 Desember 2024 December 31, 2024		
		Stage 1	*Stage 2*	*Stage 3*	*Stage 1*	*Stage 2*	*Stage 3*
(1)	(2)	(3)	(4)	(5)	(3)	(4)	(8)
1.	Saldo awal CKPN Initial Balance of CKPN	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
2.	Pembentukan (pemulihan) CKPN pada periode berjalan (Net) Establishment (recovery) of CKPN in the Current Period (Net)	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	a. Pembentukan CKPN Pada Periode Berjalan a. Establishment of CKPN in the Current Period	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	b. Pemulihan CKPN Pada Periode Berjalan b. Recovery of CKPN in the Current Period	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
3.	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan CKPN used to write off Bills for the Current Period	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
4.	Pembentukan (pemulihan) lainnya CKPN pada periode berjalan (Net) Other Establishment (recovery) of CKPN in the Current Period (Net)	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
Saldo Akhir CKPN CKPN Ending Balance		**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil

Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio Dan Skala Peringkat-Bank Secara Individual Per 31 Desember 2025

Disclosure of Net Claims by Portfolio Category and Rating Scale – Bank on an Individual Basis as of December 31, 2025

No.	Kategori Portofolio Portfolio Category	31 Desember 2025 December 31, 2025						
		Lembaga Pemeringkat Institution Rating	Tagihan Bersih Net Bill					
			Peringkat Jangka panjang Long Term Rating					
		Standard and Poor's	**AAA**	**AA+ s.d. AA-** AA+ to AA-	**A+ s.d. A-** A+ to A-	**BBB+ s.d. BBB-** BBB+ to BBB-	**BB+ s.d. BB-** BB+ to BB-	
		Fitch Ratings	**AAA**	**AA+ s.d. AA-** AA+ to AA-	**A+ s.d. A-** A+ to A-	**BBB+ s.d. BBB-** BBB+ to BBB-	**BB+ s.d. BB-** BB+ to BB-	
		Moody's	**Aaa**	**Aa1 s.d. Aa3** Aa1 to Aa3	**A1 s.d. A3** A1 to A3	**Baa1 s.d. Baa3** Baa1 to Baa3	**Ba1 s.d. Ba3** Ba1 to Ba3	
		PT Fitch Ratings Indonesia	**AAA (idn)**	**AA+(idn) s.d. AA-(idn)** AA+(idn) to AA-(idn)	**A+(idn) s.d. A-(idn)** A+(idn) to A-(idn)	**BBB+(idn) s.d. BBB-(idn)** BBB+(idn) to BBB-(idn)	**BB+(idn) s.d. BB-(idn)** BB+(idn) to BB-(idn)	
		PT Pemeringkat Efek Indonesia	**idAAA**	**idAA+ s.d. idAA-** idAA+ to idAA-	**idA+ s.d. id A-** idA+ to id A-	**id BBB+ s.d. id BBB-** id BBB+ to id BBB-	**id BB+ s.d. id BB-** id BB+ to id BB-	
(1)	**(2)**	**(3)**	**(4)**	**(5)**	**(6)**	**(7)**	**(8)**	
1	Tagihan Kepada Pemerintah Receivables to Government		-	-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Receivables to Public Sector Entities		-	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables to Multilateral Development Banks and International Institutions		-	-	-	-	-	
4	Tagihan Kepada Bank Receivables to Banks		-	-	-	-	-	
5	Kredit Beragun Rumah Tinggal Secured Residential Credit		-	-	-	-	-	
6	Kredit Beragun Properti Komersial Secured Commercial Property Credit		-	-	-	-	-	

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

			Peringkat Jangka Pendek Short Term Rating					
	B+ s.d. B- B+ to B-	**Kurang dari B-** Less than B-	**A-1**	**A-2**	**A-3**	**Kurang dari A-3** Less than A-3	**Tanpa Peringkat** Without Rating	**Jumlah** Total
	B+ s.d. B- B+ to B-	**Kurang dari B-** Less than B-	**F1+ s.d. F1** F1+ to F1	**F2**	**F3**	**Kurang dari F3** Less than F3		
	B1 s.d. B3 B1 to B3	**Kurang dari B3** Less than B3	**P-1**	**P-2**	**P-3**	**Kurang dari P-3** Less than P-3		
	B+(idn) s.d. B-(idn) B+(idn) to B-(idn)	**Kurang dari B-(idn)** Less than B-(idn)	**F1+(idn) s.d. F1(idn)** F1+(idn) to F1(idn)	**F2(idn)**	**F3(idn)**	**Kurang dari F3(idn)** Less than F3(idn)		
	id B+ s.d. id B- id B+ to id B-	**Kurang dari idB-** Less than idB-	**idA1**	**idA2**	**idA3 s.d. id A4** idA3 to id A4	**Kurang dari idA4** Less than idA4		
	(9)	**(10)**	**(11)**	**(12)**	**(13)**	**(14)**	**(15)**	**(16)**
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-

No.	Kategori Portofolio Portfolio Category	31 Desember 2025 December 31, 2025						
		Lembaga Pemeringkat Institution Rating	Tagihan Bersih Net Bill					
			Peringkat Jangka panjang Long Term Rating					
		Standard and Poor's	AAA	AA+ s.d. AA- AA+ to AA-	A+ s.d. A- A+ to A-	BBB+ s.d. BBB- BBB+ to BBB-	BB+ s.d. BB- BB+ to BB-	
		Fitch Ratings	AAA	AA+ s.d. AA- AA+ to AA-	A+ s.d. A- A+ to A-	BBB+ s.d. BBB- BBB+ to BBB-	BB+ s.d. BB- BB+ to BB-	
		Moody's	Aaa	Aa1 s.d. Aa3 Aa1 to Aa3	A1 s.d. A3 A1 to A3	Baa1 s.d. Baa3 Baa1 to Baa3	Ba1 s.d. Ba3 Ba1 to Ba3	
		PT Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d. AA-(idn) AA+(idn) to AA-(idn)	A+(idn) s.d. A-(idn) A+(idn) to A-(idn)	BBB+(idn) s.d. BBB-(idn) BBB+(idn) to BBB-(idn)	BB+(idn) s.d. BB-(idn) BB+(idn) to BB-(idn)	
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d. idAA- idAA+ to idAA-	idA+ s.d. id A- idA+ to id A-	id BBB+ s.d. id BBB- id BBB+ to id BBB-	id BB+ s.d. id BB- id BB+ to id BB-	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
7	Kredit Pegawai/ Pensiunan Employee/Retired Credit		-	-	-	-	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables to Micro Enterprises, Small Business and Retail Portfolio		-	-	-	-	-	
9	Tagihan kepada Korporasi Receivables to Corporations		-	-	-	-	-	
10	Tagihan yang Telah Jatuh Tempo Mature Receivable		-	-	-	-	-	
11	Aset Lainnya Other Assets		-	-	-	-	-	
Jumlah Total			**-**	**-**	**-**	**-**	**-**	

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

			Peringkat Jangka Pendek Short Term Rating					
	B+ s.d. B- B+ to B-	**Kurang dari B-** Less than B-	**A-1**	**A-2**	**A-3**	**Kurang dari A-3** Less than A-3	**Tanpa Peringkat** Without Rating	**Jumlah** Total
	B+ s.d. B- B+ to B-	**Kurang dari B-** Less than B-	**F1+ s.d. F1** F1+ to F1	**F2**	**F3**	**Kurang dari F3** Less than F3		
	B1 s.d. B3 B1 to B3	**Kurang dari B3** Less than B3	**P-1**	**P-2**	**P-3**	**Kurang dari P-3** Less than P-3		
	B+(idn) s.d. B-(idn) B+(idn) to B-(idn)	**Kurang dari B-(idn)** Less than B-(idn)	**F1+(idn) s.d. F1(idn)** F1+(idn) to F1(idn)	**F2(idn)**	**F3(idn)**	**Kurang dari F3(idn)** Less than F3(idn)		
	id B+ s.d. id B- id B+ to id B-	**Kurang dari idB-** Less than idB-	**idA1**	**idA2**	**idA3 s.d. id A4** idA3 to id A4	**Kurang dari idA4** Less than idA4		
	(9)	**(10)**	**(11)**	**(12)**	**(13)**	**(14)**	**(15)**	**(16)**
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	**-**	**-**	**-**	**-**	**-**	**-**	**-**

No.	Kategori Portofolio Portfolio Category	31 Desember 2024 December 31, 2024						
		Lembaga Pemeringkat Institution Rating	Tagihan Bersih Net Bill					
			Peringkat Jangka panjang Long Term Rating					
		Standard and Poor's	AAA	AA+ s.d AA- AA+ to AA-	A+ s.d A- A+ to A-	BBB+ s.d BBB- BBB+ to BBB-	BB+ s.d BB- BB+ to BB-	
		Fitch Ratings	AAA	AA+ s.d AA- AA+ to AA-	A+ s.d A- A+ to A-	BBB+ s.d BBB- BBB+ to BBB-	BB+ s.d BB- BB+ to BB-	
		Moody's	Aaa	Aa1 s.d Aa3 Aa1 to Aa3	A1 s.d A3 A1 to A3	Baa1 s.d Baa3 Baa1 to Baa3	Ba1 s.d Ba3 Ba1 to Ba3	
		PT Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn) AA+(idn) to AA-(idn)	A+(idn) s.d. A-(idn) A+(idn) to A-(idn)	BBB+(idn) s.d BBB-(idn) BBB+(idn) to BBB-(idn)	BB+(idn) s.d BB-(idn) BB+(idn) to BB-(idn)	
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA- idAA+ to idAA-	idA+ s.d id A- idA+ to id A-	id BBB+ s.d id BBB- id BBB+ to id BBB-	id BB+ s.d id BB- id BB+ to id BB-	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
1	Tagihan Kepada Pemerintah Receivables to Government		-	-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Receivables to Public Sector Entities		-	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables to Multilateral Development Banks and International Institutions		-	-	-	-	-	
4	Tagihan Kepada Bank Receivables to Banks		-	-	-	-	-	
5	Kredit Beragun Rumah Tinggal Secured Residential Credit		-	-	-	-	-	
6	Kredit Beragun Properti Komersial Secured Commercial Property Credit		-	-	-	-	-	

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

			Peringkat Jangka Pendek Short Term Rating					
	B+ s.d B- B+ to B-	**Kurang dari B-** Less than B-	**A-1**	**A-2**	**A-3**	**Kurang dari A-3** Less than A-3	**Tanpa Peringkat** Without Rating	**Jumlah** Total
	B+ s.d B- B+ to B-	**Kurang dari B-** Less than B-	**F1+ s.d F1** F1+ to F1	**F2**	**F3**	**Kurang dari F3** Less than F3		
	B1 s.d B3 B1 to B3	**Kurang dari B3** Less than B3	**P-1**	**P-2**	**P-3**	**Kurang dari P-3** Less than P-3		
	B+(idn) s.d B-(idn) B+(idn) to B-(idn)	**Kurang dari B-(idn)** Less than B-(idn)	**F1+(idn) s.d F1(idn)** F1+(idn) to F1(idn)	**F2(idn)**	**F3(idn)**	**Kurang dari F3(idn)** Less than F3(idn)		
	id B+ s.d id B- id B+ to id B-	**Kurang dari idB-** Less than idB-	**idA1**	**idA2**	**idA3 s.d id A4** idA3 to id A4	**Kurang dari idA4** Less than idA4		
	(9)	**(10)**	**(11)**	**(12)**	**(13)**	**(14)**	**(15)**	**(16)**
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-

No.	Kategori Portofolio Portfolio Category	31 Desember 2024 December 31, 2024						
		Lembaga Pemeringkat Institution Rating	Tagihan Bersih Net Bill					
			Peringkat Jangka panjang Long Term Rating					
		Standard and Poor's	AAA	AA+ s.d AA- AA+ to AA-	A+ s.d A- A+ to A-	BBB+ s.d BBB- BBB+ to BBB-	BB+ s.d BB- BB+ to BB-	
		Fitch Ratings	AAA	AA+ s.d AA- AA+ to AA-	A+ s.d A- A+ to A-	BBB+ s.d BBB- BBB+ to BBB-	BB+ s.d BB- BB+ to BB-	
		Moody's	Aaa	Aa1 s.d Aa3 Aa1 to Aa3	A1 s.d A3 A1 to A3	Baa1 s.d Baa3 Baa1 to Baa3	Ba1 s.d Ba3 Ba1 to Ba3	
		PT Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn) AA+(idn) to AA-(idn)	A+(idn) s.d. A-(idn) A+(idn) to A-(idn)	BBB+(idn) s.d BBB-(idn) BBB+(idn) to BBB-(idn)	BB+(idn) s.d BB-(idn) BB+(idn) to BB-(idn)	
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA- idAA+ to idAA-	idA+ s.d id A- idA+ to id A-	id BBB+ s.d id BBB- id BBB+ to id BBB-	id BB+ s.d id BB- id BB+ to id BB-	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
7	Kredit Pegawai/ Pensiunan Employee/Retired Credit		-	-	-	-	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables to Micro Enterprises, Small Business and Retail Portfolio		-	-	-	-	-	
9	Tagihan kepada Korporasi Receivables to Corporations		-	-	-	-	-	
10	Tagihan yang Telah Jatuh Tempo Mature Receivable		-	-	-	-	-	
11	Aset Lainnya Other Assets		-	-	-	-	-	
Jumlah Total			**-**	**-**	**-**	**-**	**-**	

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

			Peringkat Jangka Pendek Short Term Rating					
	B+ s.d B- B+ to B-	**Kurang dari B-** Less than B-	**A-1**	**A-2**	**A-3**	**Kurang dari A-3** Less than A-3	**Tanpa Peringkat** Without Rating	**Jumlah** Total
	B+ s.d B- B+ to B-	**Kurang dari B-** Less than B-	**F1+ s.d F1** F1+ to F1	**F2**	**F3**	**Kurang dari F3** Less than F3		
	B1 s.d B3 B1 to B3	**Kurang dari B3** Less than B3	**P-1**	**P-2**	**P-3**	**Kurang dari P-3** Less than P-3		
	B+(idn) s.d B-(idn) B+(idn) to B-(idn)	**Kurang dari B-(idn)** Less than B-(idn)	**F1+(idn) s.d F1(idn)** F1+(idn) to F1(idn)	**F2(idn)**	**F3(idn)**	**Kurang dari F3(idn)** Less than F3(idn)		
	id B+ s.d id B- id B+ to id B-	**Kurang dari idB-** Less than idB-	**idA1**	**idA2**	**idA3 s.d id A4** idA3 to id A4	**Kurang dari idA4** Less than idA4		
	(9)	**(10)**	**(11)**	**(12)**	**(13)**	**(14)**	**(15)**	**(16)**
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	**-**	**-**	**-**	**-**	**-**	**-**	**-**

No.	Kategori Portofolio Portfolio Category	31 Desember 2025 December 31, 2025						
		Lembaga Pemeringkat Institution Rating	Tagihan Bersih Net Bill					
			Peringkat Jangka panjang Long Term Rating					
		Standard and Poor's	AAA	AA+ s.d AA- AA+ to AA-	A+ s.d A- A+ to A-	BBB+ s.d BBB- BBB+ to BBB-	BB+ s.d BB- BB+ to BB-	
		Fitch Ratings	AAA	AA+ s.d AA- AA+ to AA-	A+ s.d A- A+ to A-	BBB+ s.d BBB- BBB+ to BBB-	BB+ s.d BB- BB+ to BB-	
		Moody's	Aaa	Aa1 s.d Aa3 Aa1 to Aa3	A1 s.d A3 A1 to A3	Baa1 s.d Baa3 Baa1 to Baa3	Ba1 s.d Ba3 Ba1 to Ba3	
		PT Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn) AA+(idn) to AA-(idn)	A+(idn) s.d. A-(idn) A+(idn) to A-(idn)	BBB+(idn) s.d BBB-(idn) BBB+(idn) to BBB-(idn)	BB+(idn) s.d BB-(idn) BB+(idn) to BB-(idn)	
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA- idAA+ to idAA-	idA+ s.d id A- idA+ to id A-	id BBB+ s.d id BBB- id BBB+ to id BBB-	id BB+ s.d id BB- id BB+ to id BB-	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
1	Tagihan Kepada Pemerintah Receivables to Government		-	-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Receivables to Public Sector Entities		-	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables to Multilateral Development Banks and International Institutions		-	-	-	-	-	
4	Tagihan Kepada Bank Receivables to Banks		1.841.212	-	-	-	-	
5	Tagihan berupa *Covered Bond* Claims in the form of Covered Bonds		-	-	-	-	-	
6	Tagihan kepada Perusahaan Efek dan Lembaga Keuangan Lainnya Claims in the form of Covered Bonds		-	-	-	-	-	

(Disajikan Dalam Jutaan Rupiah)
(In Million Rupiah)

			Peringkat Jangka Pendek Short Term Rating					
	B+ s.d B- B+ to B-	**Kurang dari B-** Less than B-	**A-1**	**A-2**	**A-3**	**Kurang dari A-3** Less than A-3	**Tanpa Peringkat** Without Rating	**Jumlah** Total
	B+ s.d B- B+ to B-	**Kurang dari B-** Less than B-	**F1+ s.d F1** F1+ to F1	**F2**	**F3**	**Kurang dari F3** Less than F3		
	B1 s.d B3 B1 to B3	**Kurang dari B3** Less than B3	**P-1**	**P-2**	**P-3**	**Kurang dari P-3** Less than P-3		
	B+(idn) s.d B-(idn) B+(idn) to B-(idn)	**Kurang dari B-(idn)** Less than B-(idn)	**F1+(idn) s.d F1(idn)** F1+(idn) to F1(idn)	**F2(idn)**	**F3(idn)**	**Kurang dari F3(idn)** Less than F3(idn)		
	id B+ s.d id B- id B+ to id B-	**Kurang dari idB-** Less than idB-	**idA1**	**idA2**	**idA3 s.d id A4** idA3 to id A4	**Kurang dari idA4** Less than idA4		
	(9)	**(10)**	**(11)**	**(12)**	**(13)**	**(14)**	**(15)**	**(16)**
	-	-	-	-	-	-	4.081.069	4.081.069
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	31.911	1.873.123
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-

No.	Kategori Portofolio Portfolio Category	31 Desember 2025 December 31, 2025						
		Lembaga Pemeringkat Institution Rating	Tagihan Bersih Net Bill					
			Peringkat Jangka panjang Long Term Rating					
		Standard and Poor's	AAA	AA+ s.d AA- AA+ to AA-	A+ s.d A- A+ to A-	BBB+ s.d BBB- BBB+ to BBB-	BB+ s.d BB- BB+ to BB-	
		Fitch Ratings	AAA	AA+ s.d AA- AA+ to AA-	A+ s.d A- A+ to A-	BBB+ s.d BBB- BBB+ to BBB-	BB+ s.d BB- BB+ to BB-	
		Moody's	Aaa	Aa1 s.d Aa3 Aa1 to Aa3	A1 s.d A3 A1 to A3	Baa1 s.d Baa3 Baa1 to Baa3	Ba1 s.d Ba3 Ba1 to Ba3	
		PT Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn) AA+(idn) to AA-(idn)	A+(idn) s.d. A-(idn) A+(idn) to A-(idn)	BBB+(idn) s.d BBB-(idn) BBB+(idn) to BBB-(idn)	BB+(idn) s.d BB-(idn) BB+(idn) to BB-(idn)	
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA- idAA+ to idAA-	idA+ s.d id A- idA+ to id A-	id BBB+ s.d id BBB- id BBB+ to id BBB-	id BB+ s.d id BB- id BB+ to id BB-	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas dan Instrumen Modal Lainnya Claims in the form of securities/ subordinated receivables, equity, and other capital instruments			-	-	-	-	-
8	Kredit Beragun Rumah Tinggal Secured Residential Credit			-	-	-	-	-
9	Kredit Beragun Properti Komersial Secured Commercial Property Credit			-	-	-	-	-
10	Kredit untuk Pengadaan Tanah, Pengelolaan Tanah dan Konstruksi Loans for Land Acquisition, Land Development, and Construction			-	-	-	-	-
11	Kredit Pegawai/ Pensiunan Employee/Retired Credit			-	-	-	-	-

(Disajikan Dalam Jutaan Rupiah)
(In Million Rupiah)

			Peringkat Jangka Pendek Short Term Rating					
	B+ s.d B- B+ to B-	**Kurang dari B-** Less than B-	**A-1**	**A-2**	**A-3**	**Kurang dari A-3** Less than A-3	**Tanpa Peringkat** Without Rating	**Jumlah** Total
	B+ s.d B- B+ to B-	**Kurang dari B-** Less than B-	**F1+ s.d F1** F1+ to F1	**F2**	**F3**	**Kurang dari F3** Less than F3		
	B1 s.d B3 B1 to B3	**Kurang dari B3** Less than B3	**P-1**	**P-2**	**P-3**	**Kurang dari P-3** Less than P-3		
	B+(idn) s.d B-(idn) B+(idn) to B-(idn)	**Kurang dari B-(idn)** Less than B-(idn)	**F1+(idn) s.d F1(idn)** F1+(idn) to F1(idn)	**F2(idn)**	**F3(idn)**	**Kurang dari F3(idn)** Less than F3(idn)		
	id B+ s.d id B- id B+ to id B-	**Kurang dari idB-** Less than idB-	**idA1**	**idA2**	**idA3 s.d id A4** idA3 to id A4	**Kurang dari idA4** Less than idA4		
	(9)	**(10)**	**(11)**	**(12)**	**(13)**	**(14)**	**(15)**	**(16)**
	-	-	-	-	-	-	1.186	1.186
	-	-	-	-	-	-	32.702	32.702
	-	-	-	-	-	-	1.423	1.423
	-	-	-	-	-	-	2.238	2.238
	-	-	-	-	-	-	14.826.065	14.826.065

No.	Kategori Portofolio Portfolio Category	31 Desember 2025 December 31, 2025						
		Lembaga Pemeringkat Institution Rating	Tagihan Bersih Net Bill					
			Peringkat Jangka panjang Long Term Rating					
		Standard and Poor's	AAA	AA+ s.d AA- AA+ to AA-	A+ s.d A- A+ to A-	BBB+ s.d BBB- BBB+ to BBB-	BB+ s.d BB- BB+ to BB-	
		Fitch Ratings	AAA	AA+ s.d AA- AA+ to AA-	A+ s.d A- A+ to A-	BBB+ s.d BBB- BBB+ to BBB-	BB+ s.d BB- BB+ to BB-	
		Moody's	Aaa	Aa1 s.d Aa3 Aa1 to Aa3	A1 s.d A3 A1 to A3	Baa1 s.d Baa3 Baa1 to Baa3	Ba1 s.d Ba3 Ba1 to Ba3	
		PT Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn) AA+(idn) to AA-(idn)	A+(idn) s.d. A-(idn) A+(idn) to A-(idn)	BBB+(idn) s.d BBB-(idn) BBB+(idn) to BBB-(idn)	BB+(idn) s.d BB-(idn) BB+(idn) to BB-(idn)	
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA- idAA+ to idAA-	idA+ s.d id A- idA+ to id A-	id BBB+ s.d id BBB- id BBB+ to id BBB-	id BB+ s.d id BB- id BB+ to id BB-	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables to Micro Enterprises, Small Business and Retail Portfolio		-	-	-	-	-	
13	Tagihan Kepada Korporasi Receivables to Corporations		-	-	-	-	-	
14	Tagihan Yang Telah Jatuh Tempo Mature Receivable		-	-	-	-	-	
15	Aset Lainnya Other Assets		-	-	-	-	-	
Jumlah Total			**1.841.212**	**-**	**-**	**-**	**-**	

(Disajikan Dalam Jutaan Rupiah)
(In Million Rupiah)

			Peringkat Jangka Pendek Short Term Rating					
	B+ s.d B- B+ to B-	**Kurang dari B-** Less than B-	**A-1**	**A-2**	**A-3**	**Kurang dari A-3** Less than A-3	**Tanpa Peringkat** Without Rating	**Jumlah** Total
	B+ s.d B- B+ to B-	**Kurang dari B-** Less than B-	**F1+ s.d F1** F1+ to F1	**F2**	**F3**	**Kurang dari F3** Less than F3		
	B1 s.d B3 B1 to B3	**Kurang dari B3** Less than B3	**P-1**	**P-2**	**P-3**	**Kurang dari P-3** Less than P-3		
	B+(idn) s.d B-(idn) B+(idn) to B-(idn)	**Kurang dari B-(idn)** Less than B-(idn)	**F1+(idn) s.d F1(idn)** F1+(idn) to F1(idn)	**F2(idn)**	**F3(idn)**	**Kurang dari F3(idn)** Less than F3(idn)		
	id B+ s.d id B- id B+ to id B-	**Kurang dari idB-** Less than idB-	**idA1**	**idA2**	**idA3 s.d id A4** idA3 to id A4	**Kurang dari idA4** Less than idA4		
	(9)	**(10)**	**(11)**	**(12)**	**(13)**	**(14)**	**(15)**	**(16)**
	-	-	-	-	-	-	1.087.046	1.087.046
	-	-	-	-	-	-	455.524	455.524
	-	-	-	-	-	-	314.882	314.882
	-	-	-	-	-	-	920.316	920.316
	-	**-**	**-**	**-**	**-**	**-**	**21.754.362**	**23.595.574**

No.	Kategori Portofolio Portfolio Category	31 Desember 2024 December 31, 2024						
		Lembaga Pemeringkat Institution Rating	Tagihan Bersih Net Bill					
			Peringkat Jangka panjang Long Term Rating					
		Standard and Poor's	AAA	AA+ s.d AA- AA+ to AA-	A+ s.d A- A+ to A-	BBB+ s.d BBB- BBB+ to BBB-	BB+ s.d BB- BB+ to BB-	
		Fitch Ratings	AAA	AA+ s.d AA- AA+ to AA-	A+ s.d A- A+ to A-	BBB+ s.d BBB- BBB+ to BBB-	BB+ s.d BB- BB+ to BB-	
		Moody's	Aaa	Aa1 s.d Aa3 Aa1 to Aa3	A1 s.d A3 A1 to A3	Baa1 s.d Baa3 Baa1 to Baa3	Ba1 s.d Ba3 Ba1 to Ba3	
		PT Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn) AA+(idn) to AA-(idn)	A+(idn) s.d. A-(idn) A+(idn) to A-(idn)	BBB+(idn) s.d BBB-(idn) BBB+(idn) to BBB-(idn)	BB+(idn) s.d BB-(idn) BB+(idn) to BB-(idn)	
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA- idAA+ to idAA-	idA+ s.d id A- idA+ to id A-	id BBB+ s.d id BBB- id BBB+ to id BBB-	id BB+ s.d id BB- id BB+ to id BB-	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
1	Tagihan Kepada Pemerintah Receivables to Government		-	-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Receivables to Public Sector Entities		-	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables to Multilateral Development Banks and International Institutions		-	-	-	-	-	
4	Tagihan Kepada Bank Receivables to Banks		940.244	-	-	-	-	
5	Tagihan berupa *Covered Bond* Claims in the form of Covered Bonds		-	-	-	-	-	
6	Tagihan kepada Perusahaan Efek dan Lembaga Keuangan Lainnya Claims on Securities Companies and Other Financial Institutions		-	-	-	-	-	

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

			Peringkat Jangka Pendek Short Term Rating					
	B+ s.d B- B+ to B-	**Kurang dari B-** Less than B-	**A-1**	**A-2**	**A-3**	**Kurang dari A-3** Less than A-3	**Tanpa Peringkat** Without Rating	**Jumlah** Total
	B+ s.d B- B+ to B-	**Kurang dari B-** Less than B-	**F1+ s.d F1** F1+ to F1	**F2**	**F3**	**Kurang dari F3** Less than F3		
	B1 s.d B3 B1 to B3	**Kurang dari B3** Less than B3	**P-1**	**P-2**	**P-3**	**Kurang dari P-3** Less than P-3		
	B+(idn) s.d B-(idn) B+(idn) to B-(idn)	**Kurang dari B-(idn)** Less than B-(idn)	**F1+(idn) s.d F1(idn)** F1+(idn) to F1(idn)	**F2(idn)**	**F3(idn)**	**Kurang dari F3(idn)** Less than F3(idn)		
	id B+ s.d id B- id B+ to id B-	**Kurang dari idB-** Less than idB-	**idA1**	**idA2**	**idA3 s.d id A4** idA3 to id A4	**Kurang dari idA4** Less than idA4		
	(9)	**(10)**	**(11)**	**(12)**	**(13)**	**(14)**	**(15)**	**(16)**
	-	-	-	-	-	-	3.261.710	3.261.710
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	940.244
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-

No.	Kategori Portofolio Portfolio Category	31 Desember 2024 December 31, 2024						
		Lembaga Pemeringkat Institution Rating	Tagihan Bersih Net Bill					
			Peringkat Jangka panjang Long Term Rating					
		Standard and Poor's	AAA	AA+ s.d AA- AA+ to AA-	A+ s.d A- A+ to A-	BBB+ s.d BBB- BBB+ to BBB-	BB+ s.d BB- BB+ to BB-	
		Fitch Ratings	AAA	AA+ s.d AA- AA+ to AA-	A+ s.d A- A+ to A-	BBB+ s.d BBB- BBB+ to BBB-	BB+ s.d BB- BB+ to BB-	
		Moody's	Aaa	Aa1 s.d Aa3 Aa1 to Aa3	A1 s.d A3 A1 to A3	Baa1 s.d Baa3 Baa1 to Baa3	Ba1 s.d Ba3 Ba1 to Ba3	
		PT Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn) AA+(idn) to AA-(idn)	A+(idn) s.d. A-(idn) A+(idn) to A-(idn)	BBB+(idn) s.d BBB-(idn) BBB+(idn) to BBB-(idn)	BB+(idn) s.d BB-(idn) BB+(idn) to BB-(idn)	
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA- idAA+ to idAA-	idA+ s.d id A- idA+ to id A-	id BBB+ s.d id BBB- id BBB+ to id BBB-	id BB+ s.d id BB- id BB+ to id BB-	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas dan Instrumen Modal Lainnya Claims in the form of securities/ subordinated receivables, equity, and other capital instruments			-	-	-	-	-
8	Kredit Beragun Rumah Tinggal Secured Residential Credit			-	-	-	-	-
9	Kredit Beragun Properti Komersial Secured Commercial Property Credit			-	-	-	-	-
10	Kredit untuk Pengadaan Tanah, Pengelolaan Tanah dan Konstruksi Loans for Land Acquisition, Land Development, and Construction			-	-	-	-	-
11	Kredit Pegawai/ Pensiunan Employee/Retired Credit			-	-	-	-	-

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

			Peringkat Jangka Pendek Short Term Rating					
	B+ s.d B- B+ to B-	**Kurang dari B-** Less than B-	**A-1**	**A-2**	**A-3**	**Kurang dari A-3** Less than A-3	**Tanpa Peringkat** Without Rating	**Jumlah** Total
	B+ s.d B- B+ to B-	**Kurang dari B-** Less than B-	**F1+ s.d F1** F1+ to F1	**F2**	**F3**	**Kurang dari F3** Less than F3		
	B1 s.d B3 B1 to B3	**Kurang dari B3** Less than B3	**P-1**	**P-2**	**P-3**	**Kurang dari P-3** Less than P-3		
	B+(idn) s.d B-(idn) B+(idn) to B-(idn)	**Kurang dari B-(idn)** Less than B-(idn)	**F1+(idn) s.d F1(idn)** F1+(idn) to F1(idn)	**F2(idn)**	**F3(idn)**	**Kurang dari F3(idn)** Less than F3(idn)		
	id B+ s.d id B- id B+ to id B-	**Kurang dari idB-** Less than idB-	**idA1**	**idA2**	**idA3 s.d id A4** idA3 to id A4	**Kurang dari idA4** Less than idA4		
	(9)	**(10)**	**(11)**	**(12)**	**(13)**	**(14)**	**(15)**	**(16)**
	-	-	-	-	-	-	978	978
	-	-	-	-	-	-	34.717	34.717
	-	-	-	-	-	-	2.134	2.134
	-	-	-	-	-	-	2.802	2.802
	-	-	-	-	-	-	14.479.651	14.479.651

No.	Kategori Portofolio Portfolio Category	31 Desember 2024 December 31, 2024						
		Lembaga Pemeringkat Institution Rating	Tagihan Bersih Net Bill					
			Peringkat Jangka panjang Long Term Rating					
		Standard and Poor's	AAA	AA+ s.d AA- AA+ to AA-	A+ s.d A- A+ to A-	BBB+ s.d BBB- BBB+ to BBB-	BB+ s.d BB- BB+ to BB-	
		Fitch Ratings	AAA	AA+ s.d AA- AA+ to AA-	A+ s.d A- A+ to A-	BBB+ s.d BBB- BBB+ to BBB-	BB+ s.d BB- BB+ to BB-	
		Moody's	Aaa	Aa1 s.d Aa3 Aa1 to Aa3	A1 s.d A3 A1 to A3	Baa1 s.d Baa3 Baa1 to Baa3	Ba1 s.d Ba3 Ba1 to Ba3	
		PT Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn) AA+(idn) to AA-(idn)	A+(idn) s.d. A-(idn) A+(idn) to A-(idn)	BBB+(idn) s.d BBB-(idn) BBB+(idn) to BBB-(idn)	BB+(idn) s.d BB-(idn) BB+(idn) to BB-(idn)	
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA- idAA+ to idAA-	idA+ s.d id A- idA+ to id A-	id BBB+ s.d id BBB- id BBB+ to id BBB-	id BB+ s.d id BB- id BB+ to id BB-	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables to Micro Enterprises, Small Business and Retail Portfolio		-	-	-	-	-	
13	Tagihan Kepada Korporasi Receivables to Corporations		-	-	-	-	-	
14	Tagihan yang Telah Jatuh Tempo Mature Receivable		-	-	-	-	-	
15	Aset Lainnya Other Assets		-	-	-	-	-	
Jumlah Total			**940.244**	**-**	**-**	**-**	**-**	

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

			Peringkat Jangka Pendek Short Term Rating					
	B+ s.d B- B+ to B-	**Kurang dari B-** Less than B-	**A-1**	**A-2**	**A-3**	**Kurang dari A-3** Less than A-3	**Tanpa Peringkat** Without Rating	**Jumlah** Total
	B+ s.d B- B+ to B-	**Kurang dari B-** Less than B-	**F1+ s.d F1** F1+ to F1	**F2**	**F3**	**Kurang dari F3** Less than F3		
	B1 s.d B3 B1 to B3	**Kurang dari B3** Less than B3	**P-1**	**P-2**	**P-3**	**Kurang dari P-3** Less than P-3		
	B+(idn) s.d B-(idn) B+(idn) to B-(idn)	**Kurang dari B-(idn)** Less than B-(idn)	**F1+(idn) s.d F1(idn)** F1+(idn) to F1(idn)	**F2(idn)**	**F3(idn)**	**Kurang dari F3(idn)** Less than F3(idn)		
	id B+ s.d id B- id B+ to id B-	**Kurang dari idB-** Less than idB-	**idA1**	**idA2**	**idA3 s.d id A4** idA3 to id A4	**Kurang dari idA4** Less than idA4		
	(9)	**(10)**	**(11)**	**(12)**	**(13)**	**(14)**	**(15)**	**(16)**
	-	-	-	-	-	-	815.038	815.038
	-	-	-	-	-	-	461.861	461.861
	-	-	-	-	-	-	213.655	213.655
	-	-	-	-	-	-	636.116	636.116
	-	**-**	**-**	**-**	**-**	**-**	**19.908.662**	**20.848.906**

Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat-Bank secara Konsolidasi dengan Perusahaan Anak Per 31 Desember 2025

Disclosure of Net Claims by Portfolio Category and Rating Scale – Bank on a Consolidated Basis with Subsidiaries as of December 31, 2025

No.	Kategori Portofolio Portfolio Category	31 Desember 2025 December 31, 2025						
		Lembaga Pemeringkat Institution Rating	Tagihan Bersih Net Bill					
			Peringkat Jangka panjang Long Term Rating					
		Standard and Poor's	**AAA**	**AA+ s.d. AA-** AA+ to AA-	**A+ s.d. A-** A+ to A-	**BBB+ s.d. BBB-** BBB+ to BBB-	**BB+ s.d. BB-** BB+ to BB-	
		Fitch Ratings	**AAA**	**AA+ s.d. AA-** AA+ to AA-	**A+ s.d. A-** A+ to A-	**BBB+ s.d. BBB-** BBB+ to BBB-	**BB+ s.d. BB-** BB+ to BB-	
		Moody's	**Aaa**	**Aa1 s.d. Aa3** Aa1 to Aa3	**A1 s.d. A3** A1 to A3	**Baa1 s.d. Baa3** Baa1 to Baa3	**Ba1 s.d. Ba3** Ba1 to Ba3	
		PT Fitch Ratings Indonesia	**AAA (idn)**	**AA+(idn) s.d. AA-(idn)** AA+(idn) to AA-(idn)	**A+(idn) s.d. A-(idn)** A+(idn) to A-(idn)	**BBB+(idn) s.d. BBB-(idn)** BBB+(idn) to BBB-(idn)	**BB+(idn) s.d. BB-(idn)** BB+(idn) to BB-(idn)	
		PT Pemeringkat Efek Indonesia	**idAAA**	**idAA+ s.d. idAA-** idAA+ to idAA-	**idA+ s.d. id A-** idA+ to id A-	**id BBB+ s.d. id BBB-** id BBB+ to id BBB-	**id BB+ s.d. id BB-** id BB+ to id BB-	
(1)	**(2)**	**(3)**	**(4)**	**(5)**	**(6)**	**(7)**	**(8)**	
1	Tagihan Kepada Pemerintah Receivables to Government		Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
2	Tagihan Kepada Entitas Sektor Publik Receivables to Public Sector Entities		Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables to Multilateral Development Banks and International Institutions		Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
4	Tagihan Kepada Bank Receivables to Banks		Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
5	Kredit Beragun Rumah Tinggal Secured Residential Credit		Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
6	Kredit Beragun Properti Komersial Secured Commercial Property Credit		Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

			Peringkat Jangka Pendek Short Term Rating					
	B+ s.d. B- B+ to B-	**Kurang dari B-** Less than B-	**A-1**	**A-2**	**A-3**	**Kurang dari A-3** Less than A-3	**Tanpa Peringkat** Without Rating	**Jumlah** Total
	B+ s.d. B- B+ to B-	**Kurang dari B-** Less than B-	**F1+ s.d. F1** F1+ to F1	**F2**	**F3**	**Kurang dari F3** Less than F3		
	B1 s.d. B3 B1 to B3	**Kurang dari B3** Less than B3	**P-1**	**P-2**	**P-3**	**Kurang dari P-3** Less than P-3		
	B+(idn) s.d. B-(idn) B+(idn) to B-(idn)	**Kurang dari B-(idn)** Less than B-(idn)	**F1+(idn) s.d. F1(idn)** F1+(idn) to F1(idn)	**F2(idn)**	**F3(idn)**	**Kurang dari F3(idn)** Less than F3(idn)		
	id B+ s.d. id B- id B+ to id B-	**Kurang dari idB-** Less than idB-	**idA1**	**idA2**	**idA3 s.d. id A4** idA3 to id A4	**Kurang dari idA4** Less than idA4		
	(9)	**(10)**	**(11)**	**(12)**	**(13)**	**(14)**	**(15)**	**(16)**
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil

No.	Kategori Portofolio Portfolio Category	31 Desember 2025 December 31, 2025						
		Lembaga Pemeringkat Institution Rating	Tagihan Bersih Net Bill					
			Peringkat Jangka panjang Long Term Rating					
		Standard and Poor's	AAA	AA+ s.d. AA- AA+ to AA-	A+ s.d. A- A+ to A-	BBB+ s.d. BBB- BBB+ to BBB-	BB+ s.d. BB- BB+ to BB-	
		Fitch Ratings	AAA	AA+ s.d. AA- AA+ to AA-	A+ s.d. A- A+ to A-	BBB+ s.d. BBB- BBB+ to BBB-	BB+ s.d. BB- BB+ to BB-	
		Moody's	Aaa	Aa1 s.d. Aa3 Aa1 to Aa3	A1 s.d. A3 A1 to A3	Baa1 s.d. Baa3 Baa1 to Baa3	Ba1 s.d. Ba3 Ba1 to Ba3	
		PT Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d. AA-(idn) AA+(idn) to AA-(idn)	A+(idn) s.d. A-(idn) A+(idn) to A-(idn)	BBB+(idn) s.d. BBB-(idn) BBB+(idn) to BBB-(idn)	BB+(idn) s.d. BB-(idn) BB+(idn) to BB-(idn)	
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d. idAA- idAA+ to idAA-	idA+ s.d. id A- idA+ to id A-	id BBB+ s.d. id BBB- id BBB+ to id BBB-	id BB+ s.d. id BB- id BB+ to id BB-	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
7	Kredit Pegawai/ Pensiunan Employee/Retired Credit		Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables to Micro Enterprises, Small Business and Retail Portfolio		Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
9	Tagihan Kepada Korporasi Receivables to Corporations		Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
10	Tagihan yang Telah Jatuh Tempo Mature Receivable		Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
11	Aset Lainnya Other Assets		Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
Jumlah Total			**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

			Peringkat Jangka Pendek Short Term Rating					
	B+ s.d. B- B+ to B-	**Kurang dari B-** Less than B-	**A-1**	**A-2**	**A-3**	**Kurang dari A-3** Less than A-3	**Tanpa Peringkat** Without Rating	**Jumlah** Total
	B+ s.d. B- B+ to B-	**Kurang dari B-** Less than B-	**F1+ s.d. F1** F1+ to F1	**F2**	**F3**	**Kurang dari F3** Less than F3		
	B1 s.d. B3 B1 to B3	**Kurang dari B3** Less than B3	**P-1**	**P-2**	**P-3**	**Kurang dari P-3** Less than P-3		
	B+(idn) s.d. B-(idn) B+(idn) to B-(idn)	**Kurang dari B-(idn)** Less than B-(idn)	**F1+(idn) s.d. F1(idn)** F1+(idn) to F1(idn)	**F2(idn)**	**F3(idn)**	**Kurang dari F3(idn)** Less than F3(idn)		
	id B+ s.d. id B- id B+ to id B-	**Kurang dari idB-** Less than idB-	**idA1**	**idA2**	**idA3 s.d. id A4** idA3 to id A4	**Kurang dari idA4** Less than idA4		
	(9)	**(10)**	**(11)**	**(12)**	**(13)**	**(14)**	**(15)**	**(16)**
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil

No.	Kategori Portofolio Portfolio Category	31 Desember 2024 December 31, 2024						
		Lembaga Pemeringkat Institution Rating	Tagihan Bersih Net Bill					
			Peringkat Jangka panjang Long Term Rating					
		Standard and Poor's	AAA	AA+ s.d AA- AA+ to AA-	A+ s.d A- A+ to A-	BBB+ s.d BBB- BBB+ to BBB-	BB+ s.d BB- BB+ to BB-	
		Fitch Ratings	AAA	AA+ s.d AA- AA+ to AA-	A+ s.d A- A+ to A-	BBB+ s.d BBB- BBB+ to BBB-	BB+ s.d BB- BB+ to BB-	
		Moody's	Aaa	Aa1 s.d Aa3 Aa1 to Aa3	A1 s.d A3 A1 to A3	Baa1 s.d Baa3 Baa1 to Baa3	Ba1 s.d Ba3 Ba1 to Ba3	
		PT Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn) AA+(idn) to AA-(idn)	A+(idn) s.d. A-(idn) A+(idn) to A-(idn)	BBB+(idn) s.d BBB-(idn) BBB+(idn) to BBB-(idn)	BB+(idn) s.d BB-(idn) BB+(idn) to BB-(idn)	
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA- idAA+ to idAA-	idA+ s.d id A- idA+ to id A-	id BBB+ s.d id BBB- id BBB+ to id BBB-	id BB+ s.d id BB- id BB+ to id BB-	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
1	Tagihan Kepada Pemerintah Receivables to Government		Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
2	Tagihan Kepada Entitas Sektor Publik Receivables to Public Sector Entities		Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables to Multilateral Development Banks and International Institutions		Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
4	Tagihan Kepada Bank Receivables to Banks		Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
5	Kredit Beragun Rumah Tinggal Secured Residential Credit		Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
6	Kredit Beragun Properti Komersial Secured Commercial Property Credit		Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
7	Kredit Pegawai/ Pensiunan Employee/Retired Credit		Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

			Peringkat Jangka Pendek Short Term Rating					
	B+ s.d B- B+ to B-	**Kurang dari B-** Less than B-	**A-1**	**A-2**	**A-3**	**Kurang dari A-3** Less than A-3	**Tanpa Peringkat** Without Rating	**Jumlah** Total
	B+ s.d B- B+ to B-	**Kurang dari B-** Less than B-	**F1+ s.d F1** F1+ to F1	**F2**	**F3**	**Kurang dari F3** Less than F3		
	B1 s.d B3 B1 to B3	**Kurang dari B3** Less than B3	**P-1**	**P-2**	**P-3**	**Kurang dari P-3** Less than P-3		
	B+(idn) s.d B-(idn) B+(idn) to B-(idn)	**Kurang dari B-(idn)** Less than B-(idn)	**F1+(idn) s.d F1(idn)** F1+(idn) to F1(idn)	**F2(idn)**	**F3(idn)**	**Kurang dari F3(idn)** Less than F3(idn)		
	id B+ s.d id B- id B+ to id B-	**Kurang dari idB-** Less than idB-	**idA1**	**idA2**	**idA3 s.d id A4** idA3 to id A4	**Kurang dari idA4** Less than idA4		
	(9)	**(10)**	**(11)**	**(12)**	**(13)**	**(14)**	**(15)**	**(16)**
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil

No.	Kategori Portofolio Portfolio Category	31 Desember 2024 December 31, 2024						
		Lembaga Pemeringkat Institution Rating	Tagihan Bersih Net Bill					
			Peringkat Jangka panjang Long Term Rating					
		Standard and Poor's	AAA	AA+ s.d AA- AA+ to AA-	A+ s.d A- A+ to A-	BBB+ s.d BBB- BBB+ to BBB-	BB+ s.d BB- BB+ to BB-	
		Fitch Ratings	AAA	AA+ s.d AA- AA+ to AA-	A+ s.d A- A+ to A-	BBB+ s.d BBB- BBB+ to BBB-	BB+ s.d BB- BB+ to BB-	
		Moody's	Aaa	Aa1 s.d Aa3 Aa1 to Aa3	A1 s.d A3 A1 to A3	Baa1 s.d Baa3 Baa1 to Baa3	Ba1 s.d Ba3 Ba1 to Ba3	
		PT Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn) AA+(idn) to AA-(idn)	A+(idn) s.d. A-(idn) A+(idn) to A-(idn)	BBB+(idn) s.d BBB-(idn) BBB+(idn) to BBB-(idn)	BB+(idn) s.d BB-(idn) BB+(idn) to BB-(idn)	
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA- idAA+ to idAA-	idA+ s.d id A- idA+ to id A-	id BBB+ s.d id BBB- id BBB+ to id BBB-	id BB+ s.d id BB- id BB+ to id BB-	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables to Micro Enterprises, Small Business and Retail Portfolio		Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
9	Tagihan Kepada Korporasi Receivables to Corporations		Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
10	Tagihan yang Telah Jatuh Tempo Mature Receivable		Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
11	Aset Lainnya Other Assets		Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
Jumlah Total			**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

			Peringkat Jangka Pendek Short Term Rating					
	B+ s.d B- B+ to B-	**Kurang dari B-** Less than B-	**A-1**	**A-2**	**A-3**	**Kurang dari A-3** Less than A-3	**Tanpa Peringkat** Without Rating	**Jumlah** Total
	B+ s.d B- B+ to B-	**Kurang dari B-** Less than B-	**F1+ s.d F1** F1+ to F1	**F2**	**F3**	**Kurang dari F3** Less than F3		
	B1 s.d B3 B1 to B3	**Kurang dari B3** Less than B3	**P-1**	**P-2**	**P-3**	**Kurang dari P-3** Less than P-3		
	B+(idn) s.d B-(idn) B+(idn) to B-(idn)	**Kurang dari B-(idn)** Less than B-(idn)	**F1+(idn) s.d F1(idn)** F1+(idn) to F1(idn)	**F2(idn)**	**F3(idn)**	**Kurang dari F3(idn)** Less than F3(idn)		
	id B+ s.d id B- id B+ to id B-	**Kurang dari idB-** Less than idB-	**idA1**	**idA2**	**idA3 s.d id A4** idA3 to id A4	**Kurang dari idA4** Less than idA4		
	(9)	**(10)**	**(11)**	**(12)**	**(13)**	**(14)**	**(15)**	**(16)**
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil

Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit- Bank Secara Individual Per 31 Desember 2025

Disclosure of Net Claims by Risk Weight after Considering the Impact of Credit Risk Mitigation – Bank on an Individual Basis as of December 31, 2025

No.	Kategori Portofolio Portfolio Category	31 Desember 2025 December 31, 2025				
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Invoice After Taking into account the Impact of Credit Risk Mitigation				
		0%	20%	25%	40%	
(1)	(2)	(3)	(4)	(5)	(6)	
A	**Eksposur Laporan Posisi Keuangan** Statement of Financial Position Exposure					
1	Tagihan Kepada Pemerintah Receivables to Government	-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Receivables to Public Sector Entities	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables to Multilateral Development Banks and International Institutions	-	-	-	-	
4	Tagihan Kepada Bank Receivables to Banks	-	-	-	-	
5	Kredit Beragun Rumah Tinggal Secured Residential Credit	-	-	-	-	
6	Kredit Beragun Properti Komersial Secured Commercial Property Credit	-	-	-	-	
7	Kredit Pegawai/Pensiunan Employee/Retired Credit	-	-	-	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables to Micro Enterprises, Small Business and Retail Portfolio	-	-	-	-	
9	Tagihan kepada Korporasi Receivables to Corporations	-	-	-	-	
10	Tagihan yang Telah Jatuh Tempo Mature Receivable	-	-	-	-	
11	Aset Lainnya Other Assets	-	-	-	-	
	Total Eksposur Laporan Posisi Keuangan Total Exposure Statement of Financial Position	**-**	**-**	**-**	**-**	
B	**Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif** Exposure of Committed/Contingent Liability on Administrative Account Transactions					
1	Tagihan Kepada Pemerintah Receivables to Government	-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables to Multilateral Development Banks and International Agencies	-	-	-	-	
4	Tagihan Kepada Bank Receivables to Bank	-	-	-	-	

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

							ATMR	Beban Modal Capital Expense
	45%	50%	75%	100%	150%	Lainnya Others		
	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-

No.	Kategori Portofolio Portfolio Category	31 Desember 2025 December 31, 2025				
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Invoice After Taking into account the Impact of Credit Risk Mitigation				
		0%	20%	25%	40%	
(1)	(2)	(3)	(4)	(5)	(6)	
5	Kredit Beragun Rumah Tinggal Secured Residential Credit	-	-	-	-	
6	Kredit Beragun Properti Komersial Secured Commercial Property Credit	-	-	-	-	
7	Kredit Pegawai/Pensiunan Employee/Retired Credit	-	-	-	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables to Micro, Small Business and Retail Portfolios	-	-	-	-	
9	Tagihan kepada Korporasi Receivables to Corporations	-	-	-	-	
10	Tagihan yang Telah Jatuh Tempo Mature Receivable	-	-	-	-	
	Total Eksposur Transaksi Rekening Administratif Total Exposure of Administrative Account Transactions	**-**	**-**	**-**	**-**	
C	**Eksposur Risiko Kredit akibat Kegagalan Pihak Lawan (*Counterparty Credit Risk*)** Credit Risk Exposure due to Counterparty Credit Risk					
1	Tagihan Kepada Pemerintah Receivables to Government	-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables to Multilateral Development Banks and International Agencies	-	-	-	-	
4	Tagihan Kepada Bank Receivables to Bank	-	-	-	-	
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables to Micro, Small Business and Retail Portfolios	-	-	-	-	
6	Tagihan kepada Korporasi Receivables to Corporations	-	-	-	-	
	Total Eksposur *Counterparty Credit Risk* Total Exposure Counterparty Credit Risk	**-**	**-**	**-**	**-**	

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

							ATMR	Beban Modal Capital Expense
	45%	50%	75%	100%	150%	Lainnya Others		
	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-

No.	Kategori Portofolio Portfolio Category	31 Desember 2024 December 31, 2024				
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Invoice After Taking into account the Impact of Credit Risk Mitigation				
		0%	20%	25%	40%	
(1)	(2)	(3)	(4)	(5)	(6)	
A	**Eksposur Laporan Posisi Keuangan** Statement of Financial Position Exposure					
1	Tagihan Kepada Pemerintah Receivables to Government	-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Receivables to Public Sector Entities	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables to Multilateral Development Banks and International Institutions	-	-	-	-	
4	Tagihan Kepada Bank Receivables to Banks	-	-	-	-	
5	Kredit Beragun Rumah Tinggal Secured Residential Credit	-	-	-	-	
6	Kredit Beragun Properti Komersial Secured Commercial Property Credit	-	-	-	-	
7	Kredit Pegawai/Pensiunan Employee/Retired Credit	-	-	-	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables to Micro Enterprises, Small Business and Retail Portfolio	-	-	-	-	
9	Tagihan kepada Korporasi Receivables to Corporations	-	-	-	-	
10	Tagihan yang Telah Jatuh Tempo Mature Receivable	-	-	-	-	
11	Aset Lainnya Other Assets	-	-	-	-	
	Total Eksposur Laporan Posisi Keuangan Total Exposure Statement of Financial Position	**-**	**-**	**-**	**-**	
B	**Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif** Exposure of Committed/Contingent Liability on Administrative Account Transactions					
1	Tagihan Kepada Pemerintah Receivables to Government	-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables to Multilateral Development Banks and International Agencies	-	-	-	-	
4	Tagihan Kepada Bank Receivables to Bank	-	-	-	-	
5	Kredit Beragun Rumah Tinggal Secured Residential Credit	-	-	-	-	
6	Kredit Beragun Properti Komersial Secured Commercial Property Credit	-	-	-	-	
7	Kredit Pegawai/Pensiunan Employee/Retired Credit	-	-	-	-	

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

	45%	50%	75%	100%	150%	Lainnya Others	ATMR	Beban Modal Capital Expense
	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-

No.	Kategori Portofolio Portfolio Category	31 Desember 2024 December 31, 2024				
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Invoice After Taking into account the Impact of Credit Risk Mitigation				
		0%	20%	25%	40%	
(1)	(2)	(3)	(4)	(5)	(6)	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables to Micro, Small Business and Retail Portfolios	-	-	-	-	
9	Tagihan kepada Korporasi Receivables to Corporations	-	-	-	-	
10	Tagihan yang Telah Jatuh Tempo Mature Receivable	-	-	-	-	
	Total Eksposur Transaksi Rekening Administratif Total Exposure of Administrative Account Transactions	**-**	**-**	**-**	**-**	
C	**Eksposur Risiko Kredit akibat Kegagalan Pihak Lawan (*Counterparty Credit Risk*)** Credit Risk Exposure due to Counterparty Credit Risk					
1	Tagihan Kepada Pemerintah Receivables to Government	-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables to Multilateral Development Banks and International Agencies	-	-	-	-	
4	Tagihan Kepada Bank Receivables to Bank	-	-	-	-	
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables to Micro, Small Business and Retail Portfolios	-	-	-	-	
6	Tagihan kepada Korporasi Receivables to Corporations	-	-	-	-	
	Total Eksposur *Counterparty Credit Risk* Total Exposure Counterparty Credit Risk	**-**	**-**	**-**	**-**	

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

							ATMR	Beban Modal Capital Expense
	45%	50%	75%	100%	150%	Lainnya Others		
	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-

No.	Kategori Portofolio Portfolio Category	31 Desember 2025 December 31, 2025				
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Invoice After Taking into account the Impact of Credit Risk Mitigation				
		0%	20%	25%	40%	
(1)	(2)	(3)	(4)	(5)	(6)	
A	**Eksposur Laporan Posisi Keuangan** Statement of Financial Position Exposure					
1	Tagihan Kepada Pemerintah Receivables to Government	4.081.069	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Receivables to Public Sector Entities	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables to Multilateral Development Banks and International Institutions	-	-	-	-	
4	Tagihan Kepada Bank Receivables to Banks	11.330	378.359	-	-	
5	Tagihan berupa *Covered Bond* Receivables in the form of Covered Bond	-	-	-	-	
6	Tagihan kepada Perusahaan Efek dan Lembaga Keuangan Lainnya Secured Commercial Property Credit	-	-	-	-	
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas dan Instrumen Modal Lainnya Receivables in the form of Securities/Subordinated Loans, Equity and Other Capital Instruments	-	-	-	-	
8	Kredit Beragun Rumah Tinggal Secured Residential Credit	-	-	-	-	
9	Kredit Beragun Properti Komersial Secured Commercial Property Credit	-	-	-	-	
10	Kredit untuk Pengadaan Tanah, Pengelolaan Tanah dan Konstruksi Credit for Land Procurement, Land Management and Construction	-	-	-	-	
11	Kredit Pegawai/Pensiunan Employee/Retired Credit	-	-	-	14.826.065	
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables to Micro Enterprises, Small Business and Retail Portfolio	15.373	-	-	-	
13	Tagihan Kepada Korporasi Receivables to Corporations	4.828	-	-	-	
14	Tagihan Yang Telah Jatuh Tempo Mature Receivable	-	-	-	64.808	
15	Aset Lainnya Other Assets	269.239	-	-	-	
	Total Eksposur Laporan Posisi Keuangan Total Exposure Statement of Financial Position	**4.381.839**	**378.359**	**-**	**14.890.873**	

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

	45%	50%	75%	100%	150%	Lainnya Others	ATMR	Beban Modal Capital Expense
	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	20.581	-	-	-	-		91.108	8.555
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	1.186		2.965	278
	21.064	11.416	-	-	-		25.502	2.395
	-	1.424	-	-	-		1.210	114
	-	-	1.729	-	-		1.729	162
	-	-	-	-	-		7.413.033	696.084
	-	612.846	453.770	-	-		974.689	91.523
	-	-	372.920	-	-		372.920	35.017
	-	-	46.249	203.825	-		384.391	36.094
	-	-	651.077	-	-		651.077	61.136
	41.645	**625.686**	**1.525.745**	**203.825**	**1.186**	**-**	**9.918.623**	**931.359**

No.	Kategori Portofolio Portfolio Category	31 Desember 2025 December 31, 2025				
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Invoice After Taking into account the Impact of Credit Risk Mitigation				
		0%	20%	25%	40%	
(1)	(2)	(3)	(4)	(5)	(6)	
B	**Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif** Exposure of Committed/Contingent Liability on Administrative Account Transactions					
1	Tagihan Kepada Pemerintah Receivables to Government	-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables to Multilateral Development Banks and International Agencies	-	-	-	-	
4	Tagihan Kepada Bank Receivables to Bank	-	-	-	-	
5	Tagihan berupa Covered Bond Receivables in the form of Covered Bond	-	-	-	-	
6	Tagihan kepada Perusahaan Efek dan Lembaga Keuangan Lainnya Secured Commercial Property Credit	-	-	-	-	
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas dan Instrumen Modal Lainnya Receivables in the form of Securities/Subordinated Loans, Equity and Other Capital Instruments	-	-	-	-	
8	Kredit Beragun Rumah Tinggal Secured Residential Credit	-	-	-	-	
9	Kredit Beragun Properti Komersial Secured Commercial Property Credit	-	-	-	-	
10	Kredit untuk Pengadaan Tanah, Pengelolaan Tanah dan Konstruksi Credit for Land Procurement, Land Management and Construction	-	-	-	-	
11	Kredit Pegawai/Pensiunan Employee/Retired Credit	-	-	-	-	
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables to Micro, Small Business and Retail Portfolios	1.134	1.791	-	-	
13	Tagihan Kepada Korporasi Receivables to Corporations	16.989	-	-	-	
14	Tagihan Yang Telah Jatuh Tempo Mature Receivable	-	-	-	-	
	Total Eksposur Transaksi Rekening Administratif Total Exposure of Administrative Account Transactions	**18.123**	**1.791**	**-**	**-**	

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

	45%	50%	75%	100%	150%	Lainnya Others	ATMR	Beban Modal Capital Expense
	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	222	-	-	-		189	18
	-	-	-	-	-		-	-
	-	-	509	-	-		509	48
	-	-	-	-	-		-	-
	-	2.132	-	-	-		2.170	204
	-	-	60.788	-	-		60.788	5.708
	-	-	-	-	-		-	-
	-	**2.354**	**61.297**	**-**	**-**	**-**	**63.656**	**5.977**

No.	Kategori Portofolio Portfolio Category	31 Desember 2025 December 31, 2025				
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Invoice After Taking into account the Impact of Credit Risk Mitigation				
		0%	20%	25%	40%	
(1)	(2)	(3)	(4)	(5)	(6)	
C	**Eksposur Risiko Kredit akibat Kegagalan Pihak Lawan (*Counterparty Credit Risk*)** Credit Risk Exposure due to Counterparty Credit Risk					
1	Tagihan Kepada Pemerintah Receivables to Government	-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables to Multilateral Development Banks and International Agencies	-	-	-	-	
4	Tagihan Kepada Bank Receivables to Bank	-	1.462.853	-	-	
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Secured Commercial Property Credit	-	-			
6	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables to Micro, Small Business and Retail Portfolios	-	-	-	-	
7	Tagihan kepada Korporasi Receivables to Corporations	-	-	-	-	
	Total Eksposur *Counterparty Credit Risk* Total Exposure Counterparty Credit Risk	**-**	**1.462.853**	**-**	**-**	

No.	Kategori Portofolio Portfolio Category	31 Desember 2024 December 31, 2024				
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Invoice After Taking into account the Impact of Credit Risk Mitigation				
		0%	20%	25%	40%	
(1)	(2)	(3)	(4)	(5)	(6)	
A	**Eksposur Laporan Posisi Keuangan** Statement of Financial Position Exposure					
1	Tagihan Kepada Pemerintah Receivables to Government	3.261.159	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Receivables to Public Sector Entities	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables to Multilateral Development Banks and International Institutions	-	-	-	-	
4	Tagihan Kepada Bank Receivables to Banks	18.760	436.456	-	-	

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

							ATMR	Beban Modal Capital Expense
	45%	50%	75%	100%	150%	Lainnya Others		
	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		292.571	27.472
		-					-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	**-**	**-**	**-**	**-**	**-**	**292.571**	**27.472**

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

							ATMR	Beban Modal Capital Expense
	45%	50%	75%	100%	150%	Lainnya Others		
	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	30.872	-	-	-	-		110.445	10.260

No.	Kategori Portofolio Portfolio Category	31 Desember 2024 December 31, 2024				
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Invoice After Taking into account the Impact of Credit Risk Mitigation				
		0%	20%	25%	40%	
(1)	(2)	(3)	(4)	(5)	(6)	
5	Tagihan berupa *Covered Bond* Receivables in the form of Covered Bond	-	-	-	-	
6	Tagihan kepada Perusahaan Efek dan Lembaga Keuangan Lainnya Secured Commercial Property Credit	-	-	-	-	
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas dan Instrumen Modal Lainnya Receivables in the form of Securities/Subordinated Loans, Equity and Other Capital Instruments	-	-	-	-	
8	Kredit Beragun Rumah Tinggal Secured Residential Credit	-	-	-	-	
9	Kredit Beragun Properti Komersial Secured Commercial Property Credit	-	-	-	-	
10	Kredit untuk Pengadaan Tanah, Pengelolaan Tanah dan Konstruksi Credit for Land Procurement, Land Management and Construction	-	-	-	-	
11	Kredit Pegawai/Pensiunan Employee/Retired Credit	-	-	-	14.479.651	
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables to Micro Enterprises, Small Business and Retail Portfolio	29.121	-	-	-	
13	Tagihan Kepada Korporasi Receivables to Corporations	47.048	-	-	-	
14	Tagihan Yang Telah Jatuh Tempo Mature Receivable	-	-	-	66.080	
15	Aset Lainnya Other Assets	282.627	-	-	-	
	Total Eksposur Laporan Posisi Keuangan Total Exposure Statement of Financial Position	**3.638.715**	**436.456**	**-**	**14.545.731**	
B	**Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif** Exposure of Committed/Contingent Liability on Administrative Account Transactions					
1	Tagihan Kepada Pemerintah Receivables to Government	-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables to Multilateral Development Banks and International Agencies	-	-	-	-	
4	Tagihan Kepada Bank Receivables to Bank	440	-	-	-	
5	Tagihan berupa Covered Bond Receivables in the form of Covered Bond	-	-	-	-	
6	Tagihan kepada Perusahaan Efek dan Lembaga Keuangan Lainnya Secured Commercial Property Credit	-	-	-	-	

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

							ATMR	Beban Modal Capital Expense
	45%	50%	75%	100%	150%	Lainnya Others		
	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	978		2.445	227
	23.323	10.821	-	-	-		26.690	2.480
	-	2.134	-	-	-		1.814	169
	-	-	2.668	-	-		2.668	248
	-	-	-	-	-		7.239.826	672.580
	148.103	626.319	-	-	-		643.448	59.776
	-	-	404.808	-	-		404.808	37.607
	-	-	31.432	116.143	-		238.687	22.174
	-	-	353.489	-	-		353.489	32.839
	202.298	**639.274**	**792.397**	**116.143**	**978**	**-**	**9.024.320**	**838.359**
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	6.058	-	-	-	-		4.544	422
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-

No.	Kategori Portofolio Portfolio Category	31 Desember 2024 December 31, 2024				
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Invoice After Taking into account the Impact of Credit Risk Mitigation				
		0%	20%	25%	40%	
(1)	(2)	(3)	(4)	(5)	(6)	
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas dan Instrumen Modal Lainnya Receivables in the form of Securities/Subordinated Loans, Equity and Other Capital Instruments	-	-	-	-	
8	Kredit Beragun Rumah Tinggal Secured Residential Credit	-	-	-	-	
9	Kredit Beragun Properti Komersial Secured Commercial Property Credit	-	-	-	-	
10	Kredit untuk Pengadaan Tanah, Pengelolaan Tanah dan Konstruksi Credit for Land Procurement, Land Management and Construction	-	-	-	-	
11	Kredit Pegawai/Pensiunan Employee/Retired Credit	-	-	-	-	
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables to Micro, Small Business and Retail Portfolios	580	5.413	-	-	
13	Tagihan Kepada Korporasi Receivables to Corporations	101	2.594	-	-	
14	Tagihan Yang Telah Jatuh Tempo Mature Receivable	-	-	-	-	
	Total Eksposur Transaksi Rekening Administratif Total Exposure of Administrative Account Transactions	**1.121**	**8.007**	**-**	**-**	
C	**Eksposur Risiko Kredit akibat Kegagalan Pihak Lawan (*Counterparty Credit Risk*)** Credit Risk Exposure due to Counterparty Credit Risk					
1	Tagihan Kepada Pemerintah Receivables to Government	551	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables to Multilateral Development Banks and International Agencies	-	-	-	-	
4	Tagihan Kepada Bank Receivables to Bank	-	447.658	-	-	
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Secured Commercial Property Credit	-	-			
6	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables to Micro, Small Business and Retail Portfolios	-	-	-	-	
7	Tagihan kepada Korporasi Receivables to Corporations	-	-	-	-	
	Total Eksposur *Counterparty Credit Risk* Total Exposure Counterparty Credit Risk	**551**	**447.658**	**-**	**-**	

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

							ATMR	Beban Modal Capital Expense
	45%	50%	75%	100%	150%	Lainnya Others		
	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	-	-	-	-	-		-	-
	-	573	-	-	-		487	45
	-	-	-	-	-		-	-
	-	-	134	-	-		134	12
	-	-	-	-	-		-	-
	-	5.503	-	-	-		5.760	535
	-	-	7.310	-	-		7.829	727
	-	-	-	-	-		-	-
	6.058	**6.076**	**7.444**	**-**	**-**	**-**	**18.754**	**1.742**
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		89.532	8.317
		-					-	-
	-	-	-	-	-		-	-
	-	-	-	-	-		-	-
	-	**-**	**-**	**-**	**-**	**-**	**89.532**	**8.317**

Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko setelah Memperhitungkan Dampak Mitigasi Risiko Kredit-Bank secara Konsolidasi dengan Perusahaan Per 31 Desember 2025

Disclosure of Net Claims by Risk Weight after Considering the Impact of Credit Risk Mitigation – Bank on a Consolidated Basis with Subsidiaries as of December 31, 2025

No.	Kategori Portofolio Portfolio Category	31 Desember 2025 December 31, 2025				
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Invoice After Taking into account the Impact of Credit Risk Mitigation				
		0%	20%	25%	40%	
(1)	(2)	(3)	(4)	(5)	(6)	
A	**Eksposur Laporan Posisi Keuangan** Statement of Financial Position Exposure					
1	Tagihan Kepada Pemerintah Receivables to Government	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
2	Tagihan Kepada Entitas Sektor Publik Receivables to Public Sector Entities	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables to Multilateral Development Banks and International Institutions	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
4	Tagihan Kepada Bank Receivables to Banks	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
5	Kredit Beragun Rumah Tinggal Secured Residential Credit	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
6	Kredit Beragun Properti Komersial Secured Commercial Property Credit	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
7	Kredit Pegawai/Pensiunan Employee/Retired Credit	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables to Micro Enterprises, Small Business and Retail Portfolio	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
9	Tagihan kepada Korporasi Receivables to Corporations	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
10	Tagihan yang Telah Jatuh Tempo Mature Receivable	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
11	Aset Lainnya Other Assets	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
	Total Eksposur Laporan Posisi Keuangan Total Exposure Statement of Financial Position	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	
B	**Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif** Exposure of Committed/Contingent Liability on Administrative Account Transactions					
1	Tagihan Kepada Pemerintah Receivables to Government	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
2	Tagihan Kepada Entitas Sektor Publik Receivables on Public Sector Entities	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables to Multilateral Development Banks and International Agencies	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
4	Tagihan Kepada Bank Receivables to Bank	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

	45%	50%	75%	100%	150%	Lainnya Others	ATMR	Beban Modal Capital Expense
	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil	Nihil Nil
	Nihil Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil		**Nihil** Nil	**Nihil** Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil	Nihil Nil

No.	Kategori Portofolio Portfolio Category	31 Desember 2025 December 31, 2025				
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Invoice After Taking into account the Impact of Credit Risk Mitigation				
		0%	20%	25%	40%	
(1)	(2)	(3)	(4)	(5)	(6)	
5	Kredit Beragun Rumah Tinggal Secured Residential Credit	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
6	Kredit Beragun Properti Komersial Secured Commercial Property Credit	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
7	Kredit Pegawai/Pensiunan Employee/Retired Credit	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables to Micro, Small Business and Retail Portfolios	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
9	Tagihan kepada Korporasi Receivables to Corporations	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
10	Tagihan yang Telah Jatuh Tempo Mature Receivable	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
	Total Eksposur Transaksi Rekening Administratif Total Exposure of Administrative Account Transactions	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	
C	**Eksposur Risiko Kredit akibat Kegagalan Pihak Lawan (*Counterparty Credit Risk*)** Credit Risk Exposure due to Counterparty Credit Risk					
1	Tagihan Kepada Pemerintah Receivables to Government	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
2	Tagihan Kepada Entitas Sektor Publik Receivables on Public Sector Entities	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables to Multilateral Development Banks and International Agencies	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
4	Tagihan Kepada Bank Receivables to Bank	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables to Micro, Small Business and Retail Portfolios	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
6	Tagihan kepada Korporasi Receivables to Corporations	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
	Total Eksposur *Counterparty Credit Risk* Total Exposure Counterparty Credit Risk	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

							ATMR	Beban Modal Capital Expense
	45%	50%	75%	100%	150%	Lainnya Others		
	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil	Nihil Nil
	Nihil Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil		**Nihil** Nil	**Nihil** Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil	Nihil Nil
	Nihil Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil		**Nihil** Nil	**Nihil** Nil

No.	Kategori Portofolio Portfolio Category	31 Desember 2024 December 31, 2024				
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Invoice After Taking into account the Impact of Credit Risk Mitigation				
		0%	20%	25%	40%	
(1)	(2)	(3)	(4)	(5)	(6)	
A	**Eksposur Laporan Posisi Keuangan** Statement of Financial Position Exposure					
1	Tagihan Kepada Pemerintah Receivables to Government	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
2	Tagihan Kepada Entitas Sektor Publik Receivables to Public Sector Entities	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables to Multilateral Development Banks and International Institutions	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
4	Tagihan Kepada Bank Receivables to Banks	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
5	Kredit Beragun Rumah Tinggal Secured Residential Credit	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
6	Kredit Beragun Properti Komersial Secured Commercial Property Credit	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
7	Kredit Pegawai/Pensiunan Employee/Retired Credit	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables to Micro Enterprises, Small Business and Retail Portfolio	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
9	Tagihan kepada Korporasi Receivables to Corporations	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
10	Tagihan yang Telah Jatuh Tempo Mature Receivable	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
11	Aset Lainnya Other Assets	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
	Total Eksposur Laporan Posisi Keuangan Total Exposure Statement of Financial Position	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	
B	**Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif** Exposure of Committed/Contingent Liability on Administrative Account Transactions					
1	Tagihan Kepada Pemerintah Receivables to Government	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
2	Tagihan Kepada Entitas Sektor Publik Receivables on Public Sector Entities	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables to Multilateral Development Banks and International Agencies	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
4	Tagihan Kepada Bank Receivables to Bank	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
5	Kredit Beragun Rumah Tinggal Secured Residential Credit	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
6	Kredit Beragun Properti Komersial Secured Commercial Property Credit	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

	45%	50%	75%	100%	150%	Lainnya Others	ATMR	Beban Modal Capital Expense
	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil	Nihil Nil
	Nihil Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil		**Nihil** Nil	**Nihil** Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil	Nihil Nil

No.	Kategori Portofolio Portfolio Category	31 Desember 2024 December 31, 2024				
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Invoice After Taking into account the Impact of Credit Risk Mitigation				
		0%	20%	25%	40%	
(1)	(2)	(3)	(4)	(5)	(6)	
7	Kredit Pegawai/Pensiunan Employee/Retired Credit	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables to Micro, Small Business and Retail Portfolios	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
9	Tagihan kepada Korporasi Receivables to Corporations	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
10	Tagihan yang Telah Jatuh Tempo Mature Receivable	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
	Total Eksposur Transaksi Rekening Administratif Total Exposure of Administrative Account Transactions	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	
C	**Eksposur Risiko Kredit akibat Kegagalan Pihak Lawan (*Counterparty Credit Risk*)** Credit Risk Exposure due to Counterparty Credit Risk					
1	Tagihan Kepada Pemerintah Receivables to Government	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
2	Tagihan Kepada Entitas Sektor Publik Receivables on Public Sector Entities	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables to Multilateral Development Banks and International Agencies	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
4	Tagihan Kepada Bank Receivables to Bank	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables to Micro, Small Business and Retail Portfolios	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
6	Tagihan kepada Korporasi Receivables to Corporations	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
	Total Eksposur *Counterparty Credit Risk* Total Exposure Counterparty Credit Risk	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

							ATMR	Beban Modal Capital Expense
	45%	50%	75%	100%	150%	Lainnya Others		
	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil	Nihil Nil
	Nihil Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil		**Nihil** Nil	**Nihil** Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil	Nihil Nil
	Nihil Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil		**Nihil** Nil	**Nihil** Nil

Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit-Bank Secara Individual Per 31 Desember 2025

Disclosure of Net Claims and Credit Risk Mitigation Techniques – Bank on an Individual Basis as of December 31, 2025

No.	Kategori Portofolio Portfolio Category	31 Desember 2025 December 31, 2025				
		Tagihan Bersih Net Bill	Bagian Yang Dijamin Dengan Guaranteed Parts With			
			Agunan Collateral	Garansi Warranty	Asuransi Kredit Credit Insurance	
(1)	(2)	(3)	(4)	(5)	(6)	
A	**Eksposur Laporan Posisi Keuangan** Statement of Financial Position Exposure					
1	Tagihan Kepada Pemerintah Receivables to Government	-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Receivables to Public Sector Entities	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables to Multilateral Development Banks and International Institutions	-	-	-	-	
4	Tagihan Kepada Bank Receivables to Banks	-	-	-	-	
5	Kredit Beragun Rumah Tinggal Secured Residential Credit	-	-	-	-	
6	Kredit Beragun Properti Komersial Secured Commercial Property Credit	-	-	-	-	
7	Kredit Pegawai/Pensiunan Employee/Retired Credit	-	-	-	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables to Micro Enterprises, Small Business and Retail Portfolio	-	-	-	-	
9	Tagihan kepada Korporasi Receivables to Corporations	-	-	-	-	
10	Tagihan yang Telah Jatuh Tempo Mature Receivable	-	-	-	-	
11	Aset Lainnya Other Assets	-	-	-	-	
	Total Eksposur Laporan Posisi Keuangan Total Exposure Statement of Financial Position	**-**	**-**	**-**	**-**	
B	**Eksposur Transaksi Rekening Administratif** Exposure of Committed/Contingent Liability on Administrative Account					
1	Tagihan Kepada Pemerintah Receivables to Government	-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables to Multilateral Development Banks and International Agencies	-	-	-	-	
4	Tagihan Kepada Bank Receivables to Bank	-	-	-	-	
5	Kredit Beragun Rumah Tinggal Secured Residential Credit	-	-	-	-	

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

			31 Desember 2024 December 31, 2024					
		Bagian Yang Tidak Dijamin Parts Not Guaranteed	**Tagihan Bersih** Net Bill	**Bagian Yang Dijamin Dengan** Guaranteed Parts With				**Bagian Yang Tidak Dijamin** Parts Not Guaranteed
	Lainnya Others			**Agunan** Collateral	**Garansi** Warranty	**Asuransi Kredit** Credit Insurance	**Lainnya** Others	
	(7)	**(8)**	**(3)**	**(4)**	**(5)**	**(6)**	**(7)**	**(8)**
		-	-	-	-	-		-
		-	-	-	-	-		-
		-	-	-	-	-		-
		-	-	-	-	-		-
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		-	-	-	-	-		-
		-	**-**	**-**	**-**	**-**		**-**
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		-	-	-	-	-		-
		-	-	-	-	-		-
		-	-	-	-	-		-

No.	Kategori Portofolio Portfolio Category	31 Desember 2025 December 31, 2025				
		Tagihan Bersih Net Bill	Bagian Yang Dijamin Dengan Guaranteed Parts With			
			Agunan Collateral	Garansi Warranty	Asuransi Kredit Credit Insurance	
(1)	(2)	(3)	(4)	(5)	(6)	
6	Kredit Beragun Properti Komersial Secured Commercial Property Credit	-	-	-	-	
7	Kredit Pegawai/Pensiunan Employee/Retired Credit	-	-	-	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables to Micro, Small Business and Retail Portfolios	-	-	-	-	
9	Tagihan kepada Korporasi Receivables to Corporations	-	-	-	-	
10	Tagihan yang Telah Jatuh Tempo Mature Receivable	-	-	-	-	
	Total Eksposur Transaksi Rekening Administratif Total Exposure of Administrative Account Transactions	**-**	**-**	**-**	**-**	
C	**Eksposur Risiko Kredit akibat Kegagalan Pihak Lawan (*Counterparty Credit Risk*)** Credit Risk Exposure due to Counterparty Credit Risk					
1	Tagihan Kepada Pemerintah Receivables to Government	-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables to Multilateral Development Banks and International Agencies	-	-	-	-	
4	Tagihan Kepada Bank Receivables to Bank	-	-	-	-	
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables to Micro, Small Business and Retail Portfolios	-	-	-	-	
6	Tagihan kepada Korporasi Receivables to Corporations	-	-	-	-	
	Total Eksposur Risiko Kredit akibat Kegagalan Pihak Lawan (*Counterparty Credit Risk*) Total Credit Risk Exposure due to Counterparty Credit Risk	**-**	**-**	**-**	**-**	
TOTAL (A+B+C) Total (A+B+C)		**-**	**-**	**-**	**-**	

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

			31 Desember 2024 December 31, 2024					
		Bagian Yang Tidak Dijamin Parts Not Guaranteed	Tagihan Bersih Net Bill	Bagian Yang Dijamin Dengan Guaranteed Parts With				Bagian Yang Tidak Dijamin Parts Not Guaranteed
	Lainnya Others			Agunan Collateral	Garansi Warranty	Asuransi Kredit Credit Insurance	Lainnya Others	
	(7)	(8)	(3)	(4)	(5)	(6)	(7)	(8)
		-	-	-	-	-		-
		-	-	-	-	-		-
		-	-	-	-	-		-
		-	-	-	-	-		-
		-	-	-	-	-		-
		-	**-**	**-**	**-**	**-**		**-**
		-	-	-	-	-		-
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		-	-	-	-	-		-
		-	-	-	-	-		-
		-	**-**	**-**	**-**	**-**		**-**
		-						-
		-	**-**	**-**	**-**	**-**		**-**

No.	Kategori Portofolio Portfolio Category	31 Desember 2025 December 31, 2025				
		Tagihan Bersih Net Bill	Bagian Yang Dijamin Dengan Guaranteed Parts With			
			Agunan Collateral	Garansi Warranty	Asuransi Kredit Credit Insurance	
(1)	(2)	(3)	(4)	(5)	(6)	
A	**Eksposur Laporan Posisi Keuangan** Statement of Financial Position Exposure					
1	Tagihan Kepada Pemerintah Receivables to Government	4.081.069	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Receivables to Public Sector Entities	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables to Multilateral Development Banks and International Institutions	-	-	-	-	
4	Tagihan Kepada Bank Receivables to Banks	410.270	11.330	-	-	
5	Tagihan berupa *Covered Bond* Receivables in the form of Covered Bond	-	-	-	-	
6	Tagihan kepada Perusahaan Efek dan Lembaga Keuangan Lainnya Secured Commercial Property Credit	-	-	-	-	
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas dan Instrumen Modal Lainnya Receivables in the form of Securities/Subordinated Loans, Equity and Other Capital Instruments	1.186	-	-	-	
8	Kredit Beragun Rumah Tinggal Secured Residential Credit	32.480	-	-	-	
9	Kredit Beragun Properti Komersial Secured Commercial Property Credit	1.423	-	-	-	
10	Kredit untuk Pengadaan Tanah, Pengelolaan Tanah dan Konstruksi Credit for Land Procurement, Land Management and Construction	1.729	-	-	-	
11	Kredit Pegawai/Pensiunan Employee/Retired Credit	14.826.065	-	-	-	
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables to Micro Enterprises, SmallBusiness and Retail Portfolio	1.081.989	15.373	-	-	
13	Tagihan Kepada Korporasi Receivables to Corporations	377.747	4.828	-	-	
14	Tagihan Yang Telah Jatuh Tempo Mature Receivable	314.882	-	-	-	
15	Aset Lainnya Other Assets	920.316	-	-	-	
	Total Eksposur Laporan Posisi Keuangan Total Exposure Statement of Financial Position	**22.049.156**	**31.531**	**-**	**-**	

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

			31 Desember 2024 December 31, 2024					
		Bagian Yang Tidak Dijamin Parts Not Guaranteed	Tagihan Bersih Net Bill	Bagian Yang Dijamin Dengan Guaranteed Parts With				Bagian Yang Tidak Dijamin Parts Not Guaranteed
	Lainnya Others			Agunan Collateral	Garansi Warranty	Asuransi Kredit Credit Insurance	Lainnya Others	
	(7)	(8)	(3)	(4)	(5)	(6)	(7)	(8)
		4.081.069	3.261.159	-	-	-		3.261.159
		-	-	-	-	-		-
		-	-	-	-	-		-
		398.940	486.088	18.760	-	-		467.328
		-	-	-	-	-		-
		-	-	-	-	-		-
		1.186	978	-	-	-		978
		32.480	34.144	-	-	-		34.144
		1.423	2.134	-	-	-		2.134
		1.729	2.668	-	-	-		2.668
		14.826.065	14.479.651	-	-	-		14.479.651
		1.066.616	803.543	29.121	-	-		774.422
		372.919	451.856	47.048	-	-		404.808
		314.882	213.655	-	-	-		213.655
		920.316	636.116	-	-	-		636.116
		22.017.625	**20.371.992**	**94.929**	**-**	**-**		**20.277.063**

No.	Kategori Portofolio Portfolio Category	31 Desember 2025 December 31, 2025				
		Tagihan Bersih Net Bill	Bagian Yang Dijamin Dengan Guaranteed Parts With			
			Agunan Collateral	Garansi Warranty	Asuransi Kredit Credit Insurance	
(1)	(2)	(3)	(4)	(5)	(6)	
B	**Eksposur Transaksi Rekening Administratif** Exposure of Committed/Contingent Liability on Administrative Account					
1	Tagihan Kepada Pemerintah Receivables to Government	-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables to Multilateral Development Banks and International Agencies	-	-	-	-	
4	Tagihan Kepada Bank Receivables to Bank	-	-	-	-	
5	Tagihan berupa Covered Bond Receivables in the form of Covered Bond	-	-	-	-	
6	Tagihan kepada Perusahaan Efek dan Lembaga Keuangan Lainnya Secured Commercial Property Credit	-	-	-	-	
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas dan Instrumen Modal Lainnya Receivables in the form of Securities/Subordinated Loans, Equity and Other Capital Instruments	-	-	-	-	
8	Kredit Beragun Rumah Tinggal Secured Residential Credit	222	-	-	-	
9	Kredit Beragun Properti Komersial Secured Commercial Property Credit	-	-	-	-	
10	Kredit untuk Pengadaan Tanah, Pengelolaan Tanah dan Konstruksi Credit for Land Procurement, Land Management and Construction	509	-	-	-	
11	Kredit Pegawai/Pensiunan Employee/Retired Credit	-	-	-	-	
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables to Micro, Small Business and Retail Portfolios	5.057	1.134	1.791	-	
13	Tagihan Kepada Korporasi Receivables to Corporations	77.777	16.989	-	-	
14	Tagihan Yang Telah Jatuh Tempo Mature Receivable	-	-	-	-	
	Total Eksposur Transaksi Rekening Administratif Total Exposure of Administrative Account Transactions	**83.565**	**18.123**	**1.791**	**-**	

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

			31 Desember 2024 December 31, 2024					
		Bagian Yang Tidak Dijamin Parts Not Guaranteed	Tagihan Bersih Net Bill	Bagian Yang Dijamin Dengan Guaranteed Parts With				Bagian Yang Tidak Dijamin Parts Not Guaranteed
	Lainnya Others			Agunan Collateral	Garansi Warranty	Asuransi Kredit Credit Insurance	Lainnya Others	
	(7)	(8)	(3)	(4)	(5)	(6)	(7)	(8)
		-	-	-	-	-		-
		-	-	-	-	-		-
		-	-	-	-	-		-
		-	6.498	440	-	-		6.058
		-	-	-	-	-		-
		-	-	-	-	-		-
		-	-	-	-	-		-
		222	573	-	-	-		573
		-	-	-	-	-		-
		509	134	-	-	-		134
		-	-	-	-	-		-
		2.132	11.495	580	5.413	-		5.502
		60.788	10.005	101	2.594	-		7.310
		-	-	-	-	-		-
		63.651	**28.705**	**1.121**	**8.007**	**-**		**19.577**

No.	Kategori Portofolio Portfolio Category	31 Desember 2025 December 31, 2025				
		Tagihan Bersih Net Bill	Bagian Yang Dijamin Dengan Guaranteed Parts With			
			Agunan Collateral	Garansi Warranty	Asuransi Kredit Credit Insurance	
(1)	(2)	(3)	(4)	(5)	(6)	
C	**Eksposur Risiko Kredit akibat Kegagalan Pihak Lawan (*Counterparty Credit Risk*)** Credit Risk Exposure due to Counterparty Credit Risk					
1	Tagihan Kepada Pemerintah Receivables to Government	-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables to Multilateral Development Banks and International Agencies	-	-	-	-	
4	Tagihan Kepada Bank Receivables to Bank	1.462.853	-	-	-	
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables to Micro, Small Business and Retail Portfolios	-	-	-	-	
6	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables to Corporations					
7	Tagihan kepada Korporasi Bills to Corporations	-	-	-	-	
	Total Eksposur Risiko Kredit akibat Kegagalan Pihak Lawan (*Counterparty Credit Risk*) Total Credit Risk Exposure due to Counterparty Credit Risk	**1.462.853**	**-**	**-**	**-**	

TOTAL (A+B+C)
Total (A+B+C)

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

			31 Desember 2024 December 31, 2024					
				Bagian Yang Dijamin Dengan Guaranteed Parts With				
	Lainnya Others	Bagian Yang Tidak Dijamin Parts Not Guaranteed	Tagihan Bersih Net Bill	Agunan Collateral	Garansi Warranty	Asuransi Kredit Credit Insurance	Lainnya Others	Bagian Yang Tidak Dijamin Parts Not Guaranteed
	(7)	(8)	(3)	(4)	(5)	(6)	(7)	(8)
		-	551	-	-	-		551
		-	-	-	-	-		-
		-	-	-	-	-		-
		1.462.853	447.658	-	-	-		447.658
		-	-	-	-	-		-
		-	-	-	-	-		-
		1.462.853	**448.209**	**-**	**-**	**-**		**448.209**
		23.544.129						**20.744.849**

Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit-Bank secara Konsolidasi dengan Perusahaan Anak Per 31 Desember 2025

Disclosure of Net Claims and Credit Risk Mitigation Techniques – Bank on a Consolidated Basis with Subsidiaries as of December 31, 2025

No.	Kategori Portofolio Portfolio Category	31 Desember 2025 December 31, 2025				
		Tagihan Bersih Net Bill	Bagian Yang Dijamin Dengan Guaranteed Parts With			
			Agunan Collateral	Garansi Warranty	Asuransi Kredit Credit Insurance	
(1)	(2)	(3)	(4)	(5)	(6)	
A	**Eksposur Laporan Posisi Keuangan** Statement of Financial Position Exposure					
1	Tagihan Kepada Pemerintah Receivables to Government	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
2	Tagihan Kepada Entitas Sektor Publik Receivables to Public Sector Entities	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables to Multilateral Development Banks and International Institutions	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
4	Tagihan Kepada Bank Receivables to Banks	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
5	Kredit Beragun Rumah Tinggal Secured Residential Credit	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
6	Kredit Beragun Properti Komersial Secured Commercial Property Credit	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
7	Kredit Pegawai/Pensiunan Employee/Retired Credit	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables to Micro Enterprises, Small Business and Retail Portfolio	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
9	Tagihan kepada Korporasi Receivables to Corporations	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
10	Tagihan yang Telah Jatuh Tempo Mature Receivable	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
11	Aset Lainnya Other Assets	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
	Total Eksposur Laporan Posisi Keuangan Total Exposure Statement of Financial Position	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	
B	**Eksposur Transaksi Rekening Administratif** Exposure of Committed/Contingent Liability on Administrative Account					
1	Tagihan Kepada Pemerintah Receivables to Government	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
2	Tagihan Kepada Entitas Sektor Publik Receivables on Public Sector Entities	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables to Multilateral Development Banks and International Agencies	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
4	Tagihan Kepada Bank Receivables to Bank	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

			31 Desember 2024 December 31, 2024					
		Bagian Yang Tidak Dijamin Parts Not Guaranteed	Tagihan Bersih Net Bill	Bagian Yang Dijamin Dengan Guaranteed Parts With				Bagian Yang Tidak Dijamin Parts Not Guaranteed
	Lainnya Others			Agunan Collateral	Garansi Warranty	Asuransi Kredit Credit Insurance	Lainnya Others	
	(7)	(8)	(3)	(4)	(5)	(6)	(7)	(8)
		Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil
		Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil
		Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil
		Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil
		Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil
		Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil
		Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil
		Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil
		Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil
		Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil
		Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil
		Nihil Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil		**Nihil** Nil
		Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil
		Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil
		Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil
		Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil

No.	Kategori Portofolio Portfolio Category	31 Desember 2025 December 31, 2025				
		Tagihan Bersih Net Bill	Bagian Yang Dijamin Dengan Guaranteed Parts With			
			Agunan Collateral	Garansi Warranty	Asuransi Kredit Credit Insurance	
(1)	(2)	(3)	(4)	(5)	(6)	
5	Kredit Beragun Rumah Tinggal Secured Residential Credit	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
6	Kredit Beragun Properti Komersial Secured Commercial Property Credit	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
7	Kredit Pegawai/Pensiunan Employee/Retired Credit	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables to Micro, Small Business and Retail Portfolios	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
9	Tagihan kepada Korporasi Receivables to Corporations	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
10	Tagihan yang Telah Jatuh Tempo Mature Receivable	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
	Total Eksposur Transaksi Rekening Administratif Total Exposure of Administrative Account Transactions	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	
C	**Eksposur Risiko Kredit akibat Kegagalan Pihak Lawan (*Counterparty Credit Risk*)** Credit Risk Exposure due to Counterparty Credit Risk					
1	Tagihan Kepada Pemerintah Receivables to Government	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
2	Tagihan Kepada Entitas Sektor Publik Receivables on Public Sector Entities	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables to Multilateral Development Banks and International Agencies	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
4	Tagihan Kepada Bank Receivables to Bank	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables to Micro, Small Business and Retail Portfolios	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
6	Tagihan kepada Korporasi Receivables to Corporations	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
	Total Eksposur Risiko Kredit akibat Kegagalan Pihak Lawan (*Counterparty Credit Risk*) Total Credit Risk Exposure due to Counterparty Credit Risk	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	
TOTAL (A+B+C) Total (A+B+C)		**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

			31 Desember 2024 December 31, 2024					
		Bagian Yang Tidak Dijamin Parts Not Guaranteed	Tagihan Bersih Net Bill	Bagian Yang Dijamin Dengan Guaranteed Parts With				Bagian Yang Tidak Dijamin Parts Not Guaranteed
	Lainnya Others			Agunan Collateral	Garansi Warranty	Asuransi Kredit Credit Insurance	Lainnya Others	
	(7)	(8)	(3)	(4)	(5)	(6)	(7)	(8)
		Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil
		Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil
		Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil
		Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil
		Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil
		Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil
		Nihil Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil		**Nihil** Nil
		Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil
		Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil
		Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil
		Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil
		Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil
		Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		Nihil Nil
		Nihil Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil		**Nihil** Nil
		Nihil Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil		**Nihil** Nil

Pengungkapan Perhitungan ATMR Risiko Kredit dengan Menggunakan Pendekatan Standar-Bank secara Konsolidasi dengan Perusahaan Anak Per 31 Desember 2025

Disclosure of Credit Risk RWA Calculation Using the Standardized Approach – Bank on a Consolidated Basis with Subsidiaries as of December 31, 2025

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

No.	Kategori Portofolio Portfolio Category	31 Desember 2025 December 31, 2025			31 Desember 2024 December 31, 2024		
		Tagihan Bersih Net Receivables	ATMR sebelum MRK RWA before CRM	ATMR setelah MRK RWA after CRMK	Tagihan Bersih Net Receivables	ATMR sebelum MRK RWA before CRM	ATMR setelah MRK RWA after CRMK
(1)	(2)	(3)	(4)	(8)	(3)	(7)	(8)
1.	**Eksposur Aset di laporan posisi keuangan, kecuali eksposur sekuritisasi** Exposure to Assets in statement of financial position, except for securitization exposure						
1.	Tagihan Kepada Pemerintah Receivables to Government	-	-	-	-	-	-
a.	Tagihan Kepada Pemerintah Indonesia Receivables to Indonesian Government	-	-	-	-	-	-
b.	Tagihan Kepada Pemerintah Negara Lain Receivables to Other State Governments	-	-	-	-	-	-
2.	Tagihan Kepada Entitas Sektor Publik Receivables to Public Sector Entities	-	-	-	-	-	-
3.	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables to Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4.	Tagihan Kepada Bank Receivables to Banks	-	-	-	-	-	-
a.	Tagihan Jangka Pendek Short-Term Receivables	-	-	-	-	-	-
b.	Tagihan Jangka Panjang Long-term Receivables	-	-	-	-	-	-
5.	Kredit Beragun Rumah Tinggal Secured Residential Credit	-	-	-	-	-	-
6.	Kredit Beragun Properti Komersial Secured Commercial Property Credit	-	-	-	-	-	-
7.	Kredit Pegawai atau Pensiunan Employee or Retirement Credit	-	-	-	-	-	-
8.	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Receivables to Micro and Small Enterprises, and Retail Portfolio	-	-	-	-	-	-
9.	Tagihan kepada Korporasi Receivables to Companies	-	-	-	-	-	-
10.	Tagihan yang Telah Jatuh Tempo Mature Receivables	-	-	-	-	-	-
a.	Kredit Beragun Rumah Tinggal Secured Residential Credit	-	-	-	-	-	-

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

No.	Kategori Portofolio Portfolio Category	31 Desember 2025 December 31, 2025			31 Desember 2024 December 31, 2024		
		Tagihan Bersih Net Receivables	**ATMR sebelum MRK** RWA before CRM	**ATMR setelah MRK** RWA after CRMK	**Tagihan Bersih** Net Receivables	**ATMR sebelum MRK** RWA before CRM	**ATMR setelah MRK** RWA after CRMK
(1)	(2)	(3)	(4)	(8)	(3)	(7)	(8)
	b. Selain Kredit Beragun Rumah Tinggal Other than Residential Mortgage Loans	-	-	-	-	-	-
11.	Aset Lainnya Other Assets	-	-	-	-	-	-
	a. Uang tunai, emas, dan *commemorative coin* Cash, gold, and commemorative coins	-		-	-		-
	b. Penyertaan (selain yang menjadi faktor pengurang modal) Investments (other than those that are capital deduction factors)	-		-	-		-
	1) Penyertaan modal sementara dalam rangka restrukturisasi kredit Temporary equity participation in the context of loan restructuring	-		-	-		-
	2) Penyertaan kepada perusahaan keuangan yang tidak terdaftar di bursa Investments in financial companies that are not listed on the stock exchange	-		-	-		-
	3) Penyertaan kepada perusahaan keuangan yang terdaftar di bursa Investments in listed financial companies	-		-	-		-
	c. Aset tetap dan inventaris neto Fixed assets and net inventories	-		-	-		-
	d. Agunan Yang Diambil Alih (AYDA) Foreclosed Collateral (AYDA)	-		-	-		-
	e. Antar kantor neto Net inter-branch	-		-	-		-
	f. Lainnya Others	-			-		
Jumlah Total		**-**	**-**	**-**	**-**	**-**	**-**

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

No.	Kategori Portofolio Portfolio Category	31 Desember 2025 December 31, 2025			31 Desember 2024 December 31, 2024		
		Tagihan Bersih Net Receivables	**ATMR sebelum MRK** RWA before CRM	**ATMR setelah MRK** RWA after CRMK	**Tagihan Bersih** Net Receivables	**ATMR sebelum MRK** RWA before CRM	**ATMR setelah MRK** RWA after CRMK
(1)	(2)	(3)	(4)	(8)	(3)	(7)	(8)
2.	**Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif, kecuali eksposur sekuritisasi.** Exposure to Commitment/Contingent Liabilities in Administrative Account Transactions, except for securitization exposure						
1.	Tagihan Kepada Pemerintah Receivables to Government	-	-	-	-	-	-
a.	Tagihan Kepada Pemerintah Indonesia Receivables to Indonesian Government	-	-	-	-	-	-
b.	Tagihan Kepada Pemerintah Negara Lain Receivables to Other State Governments	-	-	-	-	-	-
2.	Tagihan Kepada Entitas Sektor Publik Receivables to Public Sector Entities	-	-	-	-	-	-
3.	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables to Multilateral Decelopment Banks and International Institutions	-	-	-	-	-	-
4.	Tagihan kepada Bank Receivables to Banks	-	-	-	-	-	-
a.	Tagihan Jangka Pendek Short-Term Receivables	-	-	-	-	-	-
b.	Tagihan Jangka Panjang Long-Term Receivables	-	-	-	-	-	-
5.	Kredit Beragun Rumah Tinggal Secured Residential Credit	-	-	-	-	-	-
6.	Kredit Beragun Properti Komersial Secured Commercial Property Credit	-	-	-	-	-	-
7.	Kredit Pegawai/Pensiunan Employe/Retirement Credit	-	-	-	-	-	-
8.	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables to Micro and Small Enterprises, and Retail Portfolio	-	-	-	-	-	-
9.	Tagihan Kepada Korporasi Receivables to Companies	-	-	-	-	-	-
10.	Tagihan Yang Telah Jatuh Tempo Mature Receivables	-	-	-	-	-	-
a.	Kredit Beragun Rumah Tinggal Secured Residential Credit	-	-	-	-	-	-
b.	Selain Kredit Beragun Rumah Tinggal Other than Residential Mortgage Loans	-	-	-	-	-	-
Jumlah Total		**-**	**-**	**-**	**-**	**-**	**-**

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

No.	Kategori Portofolio Portfolio Category	31 Desember 2025 December 31, 2025			31 Desember 2024 December 31, 2024		
		Tagihan Bersih Net Receivables	**ATMR sebelum MRK** RWA before CRM	**ATMR setelah MRK** RWA after CRMK	**Tagihan Bersih** Net Receivables	**ATMR sebelum MRK** RWA before CRM	**ATMR setelah MRK** RWA after CRMK
(1)	(2)	(3)	(4)	(8)	(3)	(7)	(8)
3.	**Eksposur yang Menimbulkan Risiko Kredit akibat kegagalan Pihak Lawan (*Counterparty Credit Risk*)** Exposure that Results in Credit Risk due to failure of Counterparties (Counterparty Credit Risk)						
1.	Tagihan Kepada Pemerintah Receivables to Government	-	-	-	-	-	-
a.	Tagihan Kepada Pemerintah Indonesia Receivables to Indonesian Government	-	-	-	-	-	-
b.	Tagihan Kepada Pemerintah Negara Lain Receivables to Other State Governments	-	-	-	-	-	-
2.	Tagihan Kepada Entitas Sektor Publik Receivables to Public Sector Entities	-	-	-	-	-	-
3.	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables to Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4.	Tagihan kepada Bank Receivables to Banks	-	-	-	-	-	-
a.	Tagihan Jangka Pendek Short-Term Receivables	-	-	-	-	-	-
b.	Tagihan Jangka Panjang Long-Term Receivables	-	-	-	-	-	-
5.	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables to Micro and Small Enterprises, and Retail Portfolio	-	-	-	-	-	-
6.	Tagihan Kepada Korporasi Receivables to Companies	-	-	-	-	-	-
Jumlah Total		**-**	**-**	**-**	**-**	**-**	**-**

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

No.	Jenis Transaksi Type of Transaction	31 Desember 2025 December 31, 2025			31 Desember 2024 December 31, 2024		
		Nilai Eksposur Exposure Amount	Faktor Pengurang Modal Capital deduction factor	ATMR RWA	Nilai Eksposur Exposure Amount	Faktor Pengurang Modal Capital deduction factor	ATMR RWA
(1)	(2)	(3)	(4)	(5)	(3)	(4)	(5)
4.	**Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Settlement (*settlement risk*)** Exposure that Results in Credit Risk due to Failure of Settlement (settlement risk)						
1.	*Delivery versus payment* Delivery versus payment	-	-	-	-	-	-
	a. Beban Modal 8% (5-15 hari) 8% Capital Charge (5-15 days)	-	-	-	-	-	-
	b. Beban Modal 50% (16-30 hari) 50% Capital Charge (16-30 days)	-	-	-	-	-	-
	c. Beban Modal 75% (31-45 hari) 75% Capital Charge (31-45 days)	-	-	-	-	-	-
	d. Beban Modal 100% (lebih dari 45 hari) 100% Capital Charge (more than 45 days)	-	-	-	-	-	-
2.	*Non-delivery versus payment* Non-delivery versus payment	-	-	-	-	-	-
Jumlah Total		**-**	**-**	**-**	**-**	**-**	**-**

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

No.	Jenis Transaksi Type of Transaction	31 Desember 2025 December 31, 2025		31 Desember 2024 December 31, 2024	
		Faktor Pengurang Modal Capital deduction factor	ATMR RWA	Faktor Pengurang Modal Capital deduction factor	ATMR RWA
(1)	(2)	(3)	(4)	(3)	(4)
5.	**Eksposur Sekuritisasi** Securitization Exposures				
1.	ATMR atas Eksposur Sekuritisasi yang dihitung dengan Metode *External Rating Base Approach* (ERBA) ATMR of Securitization Exposure calculated using External Rating Base Approach (ERBA) Method		-		-
	a. *First Loss Facility* First Loss Facility		-		-
	b. *Second Loss Facility* Second Loss Facility		-		-
2.	ATMR atas Eksposur Sekuritisasi yang dihitung dengan *Metode Standardized Approach* (SA) ATMR of Securitization Exposure calculated using Standardized Approach (SA) Method		-		-
	a. Bank merupakan Kreditur Asal The Bank is the Originating Creditor				
	b. Bank bukan merupakan Kreditur Asal The Bank is not an Originating Creditor				

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

No.	Jenis Transaksi Type of Transaction	31 Desember 2025 December 31, 2025		31 Desember 2024 December 31, 2024	
		Faktor Pengurang Modal Capital deduction factor	ATMR RWA	Faktor Pengurang Modal Capital deduction factor	ATMR RWA
(1)	(2)	(3)	(4)	(3)	(4)
3.	Eksposur Sekuritisasi yang merupakan Faktor Pengurang Modal Inti Utama Securitization Exposure which represents Deduction Factors of Primary Core Capital (Tier 1)	-		-	
Jumlah Total		**-**	**-**	**-**	**-**

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

No.	Jenis Transaksi Type of Transaction	31 Desember 2025 December 31, 2025			31 Desember 2024 December 31, 2024		
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRMK	Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRMK
(1)	(2)	(3)	(4)	(8)	(3)	(7)	(8)
6.	**Eksposur Derivatif** Derivative Exposures						
1.	Tagihan Kepada Pemerintah Receivables to Government	-	-	-	-	-	-
a.	Tagihan Kepada Pemerintah Indonesia Receivables to Indonesian Government	-	-	-	-	-	-
b.	Tagihan Kepada Pemerintah Negara Lain Receivables to Other State Governments	-	-	-	-	-	-
2.	Tagihan Kepada Entitas Sektor Publik Receivables to Public Sector Entities	-	-	-	-	-	-
3.	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables to Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4.	Tagihan kepada Bank Receivables to Banks	-	-	-	-	-	-
a.	Tagihan Jangka Pendek Short-term Receivables	-	-	-	-	-	-
b.	Tagihan Jangka Panjang Long-term Receivables	-	-	-	-	-	-
5.	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables to Micro and Small Enterprises, and Retail Portfolio	-	-	-	-	-	-

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

No.	Jenis Transaksi Type of Transaction	31 Desember 2025 December 31, 2025			31 Desember 2024 December 31, 2024		
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRMK	Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRMK
(1)	(2)	(3)	(4)	(8)	(3)	(7)	(8)
6.	Tagihan Kepada Korporasi Receivables to Companies	-	-	-	-	-	-
7.	Eksposur tertimbang dari *Credit Valuation Adjustment* (CVA *risk weighted assets*) Weighted exposure of Credit Valuation Adjustment (CVA risk weighted assets)	-	-	-	-	-	-
Jumlah Total		**-**	**-**	**-**	**-**	**-**	**-**

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

No.	Jenis Transaksi Type of Transaction	31 Desember 2025 December 31, 2025			31 Desember 2024 December 31, 2024		
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRMK	Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRMK
(1)	(2)	(3)	(4)	(8)	(3)	(7)	(8)
7.	**Total Pengukuran Risiko Kredit (1+2+3+4+5+6)** Total Credit Risk Measurement (1+2+3+4+5+6)						
A.	TOTAL ATMR RISIKO KREDIT TOTAL CREDIT RISK ATMR		-			-	
B	FAKTOR PENGURANG ATMR RISIKO KREDIT: Selisih lebih antara cadangan umum PPKA atas aset produktif yang wajib dihitung dan 1,25% ATMR untuk Risiko Kredit DEDUCTION FACTORS OF CREDIT RISK ATMR: Excess difference between general reserves of PPKA for productive assets that must be calculated and 1.25% ATMR for Credit Risk		-			-	
C.	TOTAL ATMR RISIKO KREDIT (A)-(B) TOTAL CREDIT RISK ATMR (A)-(B)		-			-	
D.	TOTAL FAKTOR PENGURANG MODAL TOTAL CAPITAL DEDUCTION FACTORS		-			-	

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

No.	Kategori Portofolio Portfolio Category	31 Desember 2025 December 31, 2025			31 Desember 2024 December 31, 2024		
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRMK	Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRMK
(1)	(2)	(3)	(4)	(8)	(3)	(7)	(8)
1.	**Eksposur Aset di laporan posisi keuangan, kecuali eksposur sekuritisasi** Exposure to Assets in statement of financial position, except for securitization exposure						
1.	Tagihan kepada Pemerintah Receivables to Government	4.081.069	-	-	3.261.159	-	-
a.	Tagihan kepada Pemerintah Indonesia Receivables to Indonesian Government	4.081.069	-	-	3.261.159	-	-
b.	Tagihan kepada Pemerintah Negara Lain Receivables to Other State Governments	-	-	-	-	-	-
2.	Tagihan kepada Entitas Sektor Publik Receivables to Public Sector Entities	-	-	-	-	-	-
3.	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables to Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4.	Tagihan kepada Bank Receivables to Banks	410.270	99.604	91.107	486.088	124.515	110.445
a.	Tagihan Jangka Pendek Short-Term Receivables	378.359	75.671	75.671	436.456	87.291	87.291
b.	Tagihan Jangka Panjang Long-term Receivables	31.911	23.933	15.436	49.632	37.224	23.154
5.	Tagihan berupa *Covered Bond* Receivables in the form of Covered Bond	-	-	-	-	-	-
6.	Tagihan kepada Perusahaan Efek dan Lembaga Keuangan Lainnya Receivables to Securities Companies and Other Financial Agencies	-	-	-	-	-	-
a.	Tagihan Jangka Pendek Short-Term Receivables	-	-	-	-	-	-
b.	Tagihan Jangka Panjang Long-term Receivables	-	-	-	-	-	-
7.	Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas dan Instrumen Modal Lainnya Receivables in the form of Securities/Subordinated Loans, Equity and Other Capital Instruments	1.186	2.965	2.965	978	2.445	2.445
a.	Surat Berharga/Piutang Subordinasi Securities/Subordinated Loans	-	-	-	-	-	-

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

No.	Kategori Portofolio Portfolio Category	31 Desember 2025 December 31, 2025			31 Desember 2024 December 31, 2024		
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRMK	Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRMK
(1)	(2)	(3)	(4)	(8)	(3)	(7)	(8)
	b. Instrumen Ekuitas Equity Instruments	1.186	2.965	2.965	978	2.445	2.445
	c. Instrumen Modal Lainnya Other Capital Instruments	-	-	-	-	-	-
	d. Penyertaan dalam Rangka Program Nasional Investment for National Program	-	-	-	-	-	-
8.	Kredit Beragun Properti Rumah Tinggal Secured Residential Credit	32.480	25.502	25.502	34.144	26.690	26.690
9.	Kredit Beragun Properti Komersial Secured Commercial Property Credit	1.423	1.210	1.210	2.134	1.814	1.814
10.	Kredit untuk Pengadaan Tanah, Pengelolaan Tanah dan Konstruksi Credit for Land Procurement, Land Management and Construction	1.729	1.729	1.729	2.668	2.668	2.668
11.	Kredit Pegawai atau Pensiunan Employee or Retirement Credit	14.826.065	7.413.033	7.413.033	14.479.651	7.239.826	7.239.826
12.	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Receivables to Micro and Small Enterprises, and Retail Portfolio	1.081.989	988.030	974.689	803.543	666.840	643.448
13.	Tagihan Kepada Korporasi Receivables to Companies	377.747	377.747	372.920	451.856	451.856	404.808
14.	Tagihan Yang Telah Jatuh Tempo Mature Receivables	314.882	384.391	384.391	213.655	238.687	238.687
	a. Kredit Beragun Properti Rumah Tinggal yang tidak bergantung dari arus kas properti Secured Residential Property Credit that does not depend on property cash flow	2.778	2.778	2.778	2.923	2.923	2.923
	b. Eksposur Lainnya Other Exposures	312.104	381.613	381.613	210.732	235.764	235.764
15.	Aset Lainnya Other Assets	920.316	651.077	651.077	636.116	353.489	353.489
	a. Uang tunai, emas, dan *commemorative coin* Cash, gold, and commemorative coins	269.239	-	-	282.627	-	-
	b. Aset tetap dan inventaris neto Fixed assets and net inventories	648.431	648.431	648.431	351.366	351.366	351.366
	c. Agunan Yang Diambil Alih (AYDA) Foreclosed Collateral (AYDA)	-	-	-	-	-	-

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

No.	Kategori Portofolio Portfolio Category	31 Desember 2025 December 31, 2025			31 Desember 2024 December 31, 2024		
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRMK	Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRMK
(1)	(2)	(3)	(4)	(8)	(3)	(7)	(8)
	d. Antar kantor neto Net inter-branch	-	-	-	-	-	-
	e. Lainnya Others	2.646	2.646	2.646	2.123	2.123	2.123
Jumlah Total		**22.049.156**	**9.945.288**	**9.918.623**	**20.371.992**	**9.108.830**	**9.024.320**

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

No.	Kategori Portofolio Portfolio Category	31 Desember 2025 December 31, 2025			31 Desember 2024 December 31, 2024		
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRMK	Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRMK
(1)	(2)	(3)	(4)	(8)	(3)	(7)	(8)
2.	**Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif, kecuali eksposur sekuritisasi.** Exposure to Commitment/Contingent Liabilities in Administrative Account Transactions, except for securitization exposure						
1.	Tagihan Kepada Pemerintah Receivables to Government	-	-	-	-	-	-
	a. Tagihan Kepada Pemerintah Indonesia Receivables to Indonesian Government	-	-	-	-	-	-
	b. Tagihan Kepada Pemerintah Negara Lain Receivables to Other State Governments	-	-	-	-	-	-
2.	Tagihan Kepada Entitas Sektor Publik Receivables to Public Sector Entities	-	-	-	-	-	-
3.	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables to Multilateral Decelopment Banks and International Institutions	-	-	-	-	-	-
4.	Tagihan kepada Bank Receivables to Banks	-	-	-	6.498	4.874	4.544
	a. Tagihan Jangka Pendek Short-Term Receivables	-	-	-	-	-	-
	b. Tagihan Jangka Panjang Long-Term Receivables	-	-	-	6.498	4.874	4.544

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

No.	Kategori Portofolio Portfolio Category	31 Desember 2025 December 31, 2025			31 Desember 2024 December 31, 2024		
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRMK	Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRMK
(1)	(2)	(3)	(4)	(8)	(3)	(7)	(8)
5.	Tagihan kepada Perusahaan Efek dan Lembaga Keuangan Lainnya Receivables to Securities Companies and Other Financial Agencies	-	-	-	-	-	-
	a. Tagihan Jangka Pendek Short-term Receivables	-	-	-	-	-	-
	b. Tagihan Jangka Panjang Long-term Receivables	-	-	-	-	-	-
6.	Kredit Beragun Rumah Tinggal Secured Residential Credit	222	189	189	573	487	487
7.	Kredit Beragun Properti Komersial Secured Commercial Property Credit	-	-	-	-	-	-
8.	Kredit Pegawai/Pensiunan Employe/Retirement Credit	-	-	-	-	-	-
9.	Kredit untuk Pengadaan Tanah, Pengelolaan Tanah dan Konstruksi Credit for Land Procurement, Land Management and Construction	509	509	509	134	134	134
10.	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables to Micro and Small Enterprises, and Retail Portfolio	5.057	4.298	2.170	11.495	9.771	5.760
11	Tagihan Kepada Korporasi Receivables to Companies	77.777	77.777	60.788	10.005	10.005	7.829
12	Tagihan Yang Telah Jatuh Tempo Mature Receivables	-	-	-	-	-	-
	a. Kredit Beragun Properti Rumah Tinggal yang tidak bergantung dari arus kas properti Secured Residential Property Credit that does not depend on property cash flow	-	-	-	-	-	-
	b. Eksposur Lainnya Other Exposures	-	-	-	-	-	-
Jumlah Total		**83.565**	**82.773**	**63.656**	**28.705**	**25.271**	**18.754**

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

No.	Kategori Portofolio Portfolio Category	31 Desember 2025 December 31, 2025			31 Desember 2024 December 31, 2024		
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRMK	Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRMK
(1)	(2)	(3)	(4)	(8)	(3)	(7)	(8)
3.	**Eksposur yang Menimbulkan Risiko Kredit akibat kegagalan Pihak Lawan (*Counterparty Credit Risk*)** Exposure that Results in Credit Risk due to failure of Counterparties (Counterparty Credit Risk)						
1.	Tagihan kepada Pemerintah Receivables to Government	-	-	-	551	-	-
a.	Tagihan kepada Pemerintah Indonesia Receivables to Indonesian Government	-	-	-	551	-	-
b.	Tagihan kepada Pemerintah Negara Lain Receivables to Other State Governments	-	-	-	-	-	-
2.	Tagihan kepada Entitas Sektor Publik Receivables to Public Sector Entities	-	-	-	-	-	-
3.	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables to Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4.	Tagihan kepada Bank Receivables to Banks	1.462.853	292.571	292.571	447.658	89.532	89.532
a.	Tagihan Jangka Pendek Short-Term Receivables	1.462.853	292.571	292.571	447.658	89.532	89.532
b.	Tagihan Jangka Panjang Long-Term Receivables	-	-	-	-	-	-
5.	Tagihan kepada Perusahaan Efek dan Lembaga Keuangan Lainnya Receivables to Securities Companies and Other Financial Agencies	-	-	-	-	-	-
a.	Tagihan Jangka Pendek Short-term Receivables	-	-	-	-	-	-
b.	Tagihan Jangka Panjang Long-term Receivables	-	-	-	-	-	-
6.	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables to Micro and Small Enterprises, and Retail Portfolio	-	-	-	-	-	-
7.	Tagihan Kepada Korporasi Receivables to Companies	-	-	-	-	-	-
Jumlah Total		**1.462.853**	**292.571**	**292.571**	**448.209**	**89.532**	**89.532**

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

No.	Jenis Transaksi Type of Transaction	31 Desember 2025 December 31, 2025			31 Desember 2024 December 31, 2024		
		Nilai Eksposur Exposure Amount	Faktor Pengurang Modal Capital deduction factor	ATMR RWA	Nilai Eksposur Exposure Amount	Faktor Pengurang Modal Capital deduction factor	ATMR RWA
(1)	(2)	(3)	(4)	(8)	(3)	(7)	(8)
4.	**Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Setelmen (*settlement risk*)** Exposure that Results in Credit Risk due to Failure of Settlement (settlement risk)						
1.	*Delivery versus payment* Delivery versus payment	-		-	-		-
	a. Beban Modal 8% (5-15 hari) 8% Capital Charge (5-15 days)	-		-	-		-
	b. Beban Modal 50% (16-30 hari) 50% Capital Charge (16-30 days)	-		-	-		-
	c. Beban Modal 75% (31-45 hari) 75% Capital Charge (31-45 days)	-		-	-		-
	d. Beban Modal 100% (lebih dari 45 hari) 100% Capital Charge (more than 45 days)	-		-	-		-
2.	*Non-delivery versus payment* Non-delivery versus payment	-	-		-	-	
Jumlah Total		**-**	**-**	**-**	**-**	**-**	**-**

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

No.	Jenis Transaksi Type of Transaction	31 Desember 2025 December 31, 2025		31 Desember 2024 December 31, 2024	
		Faktor Pengurang Modal Capital deduction factor	ATMR RWA	Faktor Pengurang Modal Capital deduction factor	ATMR RWA
(1)	(2)	(3)	(4)	(3)	(4)
5.	**Eksposur Sekuritisasi** Securitization Exposures				
1.	ATMR atas Eksposur Sekuritisasi yang dihitung dengan Metode *External Rating Base Approach* (ERBA) ATMR of Securitization Exposure calculated using External Rating Base Approach (ERBA) Method		-		-
	a. *First Loss Facility* First Loss Facility		-		-
	b. *Second Loss Facility* Second Loss Facility		-		-
2.	ATMR atas Eksposur Sekuritisasi yang dihitung dengan Metode *Standardized Approach* (SA) ATMR of Securitization Exposure calculated using Standardized Approach (SA) Method		-		-
	a. Bank merupakan Kreditur Asal The Bank is the Originating Creditor				
	b. Bank bukan merupakan Kreditur Asal The Bank is not an Originating Creditor				

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

No.	Jenis Transaksi Type of Transaction	31 Desember 2025 December 31, 2025		31 Desember 2024 December 31, 2024	
		Faktor Pengurang Modal Capital deduction factor	ATMR RWA	Faktor Pengurang Modal Capital deduction factor	ATMR RWA
(1)	(2)	(3)	(4)	(3)	(4)
3.	Eksposur Sekuritisasi yang merupakan Faktor Pengurang Modal Inti Utama Securitization Exposure which represents Deduction Factors of Primary Core Capital (Tier 1)	-		-	
Jumlah Total		**-**	**-**	**-**	**-**

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

No.	Jenis Transaksi Type of Transaction	31 Desember 2025 December 31, 2025			31 Desember 2024 December 31, 2024		
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRMK	Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRMK
(1)	(2)	(3)	(4)	(8)	(3)	(7)	(8)
6.	**Eksposur Derivatif** Derivative Exposures						
1.	Tagihan kepada Pemerintah Receivables to Government	-	-	-	-	-	-
a.	Tagihan kepada Pemerintah Indonesia Receivables to Indonesian Government	-	-	-	-	-	-
b.	Tagihan kepada Pemerintah Negara Lain Receivables to Other State Governments	-	-	-	-	-	-
2.	Tagihan kepada Entitas Sektor Publik Receivables to Public Sector Entities	-	-	-	-	-	-
3.	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables to Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4.	Tagihan kepada Bank Receivables to Banks	-	-	-	-	-	-
a.	Tagihan Jangka Pendek Short-term Receivables	-	-	-	-	-	-
b.	Tagihan Jangka Panjang Long-term Receivables	-	-	-	-	-	-
5.	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables to Micro and Small Enterprises, and Retail Portfolio	-	-	-	-	-	-

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

No.	Jenis Transaksi Type of Transaction	31 Desember 2025 December 31, 2025			31 Desember 2024 December 31, 2024		
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRMK	Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRMK
(1)	(2)	(3)	(4)	(8)	(3)	(7)	(8)
6.	Tagihan kepada Korporasi Receivables to Companies	-	-	-	-	-	-
7.	Eksposur tertimbang dari *Credit Valuation Adjustment* (CVA *risk weighted assets*) Weighted exposure of Credit Valuation Adjustment (CVA risk weighted assets)	-	-	-	-	-	-
Jumlah Total		**-**	**-**	**-**	**-**	**-**	**-**

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

No.	Jenis Transaksi Type of Transaction	31 Desember 2025 December 31, 2025			31 Desember 2024 December 31, 2024		
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRMK	Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRMK
(1)	(2)	(3)	(4)	(8)	(3)	(7)	(8)
7.	**Total Pengukuran Risiko Kredit (1+2+3+4+5+6)** Total Credit Risk Measurement (1+2+3+4+5+6)						
A.	TOTAL ATMR RISIKO KREDIT TOTAL CREDIT RISK ATMR		10.274.850			9.132.606	
B	FAKTOR PENGURANG ATMR RISIKO KREDIT: Selisih lebih antara cadangan umum PPKA atas aset produktif yang wajib dihitung DEDUCTION FACTORS OF CREDIT RISK ATMR: Excess difference between general reserves of PPKA for productive assets that must be calculated						
C.	TOTAL ATMR RISIKO KREDIT (A)-(B) TOTAL CREDIT RISK ATMR (A)-(B)		10.274.850			9.132.606	
D.	TOTAL FAKTOR PENGURANG MODAL TOTAL CAPITAL DEDUCTION FACTORS						

Pengungkapan kualitatif mengenai counterparty credit risk (CCRA) Per 31 Desember 2025

Qualitative Disclosure on Counterparty Credit Risk (CCRA) as of December 31, 2025

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

No.	Deskripsi Descriptions	31 Desember 2025 December 31, 2025					
		a	b	c	d	e	f
		Replacement cost (RC)	*Potential future exposure* (PFE)	EEPE	Alpha digunakan untuk perhitungan regulatory EAD Alpha used for EAD regulatory calculations	Tagihan Bersih Net Receivables	ATMR RWA
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	SA-CCR (untuk derivatif) SA-CCR (for derivatives)				1,40		
2	Metode Internal Model (untuk derivatif dan SFT) Internal Model Method (for derivatives and SFTs)	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	N/A	N/A
3	Pendekatan sederhana untuk mitigasi risiko kredit (untuk SFT) Simple Approach for credit risk mitigation (for SFTs)	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	N/A	N/A
4	Pendekatan komprehensif untuk mitigasi risiko kredit (untuk SFT) Comprehensive Approach for credit risk mitigation (for SFTs)	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		
5	VaR untuk SFT VaR for SFTs	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	N/A	N/A
6	**Jumlah** Total	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil		

Analisis Kualitatif	Qualitative Analysis
Counterparty Credit Risk, yaitu risiko di mana *counterpart* tidak bisa melunasi kewajibannya kepada Bank baik sebelum tanggal kesepakatan maupun pada saat tanggal kesepakatan. Risiko kredit akibat kegagalan pihak lawan (*counterparty credit risk*) timbul dari jenis transaksi yang secara umum memiliki karakteristik: 1. Transaksi yang dipengaruhi oleh pergerakan nilai wajar atau nilai pasar. 2. Nilai wajar dari transaksi dipengaruhi oleh pergerakan variabel pasar tertentu. 3. Transaksi menghasilkan pertukaran arus kas atau instrumen keuangan.	Counterparty Credit Risk, refers to a risk where counterpart cannot settle the liabilities to the Banks either prior to the date of agreement or during the date of agreement. Credit risk due to the failure of counterparties (counterparty credit risk) arises from type of transaction which have general characteristics as follows: 1. Transactions affected by movement of fair value or market value. 2. Fair value of a transaction is affected by specific market variable movement. 3. Transactions lead to exchange of cash flow or financial instruments.

4. Karakteristik risiko bersifat bilateral yaitu:
   a. Dalam hal nilai wajar kontrak bernilai positif maka Bank terekspos risiko kredit dari pihak lawan.
   b. Dalam hal nilai wajar kontrak bernilai negatif maka pihak lawan terekspos risiko kredit dari Bank.

Risiko tersebut dapat terjadi akibat transaksi derivative, repo dan reverse repo.

Dilihat dari *nature of business* BSG berfokus pada Penyaluran Kredit Kepada Masyarakat Sulawesi Utara dan Gorontalo dan tidak memiliki transaksi *derivative* sedangkan untuk reverse repo BSG hanya melakukan transaksi dengan *underlying asset* SBN.

4. Characteristics of bilateral risks include:
   a. In the event that contract's fair value has positive value, Banks are exposed to credit risk from counterparties.
   b. In the event that contract's fair value has negative value, the counterparties are exposed to credit risk from the Banks.

Such risks may arise due to derivative transactions, repurchase and reverse repurchase

From the nature of the business, BSG focuses on Credit Distribution to the People of North Sulawesi and Gorontalo and has no derivative transactions while for reverse repurchase, BSG only makes transactions with SBN's underlying assets.

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

No.	Deskripsi Descriptions	31 Desember 2024 December 31, 2024					
		a	b	c	d	e	f
		***Replacement cost* (RC)**	***Potential future exposure* (PFE)**	**EEPE**	**Alpha digunakan untuk perhitungan regulatory EAD** Alpha used for EAD regulatory calculations	**Tagihan Bersih** Net Receivables	**ATMR** RWA
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	SA-CCR (untuk derivatif) SA-CCR (for derivatives)				1,40		
2	Metode Internal Model (untuk derivatif dan SFT) Internal Model Method (for derivatives and SFTs)	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	N/A	N/A
3	Pendekatan sederhana untuk mitigasi risiko kredit (untuk SFT) Simple Approach for credit risk mitigation (for SFTs)	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	N/A	N/A
4	Pendekatan komprehensif untuk mitigasi risiko kredit (untuk SFT) Comprehensive Approach for credit risk mitigation (for SFTs)	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		
5	VaR untuk SFT VaR for SFTs	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	N/A	N/A
6	**Jumlah** Total	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil		

Analisis Kualitatif	Qualitative Analysis
Counterparty Credit Risk, yaitu risiko di mana *counterpart* tidak bisa melunasi kewajibannya kepada Bank baik sebelum tanggal kesepakatan maupun pada saat tanggal kesepakatan. Risiko kredit akibat kegagalan pihak lawan (*counterparty credit risk*) timbul dari jenis transaksi yang secara umum memiliki karakteristik: 1. Transaksi yang dipengaruhi oleh pergerakan nilai wajar atau nilai pasar. 2. Nilai wajar dari transaksi dipengaruhi oleh pergerakan variabel pasar tertentu. 3. Transaksi menghasilkan pertukaran arus kas atau instrumen keuangan. 4. Karakteristik risiko bersifat bilateral yaitu: a. Dalam hal nilai wajar kontrak bernilai positif maka Bank terekspos risiko kredit dari pihak lawan. b. Dalam hal nilai wajar kontrak bernilai negatif maka pihak lawan terekspos risiko kredit dari Bank. Risiko tersebut dapat terjadi akibat transaksi *derivative*, *repo* dan *reverse repo.* Dilihat dari *nature of business* BSG berfokus pada Penyaluran Kredit Kepada Masyarakat Sulawesi Utara dan Gorontalo dan tidak memiliki transaksi *derivative* sedangkan untuk *reverse repo* BSG hanya melakukan transaksi dengan *underlying asset* SBN.	Counterparty Credit Risk, refers to a risk where counterpart cannot settle the liabilities to the Banks either prior to the date of agreement or during the date of agreement. Credit risk due to the failure of counterparties (counterparty credit risk) arises from type of transaction which have general characteristics as follows: 1. Transactions affected by movement of fair value or market value. 2. Fair value of a transaction is affected by specific market variable movement. 3. Transactions lead to exchange of cash flow or financial instruments. 4. Characteristics of bilateral risks include: a. In the event that contract's fair value has positive value, Banks are exposed to credit risk from counterparties. b. In the event that contract's fair value has negative value, the counterparties are exposed to credit risk from the Banks. Such risks may arise due to derivative transactions, repurchase and reverse repurchase From the nature of the business, BSG focuses on Credit Distribution to the People of North Sulawesi and Gorontalo and has no derivative transactions while for reverse repurchase, BSG only makes transactions with SBN's underlying assets.

Analisis Tagihan Bersih Risiko Kredit akibat kegagalan pihak lawan berdasarkan pendekatan yang digunakan (CCR1) Per 31 Desember 2025

Analysis of Net Claims for Counterparty Credit Risk due to Counterparty Default Based on the Applied Approach (CCR1) as of December 31, 2025

No.	Deskripsi Descriptions	31 Desember 2025 December 31, 2025				
		a	b	c	d	
		***Replacement cost* (RC)**	***Potential future exposure* (PFE)**	**EEPE**	**Alpha digunakan untuk perhitungan regulatory EAD** Alpha used for EAD regulatory calculations	
(1)	(2)	(3)	(4)	(5)	(6)	
1	SA-CCR (untuk *derivatif*) SA-CCR (for derivatives)				1,40	
2	Metode Internal Model (untuk *derivatif* dan SFT) Internal Model Method (for derivatives and SFTs)	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
3	Pendekatan sederhana untuk mitigasi risiko kredit (untuk SFT) Simple Approach for credit risk mitigation (for SFTs)	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
4	Pendekatan komprehensif untuk mitigasi risiko kredit (untuk SFT) Comprehensive Approach for credit risk mitigation (for SFTs)	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
5	VaR untuk SFT VaR for SFTs	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	
6	**Jumlah** Total	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	
Analisis Kualitatif Qualitative Analysis						

***Credit valuation adjustment* (CVA) *capital charge* (CCR2) Per 31 Desember 2025**

Credit Valuation Adjustment (CVA) Capital Charge (CCR2) as of December 31, 2025

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

No.	Deskripsi Descriptions	31 Desember 2025 December 31, 2025		31 Desember 2024 December 31, 2024	
		a	b	a	b
		Tagihan bersih Net Receivables	**ATMR** RWA	**Tagihan bersih** Net Receivables	**ATMR** RWA
(1)	(2)	(3)	(4)	(3)	(4)
	Total *portfolios* berdasarkan *Advanced* CVA *capital charge* Total portfolios subject to the Advanced CVA capital charge	N/A	N/A	N/A	N/A
1	(i) komponen VaR (termasuk 3× multiplier) (i) VaR component (including the 3×multiplier)		N/A		N/A

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

			31 Desember 2024 December 31, 2024					
	e	f	a	b	c	d	e	f
	Tagihan Bersih Net Receivables	**ATMR** RWA	***Replacement cost* (RC)**	***Potential future exposure* (PFE)**	**EEPE**	**Alpha digunakan untuk perhitungan regulatory EAD** Alpha used for EAD regulatory calculations	**Tagihan Bersih** Net Receivables	**ATMR** RWA
	(7)	(8)	(9)	(4)	(5)	(6)	(7)	(8)
						1,40		
	N/A	N/A	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	N/A	N/A
	N/A	N/A	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	N/A	N/A
			Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil		
	N/A	N/A	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	N/A	N/A
			Nihil Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil		

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

No.	Deskripsi Descriptions	31 Desember 2025 December 31, 2025		31 Desember 2024 December 31, 2024	
		a	b	a	b
		Tagihan bersih Net Receivables	**ATMR** RWA	**Tagihan bersih** Net Receivables	**ATMR** RWA
(1)	(2)	(3)	(4)	(3)	(4)
2	(ii) komponen *Stressed* VaR (termasuk 3× *multiplier*) (ii) Stressed VaR component (including the 3×multiplier)		N/A		N/A
3	Semua Portfolio sesuai *Standardised* CVA *Capital Charge* All portfolios subject to the Standardised CVA capital charge	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

No.	Deskripsi Descriptions	31 Desember 2025 December 31, 2025		31 Desember 2024 December 31, 2024	
		a	b	a	b
		Tagihan bersih Net Receivables	ATMR RWA	Tagihan bersih Net Receivables	ATMR RWA
(1)	(2)	(3)	(4)	(3)	(4)
4	Total sesuai CVA *Capital Charge* Total subject to the CVA capital charge	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
Analisis Kualitatif Qualitative Analysis					

Eksposur CCR berdasarkan Kategori Portofolio dan Bobot Risiko (CCR3) Per 31 Desember 2025

CCR Exposure by Portfolio Category and Risk Weight (CCR3) as of December 31, 2025

No.	Bobot Risiko Risk Weight				
		a	b	c	
	Kategori Portofolio Portfolio Category	0%	10%	20%	
	Deskripsi Descriptions				
(1)	(2)	(3)	(4)	(5)	
1	Tagihan kepada Pemerintah dan Bank Sentral Sovereigns	Nihil Nil	Nihil Nil	Nihil Nil	
2	Tagihan kepada Entitas Sektor Publik Non-central government public sector entities (PSEs)	Nihil Nil	Nihil Nil	Nihil Nil	
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Multilateral development banks (MDBs)	Nihil Nil	Nihil Nil	Nihil Nil	
4	Tagihan kepada Bank Lain Banks	Nihil Nil	Nihil Nil	Nihil Nil	
5	Tagihan kepada perusahaan sekuritas Securities firms	Nihil Nil	Nihil Nil	Nihil Nil	
6	Tagihan kepada Korporasi Corporates	Nihil Nil	Nihil Nil	Nihil Nil	
7	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Regulatory retail portfolios	Nihil Nil	Nihil Nil	Nihil Nil	
8	Aset lainnya Other assets	Nihil Nil	Nihil Nil	Nihil Nil	
	Jumlah Total	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	

Analisa Kualitatif: Bank diharapkan menambahkan dengan penjelasan mengenai perubahan signifkan dan penyebab utama perubahannya.

Qualitative Analysis: The Bank is expected to include an explanation of significant changes and the main drivers of such changes.

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

31 Desember 2025 December 31, 2025						
	d	e	f	g	h	i
	50%	75%	100%	150%	Lainnya Others	Total Tagihan Bersih Total Net Receivables
	(6)	(7)	(8)	(9)	(10)	(11)
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil

No.	Bobot Risiko Risk Weight				
		a	b	c	
	Kategori Portofolio Portfolio Category	0%	10%	20%	
	Deskripsi Descriptions				
(1)	(2)	(3)	(4)	(5)	
1	Tagihan kepada Pemerintah dan Bank Sentral Sovereigns	Nihil Nil	Nihil Nil	Nihil Nil	
2	Tagihan kepada Entitas Sektor Publik Non-central government public sector entities (PSEs)	Nihil Nil	Nihil Nil	Nihil Nil	
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Multilateral development banks (MDBs)	Nihil Nil	Nihil Nil	Nihil Nil	
4	Tagihan kepada Bank Lain Banks	Nihil Nil	Nihil Nil	Nihil Nil	
5	Tagihan kepada perusahaan sekuritas Securities firms	Nihil Nil	Nihil Nil	Nihil Nil	
6	Tagihan kepada Korporasi Corporates	Nihil Nil	Nihil Nil	Nihil Nil	
7	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Regulatory retail portfolios	Nihil Nil	Nihil Nil	Nihil Nil	
8	Aset lainnya Other assets	Nihil Nil	Nihil Nil	Nihil Nil	
	Jumlah Total	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	

Analisa Kualitatif: Bank diharapkan menambahkan dengan penjelasan mengenai perubahan signifkan dan penyebab utama perubahannya.

Qualitative Analysis: The Bank is expected to include an explanation of significant changes and the main drivers of such changes.

Tagihan Bersih Derivatif Kredit (CCR6) Per 31 Desember 2025

Net Credit Derivative Claims (CCR6) as of December 31, 2025

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

No.	Uraian Description	31 Desember 2025 December 31, 2025		31 Desember 2024 December 31, 2024	
		a	b	a	b
		Proteksi yang dibeli Protection bought	Proteksi yang dijual Protection sold	Proteksi yang dibeli Protection bought	Proteksi yang dijual Protection sold
(1)	(2)	(4)	(12)	(4)	(12)
1	Indonesia	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
2	Nilai Notional Notional Value	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
3	*Single-name credit default swaps*	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

31 Desember 2024 December 31, 2024						
	d	e	f	g	h	i
	50%	75%	100%	150%	Lainnya Others	Total Tagihan Bersih Total Net Receivables
	(6)	(7)	(8)	(9)	(10)	(11)
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

No.	Uraian Description	31 Desember 2025 December 31, 2025		31 Desember 2024 December 31, 2024	
		a	b	a	b
		Proteksi yang dibeli Protection bought	Proteksi yang dijual Protection sold	Proteksi yang dibeli Protection bought	Proteksi yang dijual Protection sold
(1)	(2)	(4)	(12)	(4)	(12)
4	*Index credit default swaps*	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
5	*Total return swaps*	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
6	*Credit options*	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

No.	Uraian Description	31 Desember 2025 December 31, 2025		31 Desember 2024 December 31, 2024	
		a	b	a	b
		Proteksi yang dibeli Protection bought	Proteksi yang dijual Protection sold	Proteksi yang dibeli Protection bought	Proteksi yang dijual Protection sold
(1)	(2)	(4)	(12)	(4)	(12)
7	*Derivatif* kredit lainnya Other credit derivatives	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
8	Total Nilai Notional Total Notional Value	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
9	Nilai wajar Fair value	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
10	Nilai wajar positif (aset) Positive fair value (asset)	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
11	Nilai wajar negatif (kewajiban) Negative fair value (liability)	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
Analisa Kualitatif: Qualitative Analysis:					

Pengungkapan kualitatif mengenai eksposur sekuritisasi (SECA) Per 31 Desember 2025

Qualitative Disclosure on Securitization Exposures (SECA) as of December 31, 2025

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

No.	Keterangan Description	Periode Period	
		31 Desember 2025 December 31, 2025	31 Desember 2024 December 31, 2024
		Bank harus menjelaskan fungsi asesmen internal Banks must explain the function of internal assessment	Bank harus menjelaskan fungsi asesmen internal Banks must explain the function of internal assessment
(1)	(2)	(3)	(4)
A.	Bank harus mendeskripsikan tujuan manajemen risiko dan kebijakan untuk aktivitas sekuritisasi dan fitur utama dari aktivitas ini berdasarkan kerangka di bawah ini. Jika bank mempunyai posisi sekuritisasi pada laporan posisi keuangan dan transaksi rekening administratif, bank harus menjelaskan poin-poin di bawah ini dengan aktivitas berbeda pada setiap *regulatory books*. Bank should describe the risk management objectives and policies for securitization activities and the key features of these activities based on the framework below. If a bank has a securitization position in the statement of financial position and administrative account transactions, the bank must explain the points below with different activities in each regulatory book.	Data Nihil (Bank tidak memiliki eksposur sekuritisasi) Nil Data (Bank has no securitization exposure)	Data Nihil (Bank tidak memiliki eksposur sekuritisasi) Nil Data (Bank has no securitization exposure)
(a)	Tujuan bank terkait sekuritisasi dan aktivitas re-sekuritisasi, termasuk aktivitas pemindahan risiko kredit dari eksposur sekuritisasi yang mendasari dari bank kepada entitas lain, tipe risiko yang diasumsikan dan tipe risiko yang dipertahankan. The bank's objectives are related to securitization and re-securitization activities, including the activity of transferring credit risk of the underlying securitization exposure from the bank to another entity, the type of risk assumed and the type of risk retained.	Data Nihil Nil Data	Data Nihil Nil Data

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

No.	Keterangan Description	Periode Period	
		31 Desember 2025 December 31, 2025	31 Desember 2024 December 31, 2024
		Bank harus menjelaskan fungsi asesmen internal Banks must explain the function of internal assessment	Bank harus menjelaskan fungsi asesmen internal Banks must explain the function of internal assessment
(1)	(2)	(3)	(4)
(b)	Bank harus menyediakan daftar: The Bank must provide the following lists:		
	special purpose entities (SPEs) di mana bank berlaku sebagai sponsor (namun tidak sebagai originator seperti *Asset Backed Commercial Paper* (ABCP) *conduit*), mengindikasikan di mana bank mengkonsolidasi SPE kepada lingkup *regulatory consolidation*; special purpose entities (SPEs) where the bank acts as a sponsor (but not as an originator such as Asset Backed Commercial Paper (ABCP) conduit), indicating where the bank consolidates the SPE within the scope of regulatory consolidation;	Data Nihil Nil Data	Data Nihil Nil Data
	entitas terafiliasi (i) yang diatur atau disarankan bank dan (ii) yang menginvestasikan tidak hanya pada eksposur sekuritisasi yang telah disekuritisasi oleh bank atau di SPE yang telah disponsori bank; dan affiliated entities (i) that are regulated or advised by the bank and (ii) that invest not only in securitization exposures that have been securitized by the bank or in SPEs that have been sponsored by the bank; and	Data Nihil Nil Data	Data Nihil Nil Data
	daftar entitas dengan dukungan implisit dari bank dan berhubungan dengan dampak pada permodalan bagi mereka list of entities with implicit support from banks and having connection with the impact on capital for them.	Data Nihil Nil Data	Data Nihil Nil Data
(c)	Rangkuman kebijakan akuntansi bank terkait aktivitas sekuritisasi. Bank's summarized accounting policies regarding securitization activities.	Data Nihil Nil Data	Data Nihil Nil Data
(d)	Jika dapat diterapkan, nama institusi peringkat kredit (ECAIs) yang digunakan untuk sekuritisasi untuk agen yang digunakan. If enforceable, the name of credit rating institution (ECAIs) used for securitization for the agents used.	Data Nihil Nil Data	Data Nihil Nil Data
(e)	Bank harus menjelaskan fungsi asesmen internal Bank must describe internal assessment function.	Data Nihil Nil Data	Data Nihil Nil Data

Eksposur Sekuritisasi pada Banking Book (SEC1) Per 31 Desember 2025

Securitization Exposures in the Banking Book (SEC1) as of December 31, 2025

No.	Deskripsi Descriptions	31 Desember 2025 December 31, 2025			
		a	b	c	
		Bank sebagai originator Bank as originator			
		Traditional Traditional	Sintetis Synthetic	Sub-total Sub-total	
(1)	(2)	(3)	(4)	(5)	
1	Retail (total)-antara lain Retail (total)-of which	Nihil Nil	Nihil Nil	Nihil Nil	
2	Kredit perumahan Residential mortgage	Nihil Nil	Nihil Nil	Nihil Nil	
3	Kartu kredit Credit card	Nihil Nil	Nihil Nil	Nihil Nil	
4	Eksposur ritel lainnya Other retail exposures	Nihil Nil	Nihil Nil	Nihil Nil	
5	Re-sekuritisasi Re-securitisation	Nihil Nil	Nihil Nil	Nihil Nil	
6	Non-retail (total)-antara lain Wholesale (total)-of which	Nihil Nil	Nihil Nil	Nihil Nil	
7	Kredit korporasi Loans to corporates	Nihil Nil	Nihil Nil	Nihil Nil	
8	Kredit komersil Commercial mortgage	Nihil Nil	Nihil Nil	Nihil Nil	
9	Sewa dan piutang Lease and receivables	Nihil Nil	Nihil Nil	Nihil Nil	
10	Non-retail lainnya Other wholesale	Nihil Nil	Nihil Nil	Nihil Nil	
11	Re-sekuritisasi Re-securitisation	Nihil Nil	Nihil Nil	Nihil Nil	
Analisa Kualitatif: Qualitative Analysis:					

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

	e	f	g	i	j	k
	Bank sebagai sponsor Bank as sponsor			**Bank sebagai investor** Banks as investors		
	Traditional Traditional	**Sintetis** Synthetic	**Sub-total** Sub-total	***Traditional*** Traditional	**Sintetis** Synthetic	**Sub-total** Sub-total
	(6)	**(7)**	**(8)**	**(9)**	**(10)**	**(11)**
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil

No.	Deskripsi Descriptions	31 Desember 2024 December 31, 2024			
		a	b	c	
		Bank sebagai originator Bank as originator			
		Traditional Traditional	Sintetis Synthetic	Sub-total Sub-total	
(1)	(2)	(3)	(4)	(5)	
1	Retail (total)-antara lain Retail (total)-of which	Nihil Nil	Nihil Nil	Nihil Nil	
2	Kredit perumahan Residential mortgage	Nihil Nil	Nihil Nil	Nihil Nil	
3	Kartu kredit Credit card	Nihil Nil	Nihil Nil	Nihil Nil	
4	Eksposur ritel lainnya Other retail exposures	Nihil Nil	Nihil Nil	Nihil Nil	
5	Re-sekuritisasi Re-securitisation	Nihil Nil	Nihil Nil	Nihil Nil	
6	Non-retail (total)-antara lain Wholesale (total)-of which	Nihil Nil	Nihil Nil	Nihil Nil	
7	Kredit korporasi Loans to corporates	Nihil Nil	Nihil Nil	Nihil Nil	
8	Kredit komersil Commercial mortgage	Nihil Nil	Nihil Nil	Nihil Nil	
9	Sewa dan piutang Lease and receivables	Nihil Nil	Nihil Nil	Nihil Nil	
10	Non-retail lainnya Other wholesale	Nihil Nil	Nihil Nil	Nihil Nil	
11	Re-sekuritisasi Re-securitisation	Nihil Nil	Nihil Nil	Nihil Nil	
Analisa Kualitatif: Qualitative Analysis:					

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

	e	f	g	i	j	k
	Bank sebagai sponsor Bank as sponsor			**Bank sebagai investor** Banks as investors		
	Traditional Traditional	**Sintetis** Synthetic	**Sub-total** Sub-total	***Traditional*** Traditional	**Sintetis** Synthetic	**Sub-total** Sub-total
	(6)	**(7)**	**(8)**	**(9)**	**(10)**	**(11)**
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil

Eksposur Sekuritisasi pada Trading Book (SEC2) Per 31 Desember 2025

Securitization Exposures in the Trading Book (SEC2) as of December 31, 2025

No.	Deskripsi Descriptions	31 Desember 2025 December 31, 2025			
		a	b	c	
		Bank sebagai originator Bank as originator			
		Traditional Traditional	Sintetis Synthetic	Sub-total Sub-total	
(1)	(2)	(3)	(4)	(5)	
1	Retail (total)-antara lain Retail (total)-of which	Nihil Nil	Nihil Nil	Nihil Nil	
2	Kredit perumahan Residential mortgage	Nihil Nil	Nihil Nil	Nihil Nil	
3	Kartu kredit Credit card	Nihil Nil	Nihil Nil	Nihil Nil	
4	Eksposur ritel lainnya Other retail exposures	Nihil Nil	Nihil Nil	Nihil Nil	
5	Re-sekuritisasi Re-securitisation	Nihil Nil	Nihil Nil	Nihil Nil	
6	Non-retail (total)-antara lain Wholesale (total)-of which	Nihil Nil	Nihil Nil	Nihil Nil	
7	Kredit korporasi Loans to corporates	Nihil Nil	Nihil Nil	Nihil Nil	
8	Kredit komersil Commercial mortgage	Nihil Nil	Nihil Nil	Nihil Nil	
9	Sewa dan piutang Lease and receivables	Nihil Nil	Nihil Nil	Nihil Nil	
10	Non-retail lainnya Other wholesale	Nihil Nil	Nihil Nil	Nihil Nil	
11	Re-sekuritisasi Re-securitisation	Nihil Nil	Nihil Nil	Nihil Nil	
Analisa Kualitatif: Qualitative Analysis:					

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

	e	f	g	i	j	k
	Bank sebagai sponsor Bank as sponsor			**Bank sebagai investor** Banks as investors		
	Traditional Traditional	**Sintetis** Synthetic	**Sub-total** Sub-total	***Traditional*** Traditional	**Sintetis** Synthetic	**Sub-total** Sub-total
	(6)	**(7)**	**(8)**	**(9)**	**(10)**	**(11)**
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil

No.	Deskripsi Descriptions	31 Desember 2024 December 31, 2024			
		a	b	c	
		Bank sebagai originator Bank as originator			
		Traditional Traditional	Sintetis Synthetic	Sub-total Sub-total	
(1)	(2)	(3)	(4)	(5)	
1	Retail (total)-antara lain Retail (total)-of which	Nihil Nil	Nihil Nil	Nihil Nil	
2	Kredit perumahan Residential mortgage	Nihil Nil	Nihil Nil	Nihil Nil	
3	Kartu kredit Credit card	Nihil Nil	Nihil Nil	Nihil Nil	
4	Eksposur ritel lainnya Other retail exposures	Nihil Nil	Nihil Nil	Nihil Nil	
5	Re-sekuritisasi Re-securitisation	Nihil Nil	Nihil Nil	Nihil Nil	
6	Non-retail (total)-antara lain Wholesale (total)-of which	Nihil Nil	Nihil Nil	Nihil Nil	
7	Kredit korporasi Loans to corporates	Nihil Nil	Nihil Nil	Nihil Nil	
8	Kredit komersil Commercial mortgage	Nihil Nil	Nihil Nil	Nihil Nil	
9	Sewa dan piutang Lease and receivables	Nihil Nil	Nihil Nil	Nihil Nil	
10	Non-retail lainnya Other wholesale	Nihil Nil	Nihil Nil	Nihil Nil	
11	Re-sekuritisasi Re-securitisation	Nihil Nil	Nihil Nil	Nihil Nil	
Analisa Kualitatif: Qualitative Analysis:					

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

	e	f	g	i	j	k
	Bank sebagai sponsor Bank as sponsor			**Bank sebagai investor** Banks as investors		
	Traditional Traditional	**Sintetis** Synthetic	**Sub-total** Sub-total	***Traditional*** Traditional	**Sintetis** Synthetic	**Sub-total** Sub-total
	(6)	**(7)**	**(8)**	**(9)**	**(10)**	**(11)**
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil

Eksposur Sekuritisasi pada Banking Book dan terkait Persyaratan Modalnya-Bank yang Bertindak Sebagai Originator atau Sponsor (SEC3) Per 31 Desember 2025

Securitization Exposures in the Banking Book and Related Capital Requirements – Bank Acting as Originator or Sponsor (SEC3) as of December 31, 2025

No.	Deskripsi Descriptions	31 Desember 2025 December 31, 2025						
		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 <1,250% Risk Weight	1250% Bobot Risiko 1,250% Risk Weight	IRB RBA (termasuk IAA) IRB RBA (including IAA)	IRB SFA
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Total eksposur Total exposures	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
2	Sekuritisasi tradisional Traditional securitisation	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
3	Di mana *underlying* sekuritisasi Of which securitisation	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
4	Ritel Of which retail underlying	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
5	Non-ritel Of which wholesale	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
6	Di mana re-sekuritisasi Of which re-securitisation	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
7	Senior Of which senior	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
8	Non-senior Of which non-senior	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
9	Sekuritisasi sintetis Synthetic securitisation	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
10	Di mana underlying sekuritisasi Of which securitisation	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
11	Ritel Of which retail underlying	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
12	Non-ritel Of which wholesale	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
13	Di mana re-sekuritisasi Of which re-securitisation	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
14	Senior Of which senior	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
15	Non-senior Of which non-senior	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
Analisa Kualitatif: Qualitative Analysis:								

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

	h	i	j	k	l	m	n	o	p	q
			ATMR (berdasarkan *regulatory approach*) RWA (based on regulatory approach)				***Capital charge after cap***			
	SA/SSFA	**1250%**	**IRB RBA (termasuk IAA)** IRB RBA (including IAA)	**IRB SFA**	**SA/SSFA**	**1250%**	**IRB RBA (termasuk IAA)** IRB RBA (including IAA)	**IRB SFA**	**SA/SSFA**	**1250%**
	(10)	**(12)**	**(13)**	**(14)**	**(15)**	**(16)**	**(17)**	**(18)**	**(19)**	**(20)**
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil

No.	Deskripsi Descriptions	31 Desember 2024 December 31, 2024						
		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 <1,250% Risk Weight	1250% Bobot Risiko 1,250% Risk Weight	IRB RBA (termasuk IAA) IRB RBA (including IAA)	IRB SFA
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Total eksposur Total exposures	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
2	Sekuritisasi tradisional Traditional securitisation	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
3	Di mana *underlying* sekuritisasi Of which securitisation	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
4	Ritel Of which retail underlying	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
5	Non-ritel Of which wholesale	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
6	Di mana re-sekuritisasi Of which re-securitisation	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
7	Senior Of which senior	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
8	Non-senior Of which non-senior	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
9	Sekuritisasi sintetis Synthetic securitisation	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
10	Di mana *underlying* sekuritisasi Of which securitisation	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
11	Ritel Of which retail underlying	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
12	Non-ritel Of which wholesale	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
13	Di mana re-sekuritisasi Of which re-securitisation	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
14	Senior Of which senior	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
15	Non-senior Of which non-senior	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
Analisa Kualitatif: Qualitative Analysis:								

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

	h	i	j	k	l	m	n	o	p	q
			ATMR (berdasarkan *regulatory approach*) RWA (based on regulatory approach)				***Capital charge after cap***			
	SA/SSFA	**1250%**	**IRB RBA (termasuk IAA)** IRB RBA (including IAA)	**IRB SFA**	**SA/SSFA**	**1250%**	**IRB RBA (termasuk IAA)** IRB RBA (including IAA)	**IRB SFA**	**SA/SSFA**	**1250%**
	(10)	**(12)**	**(13)**	**(14)**	**(15)**	**(16)**	**(17)**	**(18)**	**(19)**	**(20)**
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil

Eksposur Sekuritisasi pada Banking Book dan terkait Persyaratan Modalnya-Bank yang Bertindak Sebagai Investor (SEC4) Per 31 Desember 2025

Securitization Exposures in the Banking Book and Related Capital Requirements – Bank Acting as Investor (SEC4) as of December 31, 2025

No.	Deskripsi Descriptions	31 Desember 2025 December 31, 2025						
		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 Weight	1250% Bobot Risiko 1250% Risk Weight	IRB RBA	IRB SFA
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Total eksposur Total exposures	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
2	Sekuritisasi tradisional Traditional securitisation	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
3	Di mana *underlying* sekuritisasi Of which securitisation	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
4	Ritel Of which retail underlying	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
5	Non-ritel Of which wholesale	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
6	Di mana re-sekuritisasi Of which re-securitisation	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
7	Senior Of which senior	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
8	Non-senior Of which non-senior	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
9	Sekuritisasi sintetis Synthetic securitisation	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
10	Di mana *underlying* sekuritisasi Of which securitisation	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
11	Ritel Of which retail underlying	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
12	Non-ritel Of which wholesale	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
13	Di mana re-sekuritisasi Of which re-securitisation	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
14	Senior Of which senior	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
15	Non-senior Of which non-senior	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
Analisa Kualitatif: Qualitative Analysis:								

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

	h	i	j	k	l	m	n	o	p	q
			ATMR (berdasarkan *regulatory approach*) RWA (based on regulatory approach)				***Capital charge after cap***			
	SA/SSFA	**1250%**	**IRB RBA**	**IRB SFA**	**SA/SSFA**	**1250%**	**IRB RBA**	**IRB SFA**	**SA/SSFA**	**1250%**
	(10)	**(12)**	**(13)**	**(14)**	**(15)**	**(16)**	**(17)**	**(18)**	**(19)**	**(20)**
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil

No.	Deskripsi Descriptions	31 Desember 2024 December 31, 2024						
		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 <1,250% Risk Weight	1250% Bobot Risiko 1,250% Risk Weight	IRB RBA	IRB SFA
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Total eksposur Total exposures	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
2	Sekuritisasi tradisional Traditional securitisation	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
3	Di mana *underlying* sekuritisasi Of which securitisation	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
4	Ritel Of which retail underlying	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
5	Non-ritel Of which wholesale	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
6	Di mana re-sekuritisasi Of which re-securitisation	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
7	Senior Of which senior	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
8	Non-senior Of which non-senior	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
9	Sekuritisasi sintetis Synthetic securitisation	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
10	Di mana *underlying* sekuritisasi Of which securitisation	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
11	Ritel Of which retail underlying	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
12	Non-ritel Of which wholesale	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
13	Di mana re-sekuritisasi Of which re-securitisation	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
14	Senior Of which senior	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
15	Non-senior Of which non-senior	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil

Analisa Kualitatif:
Qualitative Analysis:

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

	h	i	j	k	l	m	n	o	p	q
			ATMR (berdasarkan *regulatory approach*) RWA (based on regulatory approach)				***Capital charge after cap***			
	SA/SSFA	**1250%**	**IRB RBA**	**IRB SFA**	**SA/SSFA**	**1250%**	**IRB RBA**	**IRB SFA**	**SA/SSFA**	**1250%**
	(10)	**(12)**	**(13)**	**(14)**	**(15)**	**(16)**	**(17)**	**(18)**	**(19)**	**(20)**
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil

Pengungkapan Risiko Pasar Menggunakan Metode Standar Per 31 Desember 2025

Disclosure of Market Risk Using the Standardized Method as of December 31, 2025

No.	Deskripsi Description	31 Desember 2025 December 31, 2025	
		Individual Individual	
		Beban Modal Capital Expense	ATMR
(1)	(2)	(3)	(4)
1	Risiko Suku Bunga Interest Rate Risk	Nihil Nil	Nihil Nil
	a. Risiko Spesifik a. Specific Risk	Nihil Nil	Nihil Nil
	b. Risiko Umum b. General Risk	Nihil Nil	Nihil Nil
2	Risiko Nilai Tukar General Risk	Nihil Nil	Nihil Nil
3	Risiko Ekuitas *) Equity Risk *)	Nihil Nil	Nihil Nil
4	Risiko Komoditas *) Commodity Risk *)	Nihil Nil	Nihil Nil
5	Risiko Option Option Risk	Nihil Nil	Nihil Nil
		Nihil Nil	Nihil Nil
	Jumlah Total	**Nihil** Nil	**Nihil** Nil

Analisa Kualitatif:
Qualitative Analysis:

Risiko Pasar meliputi antara lain risiko suku bunga, risiko nilai tukar, risiko ekuitas, dan risiko komoditas. Risiko suku bunga, risiko nilai tukar, dan risiko komoditas dapat berasal baik dari posisi trading book maupun posisi *banking book*, sedangkan risiko ekuitas berasal dari posisi trading book.

Cakupan posisi *banking book* dan posisi trading book mengacu pada ketentuan Bank Indonesia mengenai kewajiban penyediaan modal minimum. Risiko Pasar yang dikelola oleh di Bank meliputi:

- Risiko Suku Bunga (*Interest Rate Risk*)
  Tujuan utama manajemen risiko untuk risiko pasar adalah untuk meminimalkan kemungkinan dampak negatif akibat perubahan kondisi pasar terhadap aset dan permodalan Bank.
  a. Organisasi Manajemen Risiko Pasar
     1). Penetapan struktur organisasi, perangkat dan kelengkapan unit atau fungsi yang terkait dengan penerapan Manajemen Risiko untuk Risiko Pasar telah disesuaikan dengan karakteristik dan kompleksitas kegiatan usaha Bank.

Market Risk includes interest rate risk, exchange rate risk, equity risk, and commodity risk. Interest rate risk, exchange rate risk, and commodity risk can be obtained from trading book position and banking book position, while equity risk is derived from trading book position.

The scope of banking book position and trading book position refers to the provisions of Bank Indonesian on minimum capital provision liabilities.

- Interest Rate Risk
  The main purpose of risk management for market risk is to minimize the possible negative impact due to changes in market conditions on the Bank's assets and capital.
  a. Market Risk Management Organization
     1). The establishment of organizational structure, devices and equipment of units or functions related to the implementation of Risk Management for Market Risk has been adjusted to the characteristics and complexity of the Bank's business activities.

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

	31 Desember 2024 December 31, 2024					
	Konsolidasian Consolidation		Individual Individual		Konsolidasian Consolidation	
	Beban Modal Capital Expense	ATMR	Beban Modal Capital Expense	ATMR	Beban Modal Capital Expense	ATMR
	(5)	(6)	(7)	(8)	(9)	(10)
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
	Nihil Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil	**Nihil** Nil

Analisa Kualitatif:
Qualitative Analysis:

2). Dalam rangka melengkapi Komite Manajemen Risiko khususnya terkait pengelolaan risiko pasar, Bank telah memiliki Komite Manajemen Aset dan Kewajiban (*Assets and Liabilities Management Committee*/ALCO) yang juga melakukan pengelolaan likuiditas Bank.

b. Kebijakan dan Prosedur Manajemen Risiko serta Penetapan Limit Risiko
1). Bank telah memiliki kebijakan dan prosedur yang komprehensif dan tertulis untuk mengelola risiko suku bunga.
2). Kebijakan dan prosedur tersebut telah menetapkan dan menguraikan garis tanggung jawab dan akuntabilitas yang melampaui keputusan pengelolaan risiko suku bunga dan telah secara jelas mencakup instrumen yang diotorisasi, strategi lindung nilai dan peluang pengambilan posisi.
3). Kebijakan risiko suku bunga juga telah memuat parameter kuantitatif yang diperoleh dari penggunaan metode pengukuran risiko suku bunga seperti *interest rate sensitivity*, guna menggambarkan tingkat risiko suku bunga yang dapat ditolerir oleh Bank.

2). In order to complete Risk Management Committee, in particularly regarding market risk management, Bank has established Assets and Liabilities Management Committee (ALCO) which also manages the Bank's liquidity.

b. Risk Management Policies and Procedures, and Determination of Risk Limits
1). The Bank has had comprehensive and written policies and procedures in place in order to manage interest rate risk.
2). The policies and procedures have defined and described the lines of responsibilities and accountability that exceed interest rate risk management decisions and have clearly included authorized instruments, hedging strategies and position taking opportunities.
3). Interest rate risk policies have also included quantitative parameters obtained from the use of interest rate measurement method such as interest rate sensitivity, in order to describe the level of interest rate risk the Bank could tolerate.

Analisa Kualitatif:
Qualitative Analysis:

4). Seluruh kebijakan dan prosedur risiko suku bunga telah dikaji secara berkala minimal 1 kali dalam 1 tahun dan direvisi apabila diperlukan oleh Divisi Manajemen Risiko yang memiliki kompetensi dalam penerapan manajemen risiko suku bunga.
5). Penetapan selisih (*spreads*) yang diterapkan antara suku bunga referensi dengan suku bunga pasar untuk menetapkan *pricing* transaksi tertentu dilakukan setelah Bank mempertimbangkan kondisi keuangannya secara keseluruhan. Dalam kebijakan dan proses tersebut, Bank telah memastikan bahwa suku bunga dimaksud telah mencerminkan prinsip kehati-hatian.

c. Penetapan penggunaan metode pengukuran dan sistem informasi manajemen risiko dalam rangka menghitung/menilai secara tepat eksposur risiko pada setiap produk dan transaksi perbankan serta aktivitas fungsional Bank, dan penetapan pelaporan data serta informasi yang terkait dengan eksposur risiko sebagai input untuk pengambilan keputusan bisnis yang menguntungkan dengan tetap memperhatikan prinsip kehati-hatian Bank.

Bank menetapkan Pendekatan Standar (*Standardised Approach*) dalam pengukuran risiko risiko pasar.

1). Identifikasi Risiko Suku Bunga.
Bank wajib melakukan identifikasi risiko suku bunga secara tepat yang terdapat pada aset, transaksi derivatif, dan instrumen keuangan lain baik pada aktivitas fungsional tertentu maupun aktivitas Bank secara keseluruhan.
2). Pengukuran Risiko Suku Bunga
i. Aset, kewajiban dan rekening administratif yang akan dilakukan *marked to market* dikelompokkan kedalam *trading book* sedangkan transaksi dan posisi yang tidak dilakukan *marked to market* dikelompokkan ke dalam *banking book*.
ii. Umumnya posisi banking book tersebut tidak ditujukan untuk memperoleh keuntungan jangka pendek, namun akan dipelihara sampai jatuh tempo (*held to maturity*), seperti surat-surat berharga atau obligasi pada portofolio investasi.
iii. Proses marked to market merupakan salah satu teknik yang mencerminkan nilai aset, transaksi derivatif, dan instrumen keuangan lainnya sekaligus merupakan metode yang tepat untuk mengukur posisi risiko *asset* dan instrumen keuangan tersebut.
iv. Penilaian *marked to market* wajib mengacu pada Peraturan Otoritas Jasa Keuangan Nomor 11/POJK.03/2016 tanggal 29 Januari 2016 dan perubahannya Nomor 34/POJK.03/2016 tanggal 23 September 2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum. Kecukupan dan keakurasian proses marked to market telah diverifikasi oleh pihak yang independen dari Divisi Akuntansi dan memiliki kompetensi yang relevan, yaitu Divisi Manajemen Risiko.

4). Any interest rate risk policies and procedures have been periodically reviewed at least 1 time in a year and revised if required by Risk Management Division with the competence in the implementation of interest rate risk management.
5). Differences (spreads) applied between reference interest rate and market interest rate in order to define certain transaction pricing is determined after the Bank has taken its financial conditions as a whole. In the policies and process, the Bank has ensured that the interest rate has reflected prudential principles.

c. The determination of use of risk management measurement methods and information systems in order to accurately calculate/assess risk exposure in each banking product and transaction as well as the Bank's functional activities, and confirmation of the reporting of data and information related to risk exposure as input for making beneficial business decisions on a permanent basis while taking the Bank's prudential principles into account.

The Bank establishes a Standardized Approach in measuring market risk.

1). Identification of Interest Rate Risk
The Bank is required to accurately identify interest rate risks in assets, derivative transactions and other financial instruments, both in certain functional activities and in the Bank's activities as a whole.
2). Measurement of Interest Rate Risk
i. Assets, liabilities and administrative accounts that will be subject to marked to market are categorized in the trading book, while transactions and positions with no marked to market are grouped in the banking book.
ii. Generally, the banking book position is not intended to gain short-term profits, but will be maintained until maturity (held to maturity), such as securities or bonds in an investment portfolio.
iii. The marked-to-market process is a technique that reflects the value of assets, derivative transactions and other financial instruments and is also an appropriate method for measuring the risk position of these assets and financial instruments.
iv. The marked-to-market assessment must refer to Otoritas Jasa Keuangan Regulation Number 11/POJK.03/2016 on January 29, 2016 and its amendment Number 34/POJK.03/2016 on September 23, 2016 concerning Minimum Capital Requirements for Commercial Banks. The adequacy and accuracy of the marked-to-market process has been verified by a party who is independent from the Accounting Division and has relevant competencies, namely the Risk Management Division.

Analisa Kualitatif:
Qualitative Analysis:

v. Bank akan mengembangan model internal (internal model) menggunakan *Value at Risk* (VaR) guna mengukur kerugian maksimum yang diperkirakan akan timbul dari suatu posisi atau portofolio tertentu sebagai akibat perubahan indikator suku bunga di pasar (suku bunga referensi), pada suatu interval tertentu. Pengukuran dengan metode VaR dapat dilakukan dengan berbagai metode statistik seperti *Variance co Variance, historical simulation*, dan *Monte Carlo simulation*.

vi. Dalam rangka mencegah terjadinya penyimpangan hasil statistik dan perilaku suku bunga, Bank telah menggunakan sumber data, figure dan kriteria yang dihasilkan sendiri untuk melakukan pengujian atau tidak didasarkan atas sumber data yang diperoleh dari pihak lain.

vii. Dalam menilai eksposur risiko suku bunga yang melekat pada beberapa aktivitas fungsional, Bank sekurang-kurangnya dapat mengukur beberapa parameter, antara lain:
- Potential loss karena fluktuasi suku bunga;
- Volatilitas suku bunga per jangka waktu.

viii. Apabila diperlukan, Bank dapat melakukan koreksi atau perbaikan kriteria dan proses *pricing* yang bertujuan untuk menilai risiko *banking book* secara tepat dengan menyesuaikan selisih suku bunga yang diterapkan terhadap suku bunga referensi (pasar).

ix. Apabila diperlukan, Bank dapat melakukan koreksi atau perbaikan kriteria dan proses pricing yang bertujuan untuk menilai risiko banking book secara tepat dengan menyesuaikan selisih suku bunga yang diterapkan terhadap suku bunga referensi (pasar).

3). Cakupan Pantauan Risiko Pasar
Cakupan pantauan terhadap eksposur risiko pasar Bank mencakup:
i. Transaksi *Money Market* dan Eksposur Surat Berharga.
ii. Verifikasi Perbandingan Harga (*Mark to Market*/MtM) Surat Berharga Obligasi dalam *Trading Book* dan *Available For Sale*.

4). Divisi Manajemen Risiko melakukan pantauan terhadap eksposur risiko pasar Bank khusus untuk Transaksi *Money Market* dan Eksposur Surat Berharga secara harian yang dilaporkan setiap bulan, sedangkan untuk Verifikasi Perbandingan Harga (*Mark to Market*/MtM) Surat Berharga Obligasi dalam *Trading Book* dan *Available For Sale* setiap bulan dan digabung dengan laporan Transaksi *Money Market* dan Eksposur Surat Berharga.

v. The Bank will develop an internal model using Value at Risk (VaR) in order to measure the maximum loss expected to arise from a particular position or portfolio as a result of changes in market interest rate indicators (reference interest rates), at a certain interval. Measurements using VaR method can be made using various statistical methods such as Variance co Variance, historical simulation, and Monte Carlo simulation.

vi. In order to prevent inconsistencies with statistical results and interest rate behavior, the Bank has used its own data sources, figures and criteria to conduct tests or not based it on data sources obtained from other parties.

vii. In assessing the interest rate risk exposure inherent in several functional activities, the Bank can at least measure several parameters, including:
- potential loss due to interest rate fluctuations;
- interest rate volatility per term.

viii. If necessary, the Bank can make corrections or improvements to the pricing criteria and process which aims to assess banking book risk appropriately by adjusting the difference in interest rates applied to reference (market) interest rates.

ix. If necessary, the Bank can make corrections or improvements to the pricing criteria and process which aims to assess banking book risk appropriately by adjusting the difference in interest rates applied to reference (market) interest rates.

3). Market Risk Monitoring Coverage
Monitoring coverage of exposure to the Bank's market risk includes:
i. Money Market Transactions and Securities Exposure.
ii. Verification of Pricing Comparison (Market to Market/MtM) of Bond Securities in Trading Book and Available for Sale.

4). The Risk Management Division monitors the Bank's market risk exposure specifically for Money Market Transactions and Securities Exposure on a daily basis which is reported per month, while Verification of Pricing Comparison (Mark to Market/MtM) of Bond Securities in the Trading Book and Available For Sale is made per month and combined with Money Market Transactions and Securities Exposure reports.

Analisa Kualitatif:
Qualitative Analysis:

5). Berdasarkan hasil pantauan ekposur risiko pasar tersebut, Divisi Manajemen Risiko menyampaikan rekomendasi yang diperlukan kepada Komite Manajemen Risiko terkait, Direksi terkait dan Komite Pemantau Risiko.

6). Metode Pengukuran Risiko Pasar
Mengacu kepada Peraturan Otoritas Jasa Keuangan Nomor 11/POJK.03/2016 tanggal 29 Januari 2016 dan perubahannya Nomor 34/POJK.03/2016 tanggal 23 September 2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum, terdapat 2 (dua) jenis metode yang dapat digunakan dalam mengukur risiko pasar dalam perhitungan Kewajiban Penyediaan Modal Minimum Bank, yaitu:
i. Metode Standar (*Standard Method*); dan/atau
ii. Model Internal (*Internal Model*).

5). Based on the results of monitoring market risk exposure, the Risk Management Division shall submit the necessary recommendations to the relevant Risk Management Committee, the relevant Board of Directors and the Risk Monitoring Committee.

6). Risk Market Measurement Method
With reference to Otoritas Jasa Keuangan Regulation Number 11/POJK.03/2016 on January 29, 2016 and its amendment Number 34/POJK.03/2016 on September 23, 2016 concerning Minimum Capital Requirements for Commercial Banks, 2 (two) types of methods can be used in the measurement of market risk in the calculation the Bank's Minimum Capital Requirement:

i. Standard Method; and/or

ii. Internal Model (Internal Model).

Pengungkapan Risiko Operasional-Bank secara Individual Per 31 Desember 2025

Disclosure of Operational Risk – Bank on an Individual Basis as of December 31, 2025

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

No.	Pendekatan Yang Digunakan Approach Used	31 Desember 2025 December 31, 2025			31 Desember 2024 December 31, 2024		
		Pendapatan Bruto (Rata-rata 3 tahun terakhir) Gross Income (approx. the last 3 years)	Beban Modal Capital Charge	ATMR	Pendapatan Bruto (Rata-rata 3 tahun terakhir) Gross Income (approx. the last 3 years)	Beban Modal Capital Charge	ATMR
(1)	(2)	(3)	(4)	(5)	(3)	(4)	(5)
1	Pendekatan Indikator Dasar Basic Indicator Approach	58.685	61.620	770.246	54.142	58.473	730.916
	Jumlah Total	**58.685**	**61.620**	**770.246**	**54.142**	**58.473**	**730.916**

Laporan Eksposur Risiko dan *Ratio Leverage*
Report on Risk Exposure and Leverage Ratio

No.	Keterangan Description	Periode Period	
		31 Desember 2025 December 31, 2025	31 Desember 2024 December 31, 2024
		Jumlah Total	Jumlah Total
(1)	(2)	(3)	(4)
1	Total aset di neraca pada laporan keuangan publikasi (nilai *gross* sebelum dikurangi CKPN). Total assets on the balance sheet in published financial statements (gross value before deducting CKPN).	23.903.331	20.911.785
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. Adjustments to the value of investments in banks, financial institutions, insurance companies, and/or other entities based on financial accounting standards must be consolidated but are outside the scope of consolidation based on the provisions of Otoritas Jasa Keuangan.	N/A	N/A
3	Penyesuaian untuk nilai kumpulan aset keuangan atau aset syariah yang mendasari (*underlying*) yang telah dialihkan dalam sekuritisasi aset yang 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 (*underlying*) tersebut telah dikurangkan dari total aset di neraca pada laporan keuangan publikasi (baris nomor 1) maka baris ini diisi sebesar 0 (nol). Adjustments for the value of a collection of underlying financial assets or sharia assets that have been transferred in asset securitization that comply with outright sale requirements as set forth in OJK laws and regulations regarding Prudential Principles in Asset Securitization Activities for Commercial Banks. In the event that the underlying financial assets or sharia assets have been deducted from total assets on the balance sheet in the published financial statements (line number 1), then this line is filled with 0 (zero).	-	-
4	Penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada). Adjustments to temporary exceptions for giro placements with Bank Indonesia in order to comply with minimum statutory giro provisions (if any).	N/A	N/A
5	Penyesuaian untuk aset fidusia yang diakui sebagai komponen neraca berdasarkan standar akuntansi keuangan namun dikeluarkan dari perhitungan total eksposur dalam Rasio *Leverage*. Adjustments to fiduciary assets that are recognized as balance sheet components based on financial accounting standards but excluded from the calculation of total exposure in the Leverage Ratio.	-	-
6	Penyesuaian untuk nilai pembelian atau penjualan aset keuangan secara regular dengan menggunakan metode akuntansi tanggal perdagangan. Adjustments to the value of regular purchases or sales of financial assets using trade date accounting method.		

Laporan Eksposur Risiko dan *Ratio Leverage*
Report on Risk Exposure and Leverage Ratio

No.	Keterangan Description	Periode Period	
		31 Desember 2025 December 31, 2025	31 Desember 2024 December 31, 2024
		Jumlah Total	Jumlah Total
(1)	(2)	(3)	(4)
7	Penyesuaian untuk nilai transaksi dalam fasilitas *cash pooling* yang memenuhi persyaratan sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan ini. Adjustments to transaction values in cash pooling facilities that comply with the requirements as regulated in this Otoritas Jasa Keuangan Regulation.		
8	Penyesuaian untuk nilai eksposur transaksi derivatif. Adjustment to derivative transaction exposure value.		
9	Penyesuaian untuk nilai eksposur *Securitities Financing Transaction* (SFT) sebagai contoh transaksi *reverse repo*. Adjustment to Securities Financing Transaction (SFT) exposure value as an example of a reverse repurrchase transaction.		
10	Penyesuaian untuk nilai eksposur Transaksi Rekening Administratif (TRA) yang telah dikalikan dengan Faktor Konversi Kredit (FKK). Adjustment to the Administrative Account Transaction (TRA) exposure value which has been multiplied by Credit Conversion Factor (FKK).	208.018	67.759
11	*Prudent valuation adjustments* berupa faktor pengurang modal dan Cadangan Kerugian Penurunan Nilai (CKPN) Prudent valuation adjustments in the form of capital deduction factors and Allowance for Impairment Losses (CKPN).	(654.788)	(524.731)
12	Penyesuaian lainnya (jika ada) Other adjustments (if any)		
13	Total Eksposur dalam Perhitungan Rasio *Leverage* Total Exposures in Calculation of Leverage Ratio	23.453.035	20.454.813

Eksposur Aset dalam Laporan Posisi Keuangan (Neraca)
Asset Exposure in Statement of Financial Position (Balance Sheet)

No.	Keterangan Description	Periode Period	
		31 Desember 2025 December 31, 2025	31 Desember 2024 December 31, 2024
		Jumlah Total	Jumlah Total
(1)	(2)	(3)	(4)
1	Eksposur Aset dalam Laporan Posisi Keuangan (Neraca) termasuk aset jaminan yang tercatat dalam neraca, namun tidak termasuk eksposur transaksi derivatif dan eksposur SFT. *Menggunakan nilai *gross* sebelum dikurangi CKPN. Asset exposure in the Statement of Financial Position (Balance Sheet) includes collateral assets recorded in the balance sheet, but does not include derivative transaction exposure and SFT exposure. *Uses gross value before deducting CKPN.	23.903.331	20.911.785
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. The re-added value for derivative collateral transferred to counterparties and the provision of such collateral result in a decrease in total asset exposure on the balance sheet due to the implementation of accounting standards.	-	-

Eksposur Aset dalam Laporan Posisi Keuangan (Neraca)
Asset Exposure in Statement of Financial Position (Balance Sheet)

No.	Keterangan Description	Periode Period	
		31 Desember 2025 December 31, 2025	31 Desember 2024 December 31, 2024
		Jumlah Total	Jumlah Total
(1)	(2)	(3)	(4)
3	(Pengurangan atas piutang terkait *cash variation margin* yang diberikan dalam transaksi derivatif). (Reduction of receivables related to cash variation margin provided in derivative transactions).	-	-
4	(Penyesuaian untuk surat berharga yang diterima dalam eksposur SFT yang telah dicatat sebagai aset dalam neraca Bank). (Adjustment to securities received in SFT exposure that have been recorded as assets in the Bank's balance sheet).	-	-
5	(Cadangan Kerugian Penurunan Nilai (CKPN) atas aset tersebut sesuai standar akuntansi yang berlaku). (Allowance for Impairment Losses (CKPN) on these assets in accordance with applicable accounting standards).	(222.800)	(208.880)
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 calculated as a deduction factor for Core Capital (tier 1) as referred to in the Otoritas Jasa Keuangan Regulation which regulates the obligation to provide minimum capital for commercial banks).	(431.712)	(315.354)
7	Total Eksposur Aset dalam Laporan Posisi Keuangan (Neraca) (Penjumlahan dari baris 1 sampai dengan baris 6) Total Asset Exposure in the Statement of Financial Position (Balance Sheet) (Summation from row 1 to row 6)	23.248.819	20.387.552

Eksposur Transaksi Derivatif
Derivative Transaction Exposure

No.	Keterangan Description	Periode Period	
		31 Desember 2025 December 31, 2025	31 Desember 2024 December 31, 2024
		Jumlah Total	Jumlah Total
(1)	(2)	(3)	(4)
8	Nilai *Replacement Cost* (RC) untuk seluruh transaksi derivatif baik dalam hal terdapat *variation margin* yang memenuhi syarat ataupun terdapat perjanjian saling hapus yang memenuhi persyaratan tertentu. Replacement Cost (RC) value for all derivative transactions, whether there is a variation margin that complies with the requirements or there is an offsetting agreement that complies with certain requirements.		
9	Nilai penambahan yang merupakan *Potential Futures Exposures* (PFE) untuk seluruh transaksi derivatif. The additional value representing Potential Futures Exposures (PFE) for all derivative transactions.		
10	Pengecualian atas eksposur transaksi derivatif yang diselesaikan melalui *central clearing counterparty* (CCP). exception for exposure to derivative transactions settled via a central clearing counterparty (CCP).	N/A	N/A

Eksposur Transaksi Derivatif
Derivative Transaction Exposure

No.	Keterangan Description	Periode Period	
		31 Desember 2025 December 31, 2025	31 Desember 2024 December 31, 2024
		Jumlah Total	Jumlah Total
(1)	(2)	(3)	(4)
11	Penyesuaian untuk nilai nosional efektif dari derivatif kredit. Adjustments to 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 to effective notional value subject to offset and substraction of add-ons for derivative credit sales transactions.		
13	Total Eksposur Transaksi Derivatif. (Penjumlahan baris 8 sampai dengan baris 12). Total Derivative Transaction Exposure. (Summation from row 8 to row 12).		

Eksposur *Securities Financing Transaction* (SFT)
Securities Financing Transaction (SFT) Exposure

No.	Keterangan Description	Periode Period	
		31 Desember 2025 December 31, 2025	31 Desember 2024 December 31, 2024
		Jumlah Total	Jumlah Total
(1)	(2)	(3)	(4)
14	Nilai Gross SFT. Gross SFT Value.		
15	Nilai bersih antara liabilitas kas dan tagihan kas. Net value 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 due to counterparty's failure related to SFT assets which refers to the Current Exposure calculation as regulated in Attachment I to this Otoritas Jasa Keuangan Regulation.		
17	Eksposur sebagai agen SFT. Exposure as SFT agents.		
18	Total Eksposur SFT. (Penjumlahan baris 14 sampai dengan baris 17). Total SFT Exposure. (Summation from row 14 to row 17).		

Eksposur Transaksi Rekening Administratif (TRA)
Administrative Account Transaction (TRA) Exposure

No.	Keterangan Description	Periode Period	
		31 Desember 2025 December 31, 2025	31 Desember 2024 December 31, 2024
		Jumlah Total	Jumlah Total
(1)	(2)	(3)	(4)
19	Nilai seluruh kewajiban komitmen atau kewajiban kontijensi. *Nilai gross sebelum dikurangi CKPN. The value of all commitment liabilities or contingent liabilities. *Gross value before deducting CKPN.	208.018	67.759
20	Penyesuaian terhadap hasil perkalian antara nilai kewajiban komitmen atau kewajiban kontijensi dan Faktor Konversi Kredit (FKK). Adjustment to the result of multiplying the value of commitment liabilities or contingent liabilities and the Credit Conversion Factor (FKK).	-	-
21	Cadangan Kerugian Penurunan Nilai (CKPN) atas TRA tersebut sesuai standar akuntansi yang berlaku. (Allowance for Impairment Losses (CKPN) for the TRA in accordance with applicable accounting standards).	(276)	(498)
22	Total Eksposur Transaksi Rekening Administratif (TRA) (Penjumlahan dari baris 19 sampai dengan baris 21). Administrative Account Transaction (TRA) Exposure (Summation from row 19 to row 21).	207.742	67.262

Modal dan Total Ekposur
Capital and Total Exposure

No.	Keterangan Description	Periode Period	
		31 Desember 2025 December 31, 2025	31 Desember 2024 December 31, 2024
		Jumlah Total	Jumlah Total
(1)	(2)	(3)	(4)
23	Modal Inti (*Tier* 1) Core Capital (Tier 1)	1.853.003	1.803.181
24	Total Eksposur (Penjumlahan baris 7, 13, 18, dan 22) Total Exposures (Summation of rows 7, 13, 18, and 22)	23.453.035	20.454.813

Rasio *Leverage*
Leverage Ratio

No.	Keterangan Description	Periode Period	
		31 Desember 2025 December 31, 2025	31 Desember 2024 December 31, 2024
		Jumlah Total	Jumlah Total
(1)	(2)	(3)	(4)
25	Nilai Rasio *Leverage* (Kolom 23 ÷ Kolom 24) Leverage Ratio Value (Column 23 ÷ Column 24)	7,98%	8,82%
26	Nilai Minimum Rasio *Leverage* Minimum Value of Leverage Ratio	3,00%	3,00%
27	Buffer terhadap nilai Rasio *Leverage* Buffer of Leverage Ratio value	N/A	N/A

Pengungkapan Risiko Operasional-Bank secara Konsolidasi dengan Perusahaan Anak Per 31 Desember 2025

Disclosure of Operational Risk – Bank on a Consolidated Basis with Subsidiaries as of December 31, 2025

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

No.	Pendekatan Yang Digunakan *Approach Used*	31 Desember 2025 December 31, 2025			31 Desember 2024 December 31, 2024		
		Pendapatan Bruto (Rata-rata 3 tahun terakhir) Gross Income (approx. the last 3 years)	Beban Modal Capital Charge	ATMR	Pendapatan Bruto (Rata-rata 3 tahun terakhir) Gross Income (approx. the last 3 years)	Beban Modal Capital Charge	ATMR
(1)	(2)	(3)	(4)	(5)	(3)	(4)	(5)
1	Pendekatan Indikator Dasar Basic Indicator Approach	0	0	0	0	0	0
	Total Total	**0**	**0**	**0**	**0**	**0**	**0**

Laporan Eksposur Risiko dan Ratio Leverage
Report on Risk Exposre and Leverage Ratio

No.	Keterangan Description	Periode Period	
		31 Desember 2025 December 31, 2025	31 Desember 2024 December 31, 2024
		Jumlah Total	Jumlah Total
(1)	(2)	(3)	(4)
1	Total aset di neraca pada laporan keuangan publikasi (nilai *gross* sebelum dikurangi CKPN). Total assets on the balance sheet in published financial statements (gross value before deducting CKPN).	0	0
2	Penyesuaian untuk nilai penyertaan pada bank, lembaga keuangan, perusahaan asuransi, dan/atau entitas lain yang berdasarkan standar akuntansi keuangan harus dikonsolidasikan namun diluar cakupan konsolidasi berdasarkan ketentuan Otoritas Jasa Keuangan. Adjustments to the value of investments in banks, financial institutions, insurance companies, and/or other entities based on financial accounting standards must be consolidated but are outside the scope of consolidation based on the provisions of Otoritas Jasa Keuangan.	0	0
3	Penyesuaian untuk nilai kumpulan aset keuangan atau aset syariah yang mendasari (*underlying*) yang telah dialihkan dalam sekuritisasi aset yang 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 (underlying) tersebut telah dikurangkan dari total aset di neraca pada laporan keuangan publikasi (baris nomor 1) maka baris ini diisi sebesar 0 (nol). Adjustments for the value of a collection of underlying financial assets or sharia assets that have been transferred in asset securitization that comply with outright sale requirements as set forth in OJK laws and regulations regarding Prudential Principles in Asset Securitization Activities for Commercial Banks. In the event that the underlying financial assets or sharia assets have been deducted from total assets on the balance sheet in the published financial statements (line number 1), then this line is filled with 0 (zero).	0	0
4	Penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada). Adjustments to temporary exceptions for giro placements with Bank Indonesia in order to comply with minimum statutory giro provisions (if any).	0	0
5	Penyesuaian untuk aset fidusia yang diakui sebagai komponen neraca berdasarkan standar akuntansi keuangan namun dikeluarkan dari perhitungan total eksposur dalam Rasio Leverage. Adjustments to fiduciary assets that are recognized as balance sheet components based on financial accounting standards but excluded from the calculation of total exposure in the Leverage Ratio.	0	0
6	Penyesuaian untuk nilai pembelian atau penjualan aset keuangan secara regular dengan menggunakan metode akuntansi tanggal perdagangan. Adjustments to the value of regular purchases or sales of financial assets using trade date accounting method.	0	0

Laporan Eksposur Risiko dan Ratio Leverage
Report on Risk Exposre and Leverage Ratio

No.	Keterangan Description	Periode Period	
		31 Desember 2025 December 31, 2025	31 Desember 2024 December 31, 2024
		Jumlah Total	Jumlah Total
(1)	(2)	(3)	(4)
7	Penyesuaian untuk nilai transaksi dalam fasilitas cash pooling yang memenuhi persyaratan sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan ini. Adjustments to transaction values in cash pooling facilities that comply with the requirements as regulated in this Otoritas Jasa Keuangan Regulation.	0	0
8	Penyesuaian untuk nilai eksposur transaksi derivatif. Adjustment to derivative transaction exposure value.	0	0
9	Penyesuaian untuk nilai eksposur Securitities Financing Transaction (SFT) sebagai contoh transaksi reverse repo. Adjustment to Securities Financing Transaction (SFT) exposure value as an example of a reverse repurrchase transaction.	0	0
10	Penyesuaian untuk nilai eksposur Transaksi Rekening Administratif (TRA) yang telah dikalikan dengan Faktor Konversi Kredit (FKK). Adjustment to the Administrative Account Transaction (TRA) exposure value which has been multiplied by Credit Conversion Factor (FKK).	0	0
11	Prudent valuation adjustments berupa faktor pengurang modal dan Cadangan Kerugian Penurunan Nilai (CKPN) Prudent valuation adjustments in the form of capital deduction factors and Allowance for Impairment Losses (CKPN)	0	0
12	Penyesuaian lainnya (jika ada) Other adjustments (if any)	0	0
13	Total Eksposur dalam Perhitungan Rasio Leverage Total Exposures in Calculation of Leverage Ratio	0	0

Laporan Penerapan Manajemen Risiko untuk IRRBB Per 31 Desember 2025

Report on the Implementation of Risk Management for IRRBB as of December 31, 2025

Penerapan Manajemen Risiko untuk IRRBB
Implementation of Risk Management for IRRBB

Bank melakukan stress test suku bunga dalam upaya untuk melakukan penerapan manajemen risiko untuk IRRBB Rekomendasi dari Divisi Manajemen Risiko terkait hasil stress testing risiko suku bunga rupiah dalam banking book secara umum sebagai berikut:

The Bank conducts interest rate stress tests in an effort to implement risk management for the IRRBB. Recommendations from the Risk Management Division regarding the results of stress testing for rupiah interest rate risk in the banking book are generally as follows:

A. Jika Gap Bank Positif (Aset>Kewajiban) dan suku bunga diperkirakan akan naik, maka strategi positioning untuk mengurangi risiko suku bunga dan/atau meningkatkan Net Interest Income (NII), yaitu dengan meningkatkan terus eksposur Risk Sensitive Asset (RSA) dengan suku bunga floating dan menurunkan Risk Sensitive Liabilities (RSL) yang bersuku bunga floating, antara lain:

If the Bank Gap is Positive (Assets > Liabilities) and interest rates are expected to rise, the positioning strategy is to reduce interest rate risk and/or increase Net Interest Income (NII), by continuously increasing exposure to Risk Sensitive Assets (RSA) with floating interest rates and reducing Risk Sensitive Liabilities (RSL) with floating interest rates, including:

1. Sisi Aset
   Melakukan ekspansi kredit dengan suku bunga mengambang/floating.
   a. Meningkatkan adjustable rate loan dan investasi berbunga base rate (index) yang cepat berubah, seperti LIBOR jangka pendek.
   b. Menjual existing fixed rate securities jangka panjang/menengah
2. Sisi Liabilitas
   Menurunkan interest bearing liabilities, seperti menurunkan special rate deposito dan meningkatkan rekening giro dan tabungan.

1. Asset Side
   Expanding credit with floating interest rate.
   a. Increasing adjustable rate loans and investments bearing fast-changing base rates (index), such as short-term LIBOR.
   b. Selling long/short-term existing fixed rate securities
2. Liabilities Side
   Reducing interest bearing liabilities, such as reducing the special rate on deposits and increasing current and savings accounts.

B. Jika Gap Bank Positif (Aset>Kewajiban) dan suku bunga diperkirakan akan turun, maka strategi positioning untuk mengurangi risiko suku bunga dan/atau meningkatkan Net Interest Income (NII), yaitu dengan meningkatkan terus eksposur Risk Sensitive Asset (RSA) dengan suku bunga fix dan meningkatkan Risk Sensitive Liabilities (RSL) yang bersuku bunga floating, antara lain:

If the Bank Gap is Positive (Assets > Liabilities) and interest rates are expected to fall, the positioning strategy is to reduce interest rate risk and/or increase Net Interest Income (NII), by continuously increasing Risk Sensitive Asset (RSA) exposure with a fixed interest rate and increasing Risk Sensitive Liabilities (RSL) with floating interest rates, including:

1. Sisi Aset
   Meningkatkan eksposur Risk Sensitive Asset (RSA) fix rate.
   a. Membeli existing fixed rate securities jangka panjang/menengah.
   b. Melakukan ekspansi kredit dengan suku bunga tetap/fix rate.
   c. Meningkatkan fixed rate loan dan investasi berbunga base fixed rate jangka panjang.
2. Sisi Liabilities
   Meningkatkan interest bearing liabilities, misal; dengan menjual produk deposito berbunga floating.

1. Asset Side
   Increasing exposure of Risk Sensitive Asset (RSA) fix rate.
   a. Purchasing long/short-term existing fixed rate securities.
   b. Expanding credit with fixed interest rate.
   c. Increasing fixed rate loan and long-term fixed rate base bearing investment.
2. Liabilities Side
   Increasing interest bearing liabilities, for example: by selling floating interest bearing deposit products.

Penerapan Manajemen Risiko untuk IRRBB
Implementation of Risk Management for IRRBB

C. Jika Gap Bank Negatif (Kewajiban>Aset) dan suku bunga diperkirakan akan naik, maka strategi positioning untuk mengurangi risiko suku bunga dan/atau meningkatkan Net Interest Income (NII), yaitu dengan meningkatkan eksposur Risk Sensitive Asset (RSA) dengan suku bunga floating dan menurunkan Risk Sensitive Liabilities (RSL) yang bersuku bunga floating, antara lain:

If the Bank Gap is Negative (Liabilities > Assets) and interest rates are expected to rise, the positioning strategy is to reduce interest rate risk and/or increase Net Interest Income (NII), by increasing exposure to Risk Sensitive Assets (RSA) with floating interest rates and reducing Risk Sensitive Liabilities (RSL) with floating interest rates, including:

1. Sisi Aset
   a. Melakukan ekspansi kredit dengan suku bunga mengambang/floating.
   b. Meningkatkan adjustable rate loan dan investasi berbunga base rate (index) yang cepat berubah, seperti LIBOR jangka pendek.
   c. Menjual existing fixed rate securities jangka panjang/menengah.
2. Sisi Liabilities
   Menurunkan interest bearing liabilities, seperti menurunkan special rate deposito dan meningkatkan rekening giro dan tabungan.

1. Asset Side
   a. Expanding credit with floating interest rate.
   b. Increasing adjustable rate loans and investments bearing fast-changing base rates (index), such as short-term LIBOR.
   c. Selling long/short-term existing fixed rate securities
2. Liabilities Side
   Reducing interest bearing liabilities, such as reducing special rate of deposits and increasing current and savings accounts.

D. Jika Gap Bank Negatif (Kewajiban>Aset) dan suku bunga diperkirakan akan turun, maka strategi positioning untuk mengurangi risiko suku bunga dan/atau meningkatkan Net Interest Income (NII), yaitu dengan meningkatkan eksposur Risk Sensitive Asset (RSA) dengan suku bunga fix dan meningkatkan Risk Sensitive Liabilities (RSL) yang bersuku bunga floating, antara lain:

If the Bank Gap is Negative (Liabilities > Assets) and interest rates are expected to fall, the positioning strategy is to reduce interest rate risk and/or increase Net Interest Income (NII), by increasing exposure to Risk Sensitive Assets (RSA) with fixed interest rates and increasing Risk Sensitive Liabilities (RSL) with floating interest rates, including:

1. Sisi Aset
   a. Melakukan ekspansi kredit dengan suku bunga tetap/fix rate.
   b. Meningkatkan fixed rate loan dan investasi berbunga base fixed rate jangka panjang.
   c. Membeli existing fixed rate securities jangka panjang/menengah.
2. Sisi Liabilities
   Meningkatkan interest bearing liabilities, misal; dengan menjual produk deposito berbunga floating.

1. Asset Side
   a. Expanding credit with fixed interest rate.
   b. Increasing fixed rate loan and long-term fixed rate base bearing investment.
   c. Purchasing long/short-term existing fixed rate securities.
2. Liabilities Side
   Increasing interest bearing liabilities, for example: by selling floating interest-bearing deposit products.

Dalam memitigasi Risiko IRRBB maka Bank melakukan beberapa Langkah-langkah antara lain:

1. Divisi Tresuri mengantisipasi negative GAP dengan mengendalikan jumlah surat berharga existing yang memiliki tenor panjang diganti dengan surat berharga yang memiliki tenor lebih pendek tapi tetap memperhatikan prudential banking untuk mengimbangi GAP, sehingga posisi likuiditas Bank dapat terjaga untuk mencukupi kebutuhan dari posisi Pasiva jangka pendek.
2. Divisi Tresuri secara aktif memantau kondisi ekonomi makro terkait kebijakan yang akan muncul yang berdampak terhadap kenaikan suku bunga.
3. Bank perlu berupaya meningkatkan CASA dengan mengurangi ketergantungan dana pada Deposan besar.
4. Bank meningkatkan komposisi aset dengan melakukan pencairan kredit produktif modal kerja (jangka waktu 1 tahun) untuk memperkecil komposisi GAP dan mengurangi beban, dengan tambahan modal yang memadai.
5. Bank dapat mempertimbangkan menggunakan suku bunga floating dalam ekspansi kredit.

In mitigating IRRBB Risk, the Bank takes several steps, including:

1. Treasury Division anticipates negative GAP by controlling the number of existing, long-term securities, replacing them with securities with shorter term but still taking prudential banking into account to offset the GAP, so that the Bank's liquidity position can be maintained to meet the needs of short-term liability positions.
2. The Treasury Division actively monitors macroeconomic conditions related to emerging policies that will have an effect on increased interest rate.
3. The Bank shall strive to increase CASA by reducing dependence on large Depositors.
4. The Bank increases its asset composition by disbursing productive working capital credit (with a term of 1 year) to minimize GAP composition and reduce expenses, with additional adequate capital.
5. The Bank may consider using floating interest rates in credit expansion.

Laporan Perhitungan Kewajiban Pemenuhan Rasio Kecukupan Likuiditas (*Liquidity Coverage Ratio*)-Bank secara Individual Per 31 Desember 2025

Report on the Calculation of the Liquidity Coverage Ratio (LCR) Compliance – Bank on an Individual Basis as of December 31, 2025

No.	Kode Komponen Component Code	Nama Komponen Component Name	Haircut atau Run-off Rate atau Inflow Rate Haircut or Run-off Rate or Inflow Rate	Nilai Outstanding atau Nilai Pasar Outstanding Amount or Market Value	Nilai setelah Haircut atau Run-off Rate atau Inflow Rate Value after Haircut or Run-off Rate or Inflow Rate
1	2	3	4	5	6
1		A. HQLA			
2		1. HQLA Level 1			
3	10101000000	Kas dan setara kas Cash and cash equivalents	0%	226.458	226.458,00
4		Total penempatan pada Bank Indonesia, yaitu: Total placements with Bank Indonesia, namely:			
5	10102010000	bagian dari penempatan pada Bank Indonesia yang dapat ditarik saat kondisi stres portion of placements with Bank Indonesia that can be withdrawn under stress conditions	0%	3.281.036	3.281.036,00
6		Surat berharga yang memenuhi kriteria Pasal 10 ayat (1) huruf c securities that meet the criteria under Article 10 paragraph (1) letter c			
7	10103010000	diterbitkan atau dijamin pemerintah negara lain issued or guaranteed by foreign governments	0%	-	0,00
8	10103020000	diterbitkan atau dijamin oleh bank sentral negara lain issued or guaranteed by foreign central banks	0%	-	0,00
9	10103030000	diterbitkan atau dijamin oleh entitas sektor publik issued or guaranteed by public sector entities	0%	-	0,00
10	10103040000	diterbitkan atau dijamin oleh bank pembangunan multilateral issued or guaranteed by multilateral development banks	0%	-	0,00
11	10103050000	diterbitkan atau dijamin oleh lembaga internasional (BIS, IMF dan ECB) issued or guaranteed by international institutions (BIS, IMF, and ECB)	0%	-	0,00
12	10104000000	Surat berharga yang diterbitkan Pemerintah Pusat dan Bank Indonesia dalam rupiah dan valuta asing Securities issued by the Central Government and Bank Indonesia in rupiah and foreign currency	0%	1.069.762	1.069.762,00

No.	Kode Komponen Component Code	Nama Komponen Component Name	Haircut atau Run-off Rate atau Inflow Rate Haircut or Run-off Rate or Inflow Rate	Nilai Outstanding atau Nilai Pasar Outstanding Amount or Market Value	Nilai setelah Haircut atau Run-off Rate atau Inflow Rate Value after Haircut or Run-off Rate or Inflow Rate
1	2	3	4	5	6
13	10105000000	Surat berharga yang diterbitkan oleh pemerintah dan bank sentral negara lain dalam valuta asing dengan bobot risiko lebih dari 0% yang memenuhi kriteria Pasal 10 ayat (1) huruf e Securities issued by foreign governments and central banks in foreign currency with risk weights greater than 0% that meet the criteria under Article 10 paragraph (1) letter e	0%	-	0,00
14	**10106000000**	**Jumlah HQLA Level 1** Total HQLA Level 1			**4.577.256,00**
15		2. HQLA Level 2A			
16		Surat berharga yang memenuhi kriteria Pasal 11 ayat (1) huruf a: Securities that meet the criteria under Article 11 paragraph (1) letter a:			
17	10201010000	diterbitkan atau dijamin oleh pemerintah negara lain issued or guaranteed by foreign governments	15%	-	0,00
18	10201020000	diterbitkan atau dijamin oleh bank sentral negara lain issued or guaranteed by foreign central banks	15%	-	0,00
19	10201030000	diterbitkan atau dijamin oleh entitas sektor publik issued or guaranteed by public sector entities	15%	-	0,00
20	10201040000	diterbitkan atau dijamin oleh bank pembangunan multilateral issued or guaranteed by multilateral development banks	15%	-	0,00
21	10202000000	Surat berharga berupa surat utang yang diterbitkan oleh korporasi non-keuangan yang memenuhi kriteria Pasal 11 ayat (1) huruf b Debt securities issued by non-financial corporates that meet the criteria under Article 11 paragraph (1) letter b	15%	-	0,00
22	10203000000	Surat berharga berbentuk covered bonds yang tidak diterbitkan oleh Bank pelapor atau pihak yang terafiliasi dengan Bank pelapor yang memenuhi kriteria Pasal 11 ayat (1) huruf b Covered bonds not issued by the reporting Bank or its affiliated parties that meet the criteria under Article 11 paragraph (1) letter b	15%	-	0,00
23	**10204000000**	**Jumlah HQLA Level 2A** Total HQLA Level 2A			**0,00**

No.	Kode Komponen Component Code	Nama Komponen Component Name	Haircut atau Run-off Rate atau Inflow Rate Haircut or Run-off Rate or Inflow Rate	Nilai Outstanding atau Nilai Pasar Outstanding Amount or Market Value	Nilai setelah Haircut atau Run-off Rate atau Inflow Rate Value after Haircut or Run-off Rate or Inflow Rate
1	2	3	4	5	6
24		3. HQLA Level 2B			
25	10301000000	Efek beragun aset (EBA) berupa rumah tinggal yang memenuhi kriteria Pasal 12 ayat (1) huruf a Residential mortgage-backed securities that meet the criteria under Article 12 paragraph (1) letter a	25%	-	0,00
26	10302000000	Surat berharga berupa surat utang yang diterbitkan oleh korporasi yang memenuhi kriteria Pasal 12 ayat (1) huruf b Debt securities issued by corporates that meet the criteria under Article 12 paragraph (1) letter b	50%	-	0,00
27	10303000000	Saham biasa yang dimiliki perusahaan anak bukan Bank yang memenuhi kriteria Pasal 12 ayat (1) huruf c Common shares held by non-bank subsidiaries that meet the criteria under Article 12 paragraph (1) letter c	50%	-	0,00
28	10304000000	Surat berharga pemerintah atau bank sentral negara lain dengan peringkat paling tinggi BBB+ dan paling rendah BBB- Securities issued by foreign governments or central banks with ratings from BBB+ to BBB-	50%	-	0,00
29	10305000000	Jumlah HQLA Level 2B Total HQLA Level 2B			0,00
30	10400000000	Jumlah HQLA sebelum penyesuaian Total HQLA before adjustments			4.577.256,00
31	10500000000	Penyesuaian untuk Batas Maksimum dari HQLA Level 2B Adjustment for maximum limit of HQLA Level 2B			0,00
32	10600000000	Penyesuaian untuk Batas Maksimum dari HQLA Level 2 Adjustment for maximum limit of HQLA Level 2			0,00
33	**10700000000**	**Total HQLA** Total HQLA			**4.577.256,00**

No.	Kode Komponen Component Code	Nama Komponen Component Name	Haircut atau Run-off Rate atau Inflow Rate Haircut or Run-off Rate or Inflow Rate	Nilai Outstanding atau Nilai Pasar Outstanding Amount or Market Value	Nilai setelah Haircut atau Run-off Rate atau Inflow Rate Value after Haircut or Run-off Rate or Inflow Rate
1	2	3	4	5	6
34		**B. Net Cash Outflow (Arus Kas Keluar Bersih)** B. Net Cash Outflow			
35		1. Arus Kas Keluar 1. Cash Outflows			
36		Penarikan Simpanan Nasabah Perorangan Withdrawal of retail deposits			
37		Jumlah Simpanan nasabah perorangan: Total retail deposits:			
38	20101010100	Simpanan stabil Stable deposits	5%	2.076.234	103.811,70
39	20101010200	Simpanan stabil yang memenuhi kriteria Pasal 50 ayat (2) Stable deposits that meet the criteria under Article 50 paragraph (2)	0%	-	0,00
40	20101010300	Jumlah Simpanan stabil nasabah perorangan Total stable retail deposits			103.811,70
41	20101010400	Simpanan kurang stabil Less stable deposits	10%	944.640	94.464,00
42	20101010500	Simpanan kurang stabil yang memenuhi kriteria Pasal 50 ayat (2) Less stable deposits that meet the criteria under Article 50 paragraph (2)	0%	-	0,00
43		Tambahan kategori Simpanan dengan tingkat penarikan yang lebih tinggi yang ditetapkan oleh pengawas Additional categories of deposits with higher run-off rates as determined by the supervisor			
44	20101010601	Kategori 1 Category 1	0%	-	0,00
45	20101010602	Kategori 2 Category 2	0%	-	0,00
46	20101010603	Kategori 3 Category 3	0%	-	0,00
47	20101010700	Jumlah Simpanan kurang stabil nasabah perorangan Total less stable retail deposits			94.464,00
48	20101020000	Jumlah Penarikan Simpanan Nasabah Perorangan Total withdrawal of retail deposits			198.275,70
49		Penarikan Pendanaan dari Nasabah Usaha Mikro dan Usaha Kecil Withdrawal of funding from micro and small business customers			
50		Jumlah Pendanaan nasabah Usaha Mikro dan Usaha Kecil: Total funding from micro and small business customers:			

No.	Kode Komponen Component Code	Nama Komponen Component Name	Haircut atau Run-off Rate atau Inflow Rate Haircut or Run-off Rate or Inflow Rate	Nilai Outstanding atau Nilai Pasar Outstanding Amount or Market Value	Nilai setelah Haircut atau Run-off Rate atau Inflow Rate Value after Haircut or Run-off Rate or Inflow Rate
1	2	3	4	5	6
51	20102010100	Pendanaan stabil dari nasabah yang memenuhi kriteria Pasal 15 ayat (1) Stable funding that meets the criteria under Article 15 paragraph (1)	5%	-	0,00
52	20102010200	Pendanaan stabil dari nasabah yang memenuhi kriteria Pasal 15 ayat (2) Stable funding that meets the criteria under Article 15 paragraph (2)	5%	-	0,00
53	20102010300	Pendanaan stabil dari nasabah yang memenuhi kriteria Pasal 50 ayat (2) Stable funding that meets the criteria under Article 50 paragraph (2)	0%	-	0,00
54	20102010400	Jumlah Pendanaan stabil nasabah Usaha Mikro dan Usaha Kecil Total stable funding from micro and small business customers			0,00
55	20102010500	Pendanaan kurang stabil dari nasabah yang memenuhi kriteria Pasal 21 ayat (1) Less stable funding that meets the criteria under Article 21 paragraph (1)	10%	-	0,00
56	20102010600	Pendanaan kurang stabil yang memenuhi kriteria Pasal 50 ayat (2) Less stable funding that meets the criteria under Article 50 paragraph (2)	0%	-	0,00
57		Tambahan kategori Simpanan dengan tingkat penarikan yang lebih tinggi yang ditetapkan oleh pengawas Additional categories of deposits with higher run-off rates as determined by the supervisor			
58	20102010701	Kategori 1 Category 1	0%	-	0,00
59	20102010702	Kategori 2 Category 2	0%	-	0,00
60	20102010703	Kategori 3 Category 3	0%	-	0,00
61	20102010800	Jumlah Pendanaan kurang stabil Usaha Mikro dan Usaha Kecil Total less stable funding from micro and small business customers			0,00
62	20102020000	Jumlah Penarikan Pendanaan Usaha Mikro dan Usaha Kecil Total withdrawal of funding from micro and small business customers			0,00
63		Penarikan Pendanaan dari Nasabah Korporasi Withdrawal of funding from corporate customers			
64		Jumlah Pendanaan dari nasabah korporasi: Total funding from corporate customers:			

No.	Kode Komponen Component Code	Nama Komponen Component Name	Haircut atau Run-off Rate atau Inflow Rate Haircut or Run-off Rate or Inflow Rate	Nilai Outstanding atau Nilai Pasar Outstanding Amount or Market Value	Nilai setelah Haircut atau Run-off Rate atau Inflow Rate Value after Haircut or Run-off Rate or Inflow Rate
1	2	3	4	5	6
65		Simpanan operasional: Operational deposits:			
66	20103010101	dijamin oleh LPS Insured by LPS	5%	779.147	38.957,35
67	20103010102	tidak dijamin oleh LPS Not insured by LPS	25%	420.214	105.053,50
68		Simpanan operasional yang memenuhi kriteria Pasal 50 ayat (1): Operational deposits that meet the criteria under Article 50 paragraph (1):			
69	20103010201	dijamin oleh lembaga penjaminan insured by deposit insurance institutions	0%	-	0,00
70	20103010202	tidak dijamin oleh lembaga penjaminan not insured by deposit insurance institutions	0%	-	0,00
71	20103010300	Jumlah Simpanan operasional nasabah korporasi Total operational deposits from corporate customers			144.010,85
72		Simpanan non-operasional dan/ atau kewajiban yang bersifat non-operasional Non-operational deposits and/or non-operational liabilities:			
73	20103010401	dijamin oleh LPS insured by LPS	20%	78.145	15.629,00
74	20103010402	tidak dijamin oleh LPS not insured by LPS	40%	192.216	76.886,40
75		Simpanan non-operasional dan/ atau kewajiban yang bersifat non-operasional yang memenuhi kriteria Pasal 50 ayat (1): Non-operational deposits and/or non-operational liabilities that meet the criteria under Article 50 paragraph (1):			
76	20103010501	dijamin oleh lembaga penjaminan insured by deposit insurance institutions	0%	-	0,00
77	20103010502	tidak dijamin oleh lembaga penjaminan not insured by deposit insurance institutions	0%	-	0,00
78	20103010600	Simpanan non-operasional dan/ atau kewajiban yang bersifat non-operasional yang berasal dari entitas lainnya Non-operational deposits and/or non-operational liabilities from other entities	100%	3.123.287	3.123.287,00
79	20103010700	Surat berharga berupa surat utang yang diterbitkan Bank Debt securities issued by the Bank	100%	-	0,00

No.	Kode Komponen Component Code	Nama Komponen Component Name	Haircut atau Run-off Rate atau Inflow Rate Haircut or Run-off Rate or Inflow Rate	Nilai Outstanding atau Nilai Pasar Outstanding Amount or Market Value	Nilai setelah Haircut atau Run-off Rate atau Inflow Rate Value after Haircut or Run-off Rate or Inflow Rate
1	2	3	4	5	6
80	20103010800	Jumlah Simpanan non-operasional dan/atau kewajiban yang bersifat non-operasional Total non-operational deposits and/or non-operational liabilities			3.215.802,40
81	20103020000	Jumlah Penarikan Pendanaan yang Berasal dari Nasabah Korporasi Total withdrawal of funding from corporate customers			3.359.813,25
82		Penarikan Pendanaan dengan Agunan (Secured Funding) Secured funding			
83	20104010000	Transaksi dilakukan dengan Bank Indonesia Transactions with Bank Indonesia	0%	-	0,00
84	20104020000	Transaksi dilakukan dengan agunan HQLA Level 1 Transactions secured by HQLA Level 1	0%	14.342	0,00
85	20104030000	Transaksi dilakukan dengan agunan HQLA Level 2A Transactions secured by HQLA Level 2A	15%	-	0,00
86	20104040000	Transaksi dilakukan dengan Pemerintah Pusat atau entitas sektor publik yang memiliki bobot risiko paling tinggi 20% atau bank pembangunan multilateral, dengan agunan selain HQLA Level 1 atau HQLA Level 2A Transactions with the Central Government or public sector entities with risk weight up to 20% or multilateral development banks, secured by assets other than HQLA Level 1 or Level 2A	25%	-	0,00
87	20104050000	Transaksi dengan agunan HQLA Level 2B berupa EBA Transactions secured by HQLA Level 2B in the form of RMBS	25%	-	0,00
88	20104060000	Transaksi dengan agunan HQLA Level 2B selain EBA Transactions secured by HQLA Level 2B other than RMBS	50%	-	0,00
89	20104070000	Transaksi dilakukan dengan agunan selain HQLA Transactions secured by non-HQLA collateral	100%	-	0,00
90	20104080000	Jumlah Penarikan Pendanaan dengan Agunan (Secured Funding) Total secured funding			0,00
91		Arus Kas Keluar Lainnya (Additional Requirement) Other cash outflows (additional requirement)			

No.	Kode Komponen Component Code	Nama Komponen Component Name	Haircut atau Run-off Rate atau Inflow Rate Haircut or Run-off Rate or Inflow Rate	Nilai Outstanding atau Nilai Pasar Outstanding Amount or Market Value	Nilai setelah Haircut atau Run-off Rate atau Inflow Rate Value after Haircut or Run-off Rate or Inflow Rate
1	2	3	4	5	6
92	20105010000	Arus kas keluar lainnya terkait transaksi derivatif Other outflows related to derivative transactions	100%	-	0,00
93		Arus kas keluar lainnya terkait peningkatan kebutuhan likuiditas other outflows related to increased liquidity needs:			
94	20105020100	terkait dengan penurunan peringkat (rating) Bank dalam transaksi Pendanaan, derivatif, dan perjanjian lainnya due to downgrade of the Bank's rating in funding, derivatives, and other agreements	100%	-	0,00
95	20105020200	terkait dengan perubahan mark to market atas transaksi derivatif atau transaksi lainnya (sebesar aliran agunan bersih absolut selama 30 (tiga puluh) hari yang terbesar dan terealisasikan dala 24 (dua puluh empat) bulan) due to mark-to-market changes on derivatives or other transactions (largest absolute net collateral flow over 30 days observed in the past 24 months)	0%	-	0,00
96	20105020300	terkait dengan potensi perubahan nilai agunan untuk derivatif dan transaksi lainnya due to potential changes in collateral value for derivatives and other transactions	20%	-	0,00
97	20105020400	terkait dengan kelebihan agunan yang tidak terpisah (non-segregated collateral) yang dikuasai oleh Bank yang secara kontraktual dapat diambil setiap saat oleh pihak lawan due to excess non-segregated collateral held by the Bank that can be withdrawn by counterparties at any time	100%	-	0,00
98	20105020500	terkait dengan kewajiban penyediaan agunan kepada pihak lawan (counterparty) atas suatu transaksi tertentu namun pihak lawan (counterparty) belum meminta agunan tersebut due to obligations to provide collateral to counterparties not yet requested	100%	-	0,00
99	20105020600	terkait dengan potensi penukaran agunan yang berupa HQLA menjadi bukan HQLA due to potential collateral substitution from HQLA to non-HQLA	100%	-	0,00

No.	Kode Komponen Component Code	Nama Komponen Component Name	Haircut atau Run-off Rate atau Inflow Rate Haircut or Run-off Rate or Inflow Rate	Nilai Outstanding atau Nilai Pasar Outstanding Amount or Market Value	Nilai setelah Haircut atau Run-off Rate atau Inflow Rate Value after Haircut or Run-off Rate or Inflow Rate
1	2	3	4	5	6
100		Arus kas keluar lainnya terkait kehilangan Pendanaan Other outflows related to loss of funding:			
101	20105030100	berasal dari efek beragun aset, covered bonds, dan instrumen pembiayaan terstruktur lainnya yang diterbitkan oleh Bank from asset-backed securities, covered bonds, and other structured financing instruments issued by the Bank	100%	-	0,00
102	20105030200	berasal dari asset-backed commercial paper, conduits, securities investment vehicles dan fasilitas pembiayaan lain yang serupa dengan pendanaan yang jatuh tempo dalam 30 hari kedepan dan aset yang berpotensi untuk dilunasi dalam 30 hari kedepan from asset-backed commercial paper, conduits, securities investment vehicles, and similar facilities maturing within 30 days and assets potentially callable within 30 days	0%	-	0,00
103		Arus kas keluar lainnya terkait dengan kewajiban komitmen dalam bentuk fasilitas kredit Other outflows related to credit facility commitments:			
104	20105040100	fasilitas diberikan kepada perorangan atau Usaha Mikro dan Usaha Kecil to individuals or micro and small businesses	5%	4.332	216,60
105	20105040200	fasilitas diberikan kepada korporasi non-keuangan, Pemerintah Pusat, Bank Indonesia, pemerintah negara lain, bank sentral negara lain, entitas sektor publik, dan/atau bank pembangunan multilateral to non-financial corporates, Central Government, Bank Indonesia, foreign governments, foreign central banks, public sector entities, and multilateral development banks	10%	210.712	21.071,20
106	20105040300	fasilitas diberikan kepada Bank dan/ atau lembaga jasa keuangan to banks and/or financial institutions	40%	1.278	511,20
107	20105040400	fasilitas diberikan kepada entitas lainnya to other entities	100%	-	0,00
108		Arus kas keluar lainnya terkait dengan kewajiban komitmen dalam bentuk fasilitas likuiditas Other outflows related to liquidity facility commitments:			

No.	Kode Komponen Component Code	Nama Komponen Component Name	Haircut atau Run-off Rate atau Inflow Rate Haircut or Run-off Rate or Inflow Rate	Nilai Outstanding atau Nilai Pasar Outstanding Amount or Market Value	Nilai setelah Haircut atau Run-off Rate atau Inflow Rate Value after Haircut or Run-off Rate or Inflow Rate
1	2	3	4	5	6
109	20105050100	fasilitas diberikan kepada perorangan atau Usaha Mikro dan Usaha Kecil to individuals or micro and small businesses	5%	-	0,00
110	20105050200	fasilitas diberikan kepada korporasi non-keuangan, Pemerintah Pusat, Bank Indonesia, pemerintah negara lain, bank sentral negara lain, entitas sektor publik, dan/atau bank pembangunan multilateral to non-financial corporates, Central Government, Bank Indonesia, foreign governments, foreign central banks, public sector entities, and multilateral development banks	30%	-	0,00
111	20105050300	fasilitas diberikan kepada Bank to banks	40%	-	0,00
112	20105050400	fasilitas diberikan kepada lembaga jasa keuangan dan/atau entitas lainnya to financial institutions and/or other entities	100%	-	0,00
113		Kewajiban kontraktual lainnya untuk menyediakan dana kepada: Other contractual obligations to provide funds to:			
114	20105060100	lembaga jasa keuangan financial institutions	100%	-	0,00
115	20105060200	nasabah perorangan (nilai selisih lebih antara kewajiban kontraktual untuk menyalurkan dana dengan 50% total arus kas masuk individual customers (excess of contractual obligation over 50% of total inflows)	0%	-	0,00
116	20105060300	korporasi non-keuangan (nilai selisih lebih antara kewajiban kontraktual untuk menyalurkan dana dengan 50% total arus kas masuk non-financial corporates (excess of contractual obligation over 50% of total inflows)	0%	-	0,00
117		Kewajiban kontijensi Pendanaan lainnya Other contingent funding obligations:			
118	20105070100	berasal dari instrumen trade finance from trade finance instruments	3%	-	0,00
119	20105070200	berasal dari fasilitas kredit dan fasilitas likuiditas yang bersifat *unconditionally revocable uncommitted* from unconditionally revocable uncommitted credit and liquidity facilities	0%	-	0,00

No.	Kode Komponen Component Code	Nama Komponen Component Name	Haircut atau Run-off Rate atau Inflow Rate Haircut or Run-off Rate or Inflow Rate	Nilai Outstanding atau Nilai Pasar Outstanding Amount or Market Value	Nilai setelah Haircut atau Run-off Rate atau Inflow Rate Value after Haircut or Run-off Rate or Inflow Rate
1	2	3	4	5	6
120	20105070300	berasal dari letter of credit (L/C) dan garansi yang tidak terkait dengan kewajiban trade finance from letters of credit and guarantees not related to trade finance	5%	612	30,60
121	20105070400	berasal dari permintaan potensial untuk membeli kembali utang bank atau yang terkait dengan securities investment vehicles dan fasilitas pembiayaan lainnya from potential repurchase of bank debt or related securities investment vehicles and financing facilities	5%	-	0,00
122	20105070500	berasal dari structured product yang diantisipasi oleh nasabah melalui *ready marketability* from structured products with anticipated customer demand through ready marketability	5%	-	0,00
123	20105070600	berasal dari dana kelolaan (*managed funds*) yang dijual dengan tujuan menjaga kestabilan nilai from managed funds sold to maintain stable value	5%	-	0,00
124	20105070700	kewajiban untuk menutup potensi pembelian kembali surat berharga, dengan atau tanpa agunan, yang memiliki jangka waktu lebih dari 30 (tiga puluh) hari bagi emiten yang memiliki afiliasi dengan dealer atau market maker obligations to cover potential repurchase of securities, with or without collateral, with maturity over 30 days for issuers affiliated with dealers or market makers	5%	-	0,00
125	20105070800	kewajiban non-kontraktual posisi short nasabah yang dilindungi dengan agunan nasabah lain non-contractual obligations for customer short positions covered by collateral of other customers	50%	-	0,00
126	20105080000	Arus kas keluar kontraktual lainnya Other contractual outflows	100%	11.220	11.220,00
127	20105090000	Jumlah Penarikan terkait Arus Kas Keluar Lainnya (*Additional Requirement*) Total other cash outflows (additional requirement)			33.049,60
128	20106000000	Jumlah Arus Kas Keluar Total cash outflows			3.591.138,55
129		2. Arus Kas Masuk 2. Cash Inflows			

No.	Kode Komponen Component Code	Nama Komponen Component Name	Haircut atau Run-off Rate atau Inflow Rate Haircut or Run-off Rate or Inflow Rate	Nilai Outstanding atau Nilai Pasar Outstanding Amount or Market Value	Nilai setelah Haircut atau Run-off Rate atau Inflow Rate Value after Haircut or Run-off Rate or Inflow Rate
1	2	3	4	5	6
130		Pinjaman dengan Agunan (Secured Lending) Secured lending			
131		Agunan tidak digunakan kembali untuk menutupi posisi short nasabah Collateral not reused to cover customer short positions:			
132	20201010100	Agunan berupa HQLA Level 1 Collateral in the form of HQLA Level 1	0%	402.439	0,00
133	20201010200	Agunan berupa HQLA Level 2A Collateral in the form of HQLA Level 2A	15%	-	0,00
134	20201010300	Agunan berupa EBA yang memenuhi persyaratan HQLA Level 2B Collateral in the form of RMBS meeting HQLA Level 2B criteria	25%	-	0,00
135	20201010400	Agunan berupa HQLA Level 2B selain EBA Collateral in the form of HQLA Level 2B other than RMBS	50%	-	0,00
136	20201010500	Transaksi berupa margin lending namun agunan berupa selain HQLA Margin lending transactions secured by non-HQLA	50%	-	0,00
137	20201010600	Agunan tidak memenuhi persyaratan sebagaimana tersebut diatas Collateral not meeting the above criteria	100%	-	0,00
138	20201020000	Agunan digunakan kembali untuk menutupi posisi short nasabah Collateral reused to cover customer short positions	0%	-	0,00
139	20201030000	Jumlah Arus Kas Masuk yang Berasal dari Pinjaman dengan Agunan (Secured Lending) total inflows from secured lending			0,00
140		Tagihan berdasarkan Pihak Lawan (Counterparty) Claims by counterparty			
141	20202010000	nasabah perorangan individual customers	50%	251.389	125.694,50
142	20202020000	nasabah Usaha Mikro dan Usaha Kecil micro and small business customers	50%	107	53,50
143	20202030000	lembaga jasa keuangan financial institutions	100%	186.678	186.678,00
144	20202040000	Bank Indonesia Bank Indonesia	100%	-	0,00
145	20202050000	penempatan dana pada bank lain untuk keperluan aktivitas operasional placements with other banks for operational purposes	0%	6.175	0,00

No.	Kode Komponen Component Code	Nama Komponen Component Name	Haircut atau Run-off Rate atau Inflow Rate Haircut or Run-off Rate or Inflow Rate	Nilai Outstanding atau Nilai Pasar Outstanding Amount or Market Value	Nilai setelah Haircut atau Run-off Rate atau Inflow Rate Value after Haircut or Run-off Rate or Inflow Rate
1	2	3	4	5	6
146	20202060000	lainnya (nasabah korporasi non-keuangan, Pemerintah Pusat, pemerintah negara lain, entitas sektor publik dan bank pembangunan multilateral) others (non-financial corporates, Central Government, foreign governments, public sector entities, and multilateral development banks)	50%	4.336	2.168,00
147	20202070000	Lainnya (nasabah korporasi non-keuangan, Pemerintah Pusat, pemerintah negara lain, entitas sektor publik dan bank pembangunan multilateral) dalam hal tingkat penerimaan berasal dari surat berharga bukan HQLA dengan sisa jangka waktu kurang dari 30 hari Others (same entities) where inflows arise from non-HQLA securities with remaining maturity less than 30 days	100%	-	0,00
148	20202080000	Jumlah arus kas masuk berdasarkan pihak lawan (counterparty) Total inflows by counterparty			314.594,00
149		Arus Kas Masuk Lainnya Other Cash Inflows			
150	20203010000	berasal dari transaksi derivatif from derivative transactions	100%	-	0,00
151	20203020000	berasal dari tagihan kontraktual lainnya from other contractual claims	50%	7.697	3.848,50
152	20203030000	Jumlah Arus Kas Masuk Lainnya Total Other Cash Inflows			3.848,50
153	20204000000	Jumlah Arus Kas Masuk Total Cash Inflows			318.442,50
154	20300000000	Jumlah Arus Kas Masuk yang dapat Diperhitungkan dalam Perhitungan LCR (maksimal 75% dari Total Arus Kas Keluar) Total Inflows considered in LCR calculation (maximum 75% of Total Cash Outflows)			318.442,50
155	**20400000000**	**Jumlah Net Cash Out Flow** Total Net Cash Outflow			**3.272.696,05**
156		**C. LCR**			
157	30100000000	Jumlah HQLA Total HQLA			4.577.256,00
158	30200000000	Jumlah Net Cash Out Flow Total net cash outflow			3.272.696,05
159	30300000000	Nilai LCR LCR value			139,86

Net Stable Funding Ratio (NSFR)-Bank secara Individual
Per 31 Desember 2025

Net Stable Funding Ratio (NSFR) – Bank on an Individual Basis as of December 31, 2025

No.	Komponen Keuangan Financial Components		31 Desember 2025 December 31, 2025			
			Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Angka Penuh) Carrying Amount by Remaining Maturity (in Full Amount)			
			Tanpa Jangka Waktu[1] No Maturity[1]		< 6 bulan < 6 months	
			Posisi Position	Faktor ASF ASF Factor	Posisi Position	
1	2		3	4	5	
1		Modal Capital	2.221.026.842.236		-	
1.1	a	Modal bagi Bank Umum berkantor pusat di indonesia: Capital for commercial banks headquartered in Indonesia:	2.221.026.842.236		-	
1.1.1		Modal inti (Tier 1) Core capital (Tier 1)	2.143.094.235.255	100,00%	-	
1.1.2		Modal pelengkap (Tier 2) Supplementary capital (Tier 2)	77.932.606.981	100,00%	-	
1.2	b	Modal bagi KCBA Capital for foreign bank branch offices	-	100,00%	-	
1.3	c	Instrumen modal lainnya Other capital instruments	-	100,00%	-	
2		Simpanan yang berasal dari nasabah perorangan: Deposits from individual customers:	2.178.030.691.643		887.384.311.630	
2.1	a	Simpanan stabil Stable deposits	2.073.469.433.599		215.494.046.138	
2.1.1		Simpanan tanpa jangka waktu Deposits without maturity	2.073.469.433.599		-	
2.1.1.1		- Giro Demand deposits	4.903.556.518	95,00%	-	
2.1.1.2		- Tabungan Savings	2.068.565.877.081	95,00%	-	
2.1.2		Simpanan dengan jangka waktu Deposits with maturity	-		215.494.046.138	
2.1.2.1		- Deposito Time deposits	-		215.494.046.138	
2.2	b	Simpanan kurang stabil Less stable deposits	104.561.258.044		671.890.265.492	
2.2.1		Simpanan tanpa jangka waktu Deposits without maturity	104.561.258.044		-	
2.2.1.1		- Giro Demand deposits	-	90,00%	-	
2.2.1.2		- Tabungan Savings	104.561.258.044	90,00%	-	
2.2.2		Simpanan dengan jangka waktu Deposits with maturity	-		671.890.265.492	
2.2.2.1		- Deposito Berjangka Time deposits	-		-	
2.2.2.2		- Tabungan Berjangka Time savings	-		-	
2.2.2.3		- Deposito Berjangka Time deposits	-		671.890.265.492	

		≥ 6 bulan-< 1 tahun ≥ 6 months-< 1 year		≥ 1 tahun ≥ 1 year		Total Nilai Tertimbang Total Weighted Amount
	Faktor ASF ASF Factor	Posisi Position	Faktor ASF ASF Factor	Posisi Position	Faktor ASF ASF Factor	
	6	7	8	9	10	11
		-		-		2.221.026.842.236
		-		-		2.221.026.842.236
		-		-		2.143.094.235.255
	0,00%	-	0,00%	-	0,00%	77.932.606.981
	0,00%	-	0,00%	-	0,00%	-
	0,00%	-	0,00%	-	0,00%	-
		1.120.904.580.012		22.962.800.000		3.915.012.290.573
		198.273.832.600		7.850.000.000		2.370.725.446.720
		-		-		1.969.795.961.919
		-		-		4.658.378.692
		-		-		1.965.137.583.227
		198.273.832.600		7.850.000.000		400.929.484.801
	95,00%	198.273.832.600	95,00%	7.850.000.000	100,00%	400.929.484.801
		922.630.747.412		15.112.800.000		1.544.286.843.853
		-		-		94.105.132.240
		-		-		-
		-		-		94.105.132.240
		922.630.747.412		15.112.800.000		1.450.181.711.614
	90,00%	-	90,00%	-	100,00%	-
	90,00%	-	90,00%	-	100,00%	-
	90,00%	922.630.747.412	90,00%	15.112.800.000	100,00%	1.450.181.711.614

No.	Komponen Keuangan Financial Components	31 Desember 2025 December 31, 2025			
		Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Angka Penuh) Carrying Amount by Remaining Maturity (in Full Amount)			
		Tanpa Jangka Waktu[1] No Maturity[1]		< 6 bulan < 6 months	
		Posisi Position	Faktor ASF ASF Factor	Posisi Position	
1	2	3	4	5	
3	Pendanaan yang berasal dari nasabah usaha mikro dan usaha kecil: Funding from micro and small business customers:	6.600.807.973		463.427.000.000	
3.1	a Pendanaan stabil Stable funding	6.600.807.973		143.110.000.000	
3.1.1	• Pendanaan tanpa jangka waktu Funding without maturity	6.600.807.973		-	
3.1.1.1	- Giro Demand deposits	259.225.140	95,00%	-	
3.1.1.2	- Tabungan Savings	6.341.582.833	95,00%	-	
3.1.2	• Pendanaan dengan jangka waktu Funding with maturity	-		143.110.000.000	
3.1.2.1	- Deposito Time deposits	-		143.110.000.000	
3.2	b Pendanaan kurang stabil Less stable funding	-		320.317.000.000	
3.2.1	• Pendanaan tanpa jangka waktu Funding without maturity	-		-	
3.2.1.1	- Giro Demand deposits	-	90,00%	-	
3.2.1.2	- Tabungan Savings	-	90,00%	-	
3.2.2	• Pendanaan dengan jangka waktu Funding with maturity	-		320.317.000.000	
3.2.2.1	- Deposito Time deposits	-		320.317.000.000	
3.2.2.2	- Surat Berharga Securities	-		-	
3.2.2.3	- Tabungan Berjangka Time savings	-		-	
4	Pendanaan Yang Berasal Dari Nasabah Korporasi: Funding from corporate customers:	2.899.652.274.278		4.125.762.632.629	
4.1	a Simpanan Operasional Operational deposits	2.750.158.674.278		-	
4.1.1	• Giro Demand deposits	2.217.575.750.008	50,00%	-	
4.1.2	• Tabungan Savings	532.582.924.270	50,00%	-	

		≥ 6 bulan-< 1 tahun ≥ 6 months-< 1 year		≥ 1 tahun ≥ 1 year		Total Nilai Tertimbang Total Weighted Amount
	Faktor ASF ASF Factor	Posisi Position	Faktor ASF ASF Factor	Posisi Position	Faktor ASF ASF Factor	
	6	7	8	9	10	11
		507.767.400.000		41.310.000.000		936.011.227.575
		144.000.000.000		17.500.000.000		296.525.267.575
		-		-		6.270.767.575
		-		-		246.263.883
		-		-		6.024.503.692
		144.000.000.000		17.500.000.000		290.254.500.000
	95,00%	144.000.000.000	95,00%	17.500.000.000	100,00%	290.254.500.000
		363.767.400.000		23.810.000.000		639.485.960.000
		-		-		-
		-		-		-
		-		-		-
		363.767.400.000		23.810.000.000		639.485.960.000
	90,00%	363.767.400.000	90,00%	23.810.000.000	100,00%	639.485.960.000
	90,00%	-	90,00%	-	100,00%	-
	90,00%	-	90,00%	-	100,00%	-
		6.579.269.250.648		2.125.700.000.000		7.054.712.778.778
		-		-		1.375.079.337.139
	50,00%	-	50,00%	-	100,00%	1.108.787.875.004
	50,00%	-	50,00%	-	100,00%	266.291.462.135

No.		Komponen Keuangan Financial Components	31 Desember 2025 December 31, 2025			
			Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Angka Penuh) Carrying Amount by Remaining Maturity (in Full Amount)			
			Tanpa Jangka Waktu[1] No Maturity[1]		< 6 bulan < 6 months	
			Posisi Position	Faktor ASF ASF Factor	Posisi Position	
1		2	3	4	5	
4.2	b	Simpanan Non-Operasional Dan/Atau Liabilitas Lainnya Yang Bersifat Non-Operasional Yang Berasal Dari: Non-operational deposits and/or other non-operational liabilities from:	149.493.600.000		4.125.762.632.629	
4.2.1		• Perusahaan Non-Keuangan Non-financial corporates	-	0,00%	302.417.632.628	
4.2.2		• Pemerintah Indonesia Government of Indonesia	-	0,00%	4.010.000.000	
4.2.3		• Pemerintah Negara Lain Foreign governments	-	0,00%	-	
4.2.4		• Entitas Sektor Publik Public sector entities	-	0,00%	222.170.000.001	
4.2.5		• Bank Pembangunan Multilateral Multilateral development banks	-	0,00%	-	
4.2.6		• Bank Indonesia Bank Indonesia	149.493.600.000	0,00%	-	
4.2.7		• Bank Sentral Negara Lain Foreign central banks	-	0,00%	-	
4.2.8		• Lembaga Keuangan Financial institutions	-	0,00%	3.597.165.000.000	
4.2.9		• Lainnya Others	-	0,00%	-	
5		Liabilitas Yang Memiliki Hubungan Kebergantungan Dengan Aset Tertentu Liabilities with interdependent asset relationships	-	0,00%	-	
6		Liabilitas Dan Ekuitas Lainnya: Other liabilities and equity:	15.525.476		326.915.348.321	
6.1	a	NSFR Liabilitas Derivatif NSFR derivative liabilities				
6.2	b	Liabilitas Pajak Tangguhan Deferred tax liabilities	-	100,00%	-	
6.3	c	Kepentingan Non-Pengendali Yang Tidak Memenuhi Persyaratan Untuk Diperhitungkan Sebagai Modal Inti Utama (*Tier* 1) Non-controlling interests not eligible as Common Equity Tier 1	-	100,00%	-	
6.4	d	Utang Tanggal Perdagangan (*Trade Date Payable*) Trade date payables	-	0,00%	-	
6.5	e	Ekuitas Dan Liabilitas Lainnya Yang Tidak Masuk Dalam Kategori Diatas, Termasuk Liabilitas Lainnya Tanpa Jangka Waktu*) Other equity and liabilities not included above, including other liabilities without maturity	15.525.476	0,00%	326.915.348.321	
7		Total AVAILABLE STABLE FUNDING (ASF) Total available stable funding (ASF)	7.305.326.141.606		5.803.489.292.580	

		≥ 6 bulan-< 1 tahun ≥ 6 months-< 1 year		≥ 1 tahun ≥ 1 year		Total Nilai Tertimbang Total Weighted Amount
	Faktor ASF ASF Factor	Posisi Position	Faktor ASF ASF Factor	Posisi Position	Faktor ASF ASF Factor	
	6	7	8	9	10	11
		6.579.269.250.648		2.125.700.000.000		5.679.633.441.639
	50,00%	157.479.250.648	50,00%	-	100,00%	229.948.441.638
	50,00%	50.000.000.000	50,00%	-	100,00%	27.005.000.000
	50,00%	-	50,00%	-	100,00%	-
	50,00%	61.672.000.000	50,00%	-	100,00%	141.921.000.001
	50,00%	-	50,00%	-	100,00%	-
	0,00%	-	50,00%	-	100,00%	-
	0,00%	-	50,00%	-	100,00%	-
	0,00%	6.305.118.000.000	50,00%	2.125.700.000.000	100,00%	5.278.259.000.000
	0,00%	5.000.000.000	50,00%	-	100,00%	2.500.000.000
	0,00%	-	0,00%	-	0,00%	-
		92.304.793.529		160.000.714.751		206.153.111.515
					0%	-
	0,00%	-	50,00%	-	100,00%	-
	0,00%	-	50,00%	-	100,00%	-
	0,00%	-	0,00%	-	0,00%	-
	0,00%	92.304.793.529	50,00%	160.000.714.751	100,00%	206.153.111.515
		8.300.246.024.189		2.349.973.514.751		14.332.916.250.677

No.	Komponen Keuangan Financial Components	31 Desember 2025 December 31, 2025			
		Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Angka Penuh) Carrying Amount by Remaining Maturity (in Full Amount)			
		Tanpa Jangka Waktu[1] No Maturity[1]		< 6 bulan < 6 months	
		Posisi Position	Faktor ASF ASF Factor	Posisi Position	
1	2	3	4	5	
1	Total HQLA dalam rangka perhitungan NSFR Total HQLA for NSFR calculation	1.312.027.503.319		1.406.191.490.412	
1.1	a HQLA Level 1 HQLA Level 1	1.312.027.503.319		1.406.191.490.412	
1.1.1	• kas dan setara kas Cash and cash equivalents	269.239.191.000	0,00%	-	
1.1.2	• penempatan pada Bank Indonesia Placements with Bank Indonesia	1.042.788.312.319	0,00%	1.257.468.832.205	
1.1.3	• HQLA Level 1 tidak termasuk aset yang mendapatkan faktor RSF 0% HQLA Level 1 excluding assets subject to 0% RSF factor:	-		148.722.658.207	
1.1.3.1	- bebas dari segala klaim (*unencumbered*) Unencumbered	-		-	
1.1.3.2	- tidak bebas dari segala klaim (encumbered), berdasarkan sisa jangka waktu pengikatan aset Encumbered, based on remaining encumbrance maturity	-		148.722.658.207	
1.2	b HQLA Level 2A HQLA Level 2A	-		-	
1.2.1	• bebas dari segala klaim (*unencumbered*) Unencumbered	-		-	
1.2.2	• tidak bebas dari segala klaim (*encumbered*), berdasarkan sisa jangka waktu pengikatan aset Encumbered, based on remaining encumbrance maturity	-		-	
1.3	c HQLA Level 2B HQLA Level 2B	-		-	
1.3.1	• bebas dari segala klaim (*unencumbered*) Unencumbered	-		-	
1.3.2	• tidak bebas dari segala klaim (*encumbered*), berdasarkan sisa jangka waktu pengikatan aset Encumbered, based on remaining encumbrance maturity	-		-	
2	Simpanan pada lembaga keuangan lain untuk tujuan operasional Placements with other financial institutions for operational purposes	627.049.086		-	
2.1	a bebas dari segala klaim (*unencumbered*) Unencumbered	627.049.086	50,00%	-	

		≥ 6 bulan-< 1 tahun ≥ 6 months-< 1 year		≥ 1 tahun ≥ 1 year		Total Nilai Tertimbang Total Weighted Amount
	Faktor ASF ASF Factor	Posisi Position	Faktor ASF ASF Factor	Posisi Position	Faktor ASF ASF Factor	
	6	7	8	9	10	11
		1.155.180.602.289		616.903.198.462		40.810.013.133
		1.155.180.602.289		616.903.198.462		40.810.013.133
		-		-		-
	0,00%	1.104.606.196.302	0,00%	-	0,00%	-
		50.574.405.987		616.903.198.462		40.810.013.133
	5,00%	50.574.405.987	5,00%	616.903.198.462	5,00%	33.373.880.222
	5,00%	-	50,00%	-	100,00%	7.436.132.910
		-		-		-
	15,00%	-	15,00%	-	15,00%	-
	15,00%	-	50,00%	-	50,00%	-
		-		-		-
	50,00%	-	50,00%	-	50,00%	-
	50,00%	-	50,00%	-	100,00%	-
		-		-		313.524.543
	50,00%	-	50,00%	-	100,00%	313.524.543

No.	Komponen Keuangan Financial Components	31 Desember 2025 December 31, 2025			
		Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Angka Penuh) Carrying Amount by Remaining Maturity (in Full Amount)			
		Tanpa Jangka Waktu[1] No Maturity[1]		< 6 bulan < 6 months	
		Posisi Position	Faktor ASF ASF Factor	Posisi Position	
1	2	3	4	5	
2.2	b tidak bebas dari segala klaim (*encumbered*) Encumbered	-		-	
2.2.1	• sisa jangka waktu pengikatan aset < 6 bulan Remaining encumbrance maturity < 6 months	-	50,00%	-	
2.2.2	• sisa jangka waktu pengikatan aset ≥ 6 bulan < 1 tahun Remaining encumbrance maturity ≥ 6 months < 1 year	-	50,00%	-	
2.2.3	• sisa jangka waktu pengikatan aset ≥ 1 tahun Remaining encumbrance maturity ≥ 1 year	-	100,00%	-	
3	Pinjaman dengan kategori Lancar dan Dalam Perhatian Khusus (*performing*) Performing loans and special mention loans	255.863.054.042		2.730.981.509.622	
3.1	a Pinjaman Kategori Lancar Dan Dalam Perhatian Khusus (*Performing*) Yang Diberikan Kepada: Loans provided to:	255.863.054.042		2.730.981.509.622	
3.1.1	• Lembaga Keuangan Yang Dijamin Oleh Hqla Level 1 Yang Memenuhi Persyaratan Financial institutions secured by HQLA Level 1 that meet the criteria	-		1.462.269.067.500	
3.1.1.1	- Bebas Dari Segala Klaim (*Unencumbered*) Unencumbered	-		1.462.269.067.500	
3.1.1.2	- Tidak Bebas Dari Segala Klaim (*Encumbered*) Encumbered	-		-	
3.1.1.2.1	> Sisa Jangka Waktu Pengikatan Aset < 6 Bulan Remaining encumbrance maturity < 6 months	-		-	
3.1.1.2.2	> Sisa Jangka Waktu Pengikatan Aset ≥ 6 Bulan < 1 Tahun Remaining encumbrance maturity ≥ 6 months < 1 year	-		-	
3.1.1.2.3	> Sisa Jangka Waktu Pengikatan Aset ≥ 1 Tahun Remaining encumbrance maturity ≥ 1 year	-		-	
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-HQLA Level 1, or not meeting specific criteria, or unsecured	-		-	
3.1.2.1	- Bebas Dari Segala Klaim (*Unencumbered*) Unencumbered	-		-	
3.1.2.2	- Tidak Bebas Dari Segala Klaim (*Encumbered*) Encumbered	-		-	
3.1.2.2.1	> Sisa Jangka Waktu Pengikatan Aset < 6 Bulan Remaining encumbrance maturity < 6 months	-		-	

		≥ 6 bulan-< 1 tahun ≥ 6 months-< 1 year		≥ 1 tahun ≥ 1 year		Total Nilai Tertimbang Total Weighted Amount
	Faktor ASF ASF Factor	Posisi Position	Faktor ASF ASF Factor	Posisi Position	Faktor ASF ASF Factor	
	6	7	8	9	10	11
		-		-		-
	50,00%	-	50,00%	-	100,00%	-
	50,00%	-	50,00%	-	100,00%	-
	100,00%	-	100,00%	-	100,00%	-
		1.839.016.127.371		13.215.558.189.641		12.810.815.652.692
		1.839.016.127.371		13.215.558.189.641		12.810.815.652.692
		-		-		146.226.906.750
	10,00%	-	50,00%	-	100,00%	146.226.906.750
		-		-		-
	10,00%	-	50,00%	-	100,00%	-
	50,00%	-	50,00%	-	100,00%	-
	100,00%	-	100,00%	-	100,00%	-
		-		-		-
	15,00%	-	50,00%	-	100,00%	-
		-		-		-
	15,00%	-	50,00%	-	100,00%	-

No.	Komponen Keuangan Financial Components	31 Desember 2025 December 31, 2025			
		Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Angka Penuh) Carrying Amount by Remaining Maturity (in Full Amount)			
		Tanpa Jangka Waktu[1] No Maturity[1]		< 6 bulan < 6 months	
		Posisi Position	Faktor ASF ASF Factor	Posisi Position	
1	2	3	4	5	
3.1.2.2.2	> Sisa Jangka Waktu Pengikatan Aset ≥ 6 Bulan < 1 Tahun Remaining encumbrance maturity ≥ 6 months < 1 year	-		-	
3.1.2.2.3	> Sisa Jangka Waktu Pengikatan Aset ≥ 1 Tahun Remaining encumbrance maturity ≥ 1 year	-		-	
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 and unsecured, including placements (without maturity and with maturity) not for operational purposes	-		350.000.000.000	
3.1.3.1	- Bebas Dari Segala Klaim (*Unencumbered*) Unencumbered	-		350.000.000.000	
3.1.3.2	- Tidak Bebas Dari Segala Klaim (*Encumbered*) Encumbered	-		-	
3.1.3.2.1	> Sisa Jangka Waktu Pengikatan Aset < 6 Bulan Remaining encumbrance maturity < 6 months	-		-	
3.1.3.2.2	> Sisa Jangka Waktu Pengikatan Aset ≥ 6 Bulan < 1 Tahun Remaining encumbrance maturity ≥ 6 months < 1 year	-		-	
3.1.3.2.3	> Sisa Jangka Waktu Pengikatan Aset ≥ 1 Tahun Remaining encumbrance maturity ≥ 1 year	-		-	
3.1.4	• Perusahaan Non-Keuangan, Nasabah Perorangan Dan Nasabah Usaha Mikro & Usaha Kecil, Pemerintah Indonesia, Pemerintah Negara Lain, Entitas Sektor Publik Dan Pinjaman Lain, Yang Diantaranya: Non-financial corporates, retail customers, micro and small business customers, Government of Indonesia, foreign governments, public sector entities, and other loans, including:	255.863.054.042		918.712.442.122	
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 Credit Risk-Weighted Assets (RWA) under the Standardized Approach	-		-	
3.1.4.1.1	> Bebas Dari Segala Klaim (*Unencumbered*) Unencumbered	-		-	

		≥ 6 bulan-< 1 tahun ≥ 6 months-< 1 year		≥ 1 tahun ≥ 1 year		Total Nilai Tertimbang Total Weighted Amount
	Faktor ASF ASF Factor	Posisi Position	Faktor ASF ASF Factor	Posisi Position	Faktor ASF ASF Factor	
	6	7	8	9	10	11
	50,00%	-	50,00%	-	100,00%	-
	100,00%	-	100,00%	-	100,00%	-
		-		-		52.500.000.000
	15,00%	-	50,00%	-	100,00%	52.500.000.000
		-		-		-
	15,00%	-	50,00%	-	100,00%	-
	50,00%	-	50,00%	-	100,00%	-
	100,00%	-	100,00%	-	100,00%	-
		1.839.016.127.371		13.215.558.189.641		12.612.088.745.942
		-		-		-
	50,00%	-	50,00%	-	65,00%	-

No.	Komponen Keuangan Financial Components	31 Desember 2025 December 31, 2025			
		Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Angka Penuh) Carrying Amount by Remaining Maturity (in Full Amount)			
		Tanpa Jangka Waktu[1] No Maturity[1]		< 6 bulan < 6 months	
		Posisi Position	Faktor ASF ASF Factor	Posisi Position	
1	2	3	4	5	
3.1.4.1.2	> Tidak Bebas Dari Segala Klaim (*Encumbered*) Encumbered	-		-	
3.1.4.1.2.1	1 Sisa Jangka Waktu Pengikatan Aset < 6 Bulan Remaining encumbrance maturity < 6 months	-		-	
3.1.4.1.2.2	2 Sisa Jangka Waktu Pengikatan Aset ≥ 6 Bulan < 1 Tahun Remaining encumbrance maturity ≥ 6 months < 1 year	-		-	
3.1.4.1.2.3	3 Sisa Jangka Waktu Pengikatan Aset ≥ 1 Tahun Remaining encumbrance maturity ≥ 1 year	-		-	
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 Credit Risk-Weighted Assets (RWA) under the Standardized Approach	255.863.054.042		918.712.442.122	
3.1.4.2.1	> Bebas Dari Segala Klaim (*Unencumbered*) Unencumbered	255.863.054.042		918.712.442.122	
3.1.4.2.2	> Tidak Bebas Dari Segala Klaim (*Encumbered*) Encumbered	-		-	
3.1.4.2.2.1	1 Sisa Jangka Waktu Pengikatan Aset < 6 Bulan Remaining encumbrance maturity < 6 months	-		-	
3.1.4.2.2.2	2 Sisa Jangka Waktu Pengikatan Aset ≥ 6 Bulan < 1 Tahun Remaining encumbrance maturity ≥ 6 months < 1 year	-		-	
3.1.4.2.2.3	3 Sisa Jangka Waktu Pengikatan Aset ≥ 1 Tahun Remaining encumbrance maturity ≥ 1 year	-		-	
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 Claims (including loans) to Bank Indonesia and foreign central banks with remaining maturity less than 1 year, excluding securities issued or guaranteed by them	-		-	
3.1.5.1	- Bebas Dari Segala Klaim (*Unencumbered*) Unencumbered	-		-	

		≥ 6 bulan-< 1 tahun ≥ 6 months-< 1 year		≥ 1 tahun ≥ 1 year		Total Nilai Tertimbang Total Weighted Amount
	Faktor ASF ASF Factor	Posisi Position	Faktor ASF ASF Factor	Posisi Position	Faktor ASF ASF Factor	
	6	7	8	9	10	11
		-		-		-
	50,00%	-	50,00%	-	65,00%	-
	50,00%	-	50,00%	-	65,00%	-
	100,00%	-	100,00%	-	100,00%	-
		1.839.016.127.371		13.215.558.189.641		12.612.088.745.942
	50,00%	1.839.016.127.371	50,00%	13.215.558.189.641	85,00%	12.612.088.745.942
		-		-		-
	50,00%	-	50,00%	-	85,00%	-
	50,00%	-	50,00%	-	85,00%	-
	100,00%	-	100,00%	-	100,00%	-
		-		-		-
	0,00%	-	50,00%			-

No.	Komponen Keuangan Financial Components	31 Desember 2025 December 31, 2025			
		Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Angka Penuh) Carrying Amount by Remaining Maturity (in Full Amount)			
		Tanpa Jangka Waktu[1] No Maturity[1]		< 6 bulan < 6 months	
		Posisi Position	Faktor ASF ASF Factor	Posisi Position	
1	2	3	4	5	
3.1.5.2	- Tidak Bebas Dari Segala Klaim (*Encumbered*) Encumbered	-		-	
3.1.5.2.1	> Sisa Jangka Waktu Pengikatan Aset < 6 Bulan Remaining encumbrance maturity < 6 months	-		-	
3.1.5.2.2	> Sisa Jangka Waktu Pengikatan Aset ≥ 6 Bulan < 1 Tahun Remaining encumbrance maturity ≥ 6 months < 1 year	-		-	
3.1.5.2.3	> Sisa Jangka Waktu Pengikatan Aset ≥ 1 Tahun Remaining encumbrance maturity ≥ 1 year	-		-	
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) Claims to Bank Indonesia and foreign central banks (e.g., securities issued by them)	-		-	
3.1.6.1	- Bebas Dari Segala Klaim (*Unencumbered*) Unencumbered	-		-	
3.1.6.2	- Tidak Bebas Dari Segala Klaim (*Encumbered*) Encumbered	-		-	
3.1.6.2.1	> Sisa Jangka Waktu Pengikatan Aset < 6 Bulan Remaining encumbrance maturity < 6 months	-		-	
3.1.6.2.2	> Sisa Jangka Waktu Pengikatan Aset ≥ 6 Bulan < 1 Tahun Remaining encumbrance maturity ≥ 6 months < 1 year	-		-	
3.1.6.2.3	> Sisa Jangka Waktu Pengikatan Aset ≥ 1 Tahun Remaining encumbrance maturity ≥ 1 year	-		-	
3.1.7	• Kredit Beragun Rumah Tinggal, Yang Diantaranya: Residential mortgage loans, including:	-		-	
3.1.7.1	- Dikenakan Bobot Risiko ≤ 35% Dalam Perhitungan ATMR Risiko Kredit Dengan Pendekatan Standar Assigned a Risk Weight of ≤ 35% in the Calculation of Credit Risk-Weighted Assets (RWA) under the Standardized Approach	-		-	
3.1.7.1.1	> Bebas Dari Segala Klaim (*Unencumbered*) Unencumbered	-		-	

		≥ 6 bulan-< 1 tahun ≥ 6 months-< 1 year		≥ 1 tahun ≥ 1 year		Total Nilai Tertimbang Total Weighted Amount
	Faktor ASF ASF Factor	Posisi Position	Faktor ASF ASF Factor	Posisi Position	Faktor ASF ASF Factor	
	6	7	8	9	10	11
		-				-
	0,00%	-	50,00%			-
	50,00%	-	50,00%			-
	100,00%	-	100,00%			-
		-		-		-
	0,00%	-	5,00%	-	5,00%	-
		-		-		-
	0,00%	-	5,00%	-	5,00%	-
	50,00%	-	50,00%	-	50,00%	-
	100,00%	-	100,00%	-	100,00%	-
		-		-		-
		-		-		-
	50,00%	-	50,00%	-	65,00%	-

No.	Komponen Keuangan Financial Components			31 Desember 2025 December 31, 2025			
				Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Angka Penuh) Carrying Amount by Remaining Maturity (in Full Amount)			
				Tanpa Jangka Waktu[1] No Maturity[1]		< 6 bulan < 6 months	
				Posisi Position	Faktor ASF ASF Factor	Posisi Position	
1	2			3	4	5	
3.1.7.1.2		>	Tidak Bebas Dari Segala Klaim (*Encumbered*) Encumbered	-		-	
3.1.7.1.2.1		1	Sisa Jangka Waktu Pengikatan Aset < 6 Bulan Remaining encumbrance maturity < 6 months	-		-	
3.1.7.1.2.2		2	Sisa Jangka Waktu Pengikatan Aset ≥ 6 Bulan < 1 Tahun Remaining encumbrance maturity ≥ 6 months < 1 year	-		-	
3.1.7.1.2.3		3	Sisa Jangka Waktu Pengikatan Aset ≥ 1 Tahun Remaining encumbrance maturity ≥ 1 year	-		-	
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 Credit Risk-Weighted Assets (RWA) under the Standardized Approach	-		-	
3.1.7.2.1		>	Bebas Dari Segala Klaim (*Unencumbered*) Unencumbered	-		-	
3.1.7.2.2		>	Tidak Bebas Dari Segala Klaim (*Encumbered*) Encumbered	-		-	
3.1.7.2.2.1		1	Sisa Jangka Waktu Pengikatan Aset < 6 Bulan Remaining encumbrance maturity < 6 months	-		-	
3.1.7.2.2.2		2	Sisa Jangka Waktu Pengikatan Aset ≥ 6 Bulan < 1 Tahun Remaining encumbrance maturity ≥ 6 months < 1 year	-		-	
3.1.7.2.2.3		3	Sisa Jangka Waktu Pengikatan Aset ≥ 1 Tahun Remaining encumbrance maturity ≥ 1 year	-		-	
3.2	b		Surat Berharga Yang Tidak Mengalami Gagal Bayar Dan Non-HQLA Serta Saham Yang Diperdagangkan Di Bursa Dan Non-HQLA, Dengan Syarat Tertentu Non-defaulted securities and non-HQLA listed shares meeting certain criteria	-		-	
3.2.1		•	Bebas Dari Segala Klaim (*Unencumbered*) Unencumbered	-		-	
3.2.2		•	Tidak Bebas Dari Segala Klaim (*Encumbered*) Encumbered	-		-	

		≥ 6 bulan-< 1 tahun ≥ 6 months-< 1 year		≥ 1 tahun ≥ 1 year		Total Nilai Tertimbang Total Weighted Amount
	Faktor ASF ASF Factor	Posisi Position	Faktor ASF ASF Factor	Posisi Position	Faktor ASF ASF Factor	
	6	7	8	9	10	11
		-		-		-
	50,00%	-	50,00%	-	65,00%	-
	50,00%	-	50,00%	-	65,00%	-
	100,00%	-	100,00%	-	100,00%	-
		-		-		-
	50,00%	-	50,00%	-	85,00%	-
		-		-		-
	50,00%	-	50,00%	-	85,00%	-
	50,00%	-	50,00%	-	85,00%	-
	100,00%	-	100,00%	-	100,00%	-
		-		-		-
	50,00%	-	50,00%	-	85,00%	-
		-		-		-

No.	Komponen Keuangan Financial Components		31 Desember 2025 December 31, 2025			
			Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Angka Penuh) Carrying Amount by Remaining Maturity (in Full Amount)			
			Tanpa Jangka Waktu[1] No Maturity[1]		< 6 bulan < 6 months	
			Posisi Position	Faktor ASF ASF Factor	Posisi Position	
1	2		3	4	5	
3.2.2.1	-	Sisa Jangka Waktu Pengikatan Aset < 6 Bulan Remaining encumbrance maturity < 6 months	-		-	
3.2.2.2	-	Sisa Jangka Waktu Pengikatan Aset ≥ 6 Bulan < 1 Tahun Remaining encumbrance maturity ≥ 6 months < 1 year	-		-	
3.2.2.3	-	Sisa Jangka Waktu Pengikatan Aset ≥ 1 Tahun Remaining encumbrance maturity ≥ 1 year	-		-	
4	Aset Yang Memiliki Pasangan Liabilitas Yang Saling Bergantung Assets with interdependent liabilities		-	0,00%	-	
5	Aset Lainnya Other assets:		817.143.873.960		221.397.455.890	
5.1	a	Komoditas Fisik Yang Diperdagangkan, Termasuk Emas Physical traded commodities, including gold	-	85,00%		
5.2	b	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) Keterangan: Faktor RSF Diisi Dengan Faktor RSF Yang Paling Maksimal Antara 85% Atau Faktor RSF Asli Dari Aset Tersebut Cash, securities, and other assets posted as initial margin for derivative contracts and default fund contributions at CCP			-	
5.3	c	NSFR Aset Derivatif NSFR derivative assets			-	
5.4	d	20% Liabilitas Derivatif Sebelum Dikurangi Dengan *Variation Margin* 20% of derivative liabilities before deduction of variation margin			-	
5.5	e	Piutang Tanggal Perdagangan Trade date receivables	-	0,00%	-	
5.6	f	Kredit Atau Pinjaman Dengan Kualitas Kurang Lancar, Diragukan Dan Macet (*Non-Performing Loan*) Non-performing loans	132.639.402.392	100,00%	2.041.075.074	
5.7	g	Saham Yang Tidak Diperdagangkan Di Bursa Unlisted shares	-		-	
5.8	h	Aset Tetap Fixed assets	651.214.223.808		-	
5.9	i	Faktor Pengurang Modal Capital deduction items	33.290.247.760		-	
5.10	j	Surat Berharga Yang Gagal Bayar Defaulted securities	-		-	

		≥ 6 bulan-< 1 tahun ≥ 6 months-< 1 year		≥ 1 tahun ≥ 1 year		Total Nilai Tertimbang Total Weighted Amount
	Faktor ASF ASF Factor	Posisi Position	Faktor ASF ASF Factor	Posisi Position	Faktor ASF ASF Factor	
	6	7	8	9	10	11
	50,00%	-	50,00%	-	85,00%	-
	50,00%	-	50,00%	-	85,00%	-
	100,00%	-	100,00%	-	100,00%	-
	0,00%	-	0,00%	-	0,00%	-
		6.864.531.136		181.280.387.892		542.181.777.310
						-
	0,00%	-	0,00%	-	0,00%	-
	100,00%	-	100,00%	-	100,00%	-
	100,00%	-	100,00%	-	100,00%	-
	0,00%	-	0,00%	-	0,00%	-
	100,00%	4.600.678.601	100,00%	175.601.178.052	100,00%	314.882.334.120
	100,00%	-	100,00%	-	100,00%	-
	100,00%	-	100,00%	-	100,00%	-
	100,00%	-	100,00%	-	100,00%	-
	100,00%	-	100,00%	-	100,00%	-

No.		Komponen Keuangan Financial Components	31 Desember 2025 December 31, 2025			
			Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Angka Penuh) Carrying Amount by Remaining Maturity (in Full Amount)			
			Tanpa Jangka Waktu[1] No Maturity[1]		< 6 bulan < 6 months	
			Posisi Position	Faktor ASF ASF Factor	Posisi Position	
1		2	3	4	5	
5.11	k	Aset Lainnya Yang Tidak Bebas Dari Segala Klaim (*Encumbered*) Keterangan: Faktor RSF Diisi Dengan Faktor RSF Aset Saat Bebas Dari Segala Klaim (*Unencumbered*) Other encumbered assets (RSF based on unencumbered factor)	-			
5.12	l	Aset Lainnya Yang Tidak Masuk Dalam Kategori Diatas**) Other assets not included above	-	100,00%	219.356.380.815	
6		Total Aset Total assets	2.385.661.480.407		4.358.570.455.923	
Transaksi Rekening Administratif Off-Balance Sheet Transactions						
7	a	Kewajiban Komitmen Dalam Bentuk Fasilitas Kredit Dan Fasilitas Likuiditas Yang Bersifat Tidak Dapat Dibatalkan (*Irrevocable*) Atau Dapat Dibatalkan Dengan Syarat (*Conditionally Revocable*) Commitments in the form of credit and liquidity facilities that are irrevocable or conditionally revocable			-	
8	b	Fasilitas Kredit Dan Fasilitas Likuiditas Yang Bersifat Dapat Dibatalkan Tanpa Syarat (*Unconditionally Revocable*) Credit and liquidity facilities that are unconditionally revocable			-	
9	c	Kewajiban Yang Berasal Dari Instrumen Trade Finance (Termasuk Garansi Dan *Letters Of Credit* (L/C)) Obligations from trade finance instruments (including guarantees and letters of credit)			-	
10	d	*Letters Of Credit* (L/C) Dan Garansi Yang Tidak Terkait Dengan Kewajiban *Trade Finance* Letters of credit and guarantees not related to trade finance			-	
11	e	Kewajiban Non-Kontraktual Non-contractual obligations			-	
12		Total Transaksi Rekening Administratif Total off-balance sheet transactions	-		-	
13		*Total REQUIRED STABLE FUNDING* (RSF) Total required stable funding (RSF)	2.385.661.480.407		4.358.570.455.923	
14		**Rasio Pendanaan Stabil Bersih (*Net Stable Funding Ratio* (%))** Net stable funding ratio (%)				

		≥ 6 bulan-< 1 tahun ≥ 6 months-< 1 year		≥ 1 tahun ≥ 1 year		Total Nilai Tertimbang Total Weighted Amount
	Faktor ASF ASF Factor	Posisi Position	Faktor ASF ASF Factor	Posisi Position	Faktor ASF ASF Factor	
	6	7	8	9	10	11
		mengikuti RSF aset saat bebas dari segala klaim		1.179.192.360	100,00%	1.179.192.360
	100,00%	2.263.852.535	100,00%	4.500.017.480	100,00%	226.120.250.830
		3.001.061.260.796		14.013.741.775.996		13.394.120.967.678
	5,00%	-	5,00%	-	5,00%	-
	0,00%	-	0,00%	-	0,00%	-
	3,00%	-	3,00%	-	3,00%	-
	5,00%	-	5,00%	-	5,00%	-
	5,00%	-	5,00%	-	5,00%	-
		-		-		-
		3.001.061.260.796		14.013.741.775.996		13.394.120.967.678
						107,01%

Penerapan Manajemen Risiko likuiditas (LIQA) | **Implementation of Liquidity Risk Management (LIQA)**

Manajemen Risiko likuiditas (LIQA) Liquidity Risk Management (LIQA)	
1. Tata kelola pengelolaan risiko likuiditas. Bank telah menetapkan *Risk Appetite* untuk Risiko Likuiditas yang tercantum dalam Rencana Bisnis Bank dan Bank akan selalu berusaha memenuhi kebutuhan pengambilan dana nasabah seketika dan kebutuhan pencairan kredit sesuai dengan strategi Bank yang mampu menjaga reputasi yang baik. 2. Kerangka Manajemen Risiko. a. Bank telah memiliki BPP Pengendalian Risiko Likuiditas b. Bank telah memiliki penetapan limit risk atas risiko likuiditas. c. Bank telah memilik ketentuan *Contigency Funding Plan* di dalam BPP Stress Testing Risiko Likuiditas.	1. Liquidity risk management governance. The Bank has established a Risk Appetite for Liquidity Risk as referred to in the Bank's Business Plan and the Bank will at all times seek to meet customers' immediate fund withdrawal needs and credit disbursement needs according to the Bank's strategy which is capable of maintaining a good reputation. 2. Risk Management Framework. a. Bank has had Liquidity Risk Management BPP b. Bank has made determination of risk limits for liquidity risk. c. Bank has established Contingency Funding Plan terms in Liquidity Risk Stress Testing BPP.
3. Proses Manajemen Risiko. a. Telah memiliki ketentuan *Contigency Funding Plan* pada BPP Stress Testing Likuiditas dalam memastikan kemampuan Bank untuk memperoleh sumber pendanaan yang diperlukan secara tepat dan dengan biaya yang wajar disaat Bank mengalami kondisi krisis. b. Metode pengukuran risiko likuiditas meliputi rasio likuiditas termasuk profil risiko, giro wajib minimum, stress testing dan proses pemantauan risiko likuiditas yang dilakukan secara harian, bulanan dan triwulan, mencakup: • Pemantauan terhadap kecukupan giro wajib minimum (GWM), Penyangga Likuiditas Makroprudensial (PLM) dan posisi rasio Intermediasi Makroprudensial (RIM) untuk perhitungan GWM. • Pemantauan terhadap perkembangan Rasio Intermediasi Makroprudensial (RIM). • Pemantauan terhadap perkembangan Dana Pihak Ketiga (DPK). • Pemantauan terhadap perkembangan Aktiva Likuid (DPK). • Pemantauan terhadap kepatuhan ketentuan regulator dan limit risk. • Pemantauan terhadap likuiditas bank melalui rasio-rasio likuiditas (ALDPK, ALNCD, LDR). • Rekomendasi tindaklanjut atas pantauan yang dilakukan terkait dengan adanya risiko likuiditas.	3. Risk Management Process a. Has determined Contingency Funding Plan terms in Liquidity Stress Testing BPP in order to ensure the Bank's ability to obtain required funding sources appropriately and at a reasonable cost when the Bank deals with a crisis condition. b. Liquidity risk measurement methods include liquidity ratios including risk profiles, minimum statutory giro, liquidity risk stress testing and monitoring processes carried out on a daily, monthly and quarterly basis, including: • Monitoring the adequacy of the minimum statutory giro (GWM), Macroprudential Liquidity Buffer (PLM) and the position of the Macroprudential Intermediation ratio (RIM) for calculating the GWM. • Monitoring of the development of Macroprudential Intermediation Ratio (RIM). • Monitoring of development of Third Party Funds (DPK). • Monitoring of development of Liquid Assets (DPK). • Monitoring of compliance with the regulatory provisions and risk limits. • Monitoring of the bank's liquidity via liquiditi ratios (ALDPK, ALNCD, LDR). • Recommended follow-up on the monitoring conducted in connection with the liquidity risk.
c. Strategi dalam meningkatkan likuiditas Bank melalui: • Tetap menjaga likuiditas dengan mengutamakan diversifikasi sumber dana dan mengupayakan masuknya sumber-sumber dana baru. • Mengelola sumber pendanaan Bank dan tenor harus terdiversifikasi secara tepat setiap saat untuk menghindari konsentrasi dana yang tidak semestinya menurut jenis, tenor, counterparty, serta untuk mencapai struktur pendanaan yang optimal dalam rangka untuk membiayai penyaluran dana Bank secara efisien. • Menerapkan asas prudential banking dalam melakukan penyaluran kredit dengan mempertimbangkan maturity gap. • Memperbaiki portofolio aset, antara lain dengan cara mengalihkan aset yang kurang marketable ke yang lebih marketable.	c. Strategies in increasing the Bank's liquidity by: • Regularly maintaining liquidity by prioritizing diversified sources of funds and seeking the entry of new sources of funds. • The Bank's funding sources are managed and terms must be appropriately diversified at all times in order to avoid inappropriate concentration of funds by the type, term, counterparty, and to achieve an optimal funding structure in order to finance the distribution of Bank's funds efficiently. • Applying prudential banking principles in distributing credit by taking the maturity gap into account. • Revising asset portfolio, among other things, by transferring less marketable assets to more marketable ones.

Manajemen Risiko likuiditas (LIQA)
Liquidity Risk Management (LIQA)

d. Stress Testing likuiditas yang digunakan bertujuan untuk antisipasi dalam menghadapi risiko ketidakpastian akibat adanya penarikan dana (DPK) yang sangat besar yang mempengaruhi kemampuan Bank dalam penyediaan dana dan memenuhi kewajibannya yang telah jatuh tempo.

Skenario stress secara spesifik pada Bank (Bank Specific Stress Scenario), yang dapat digunakan antara lain:

- Penarikan dana besar-besaran.
- Peningkatan kredit bermasalah.
- Hambatan dalam memperoleh pendanaan dengan atau tanpa jaminan (secured atau unsecured).
- Keterbatasan dalam melakukan transaksi pertukaran (konversi) valuta tertentu.
- Gangguan/kegagalan sistem yang mendukung operasional Bank.
- Skenario stress pada pasar (General Market Stress Scenario) yang dapat digunakan antara lain:
- Gangguan sistem ekonomi makro, kondisi ini dapat berupa resesi ekonomi yang terjadi pada lingkup nasional atau regional. Hal ini ditandai dengan memburuknya indikator-indikator ekonomi makro seperti tingkat inflasi, nilai tukar, dan lain-lain.

- Perubahan kondisi pasar, baik lokal maupun global, likuiditas ketat, penurunan harga saham, dan/atau pelebaran rentang antara kuotasi beli dan jual (bid and ask spread), gangguan pada pasar modal.
- Perubahan indikator ekonomi, misalnya tingkat inflasi, perubahan suku bunga, dan/atau depresiasi/apresiasi valuta.
- Gangguan pada sistem pembayaran
- Operasional bank yang sangat bergantung kepada sistem pembayaran/transfer dana baik nasional maupun internasional dapat terganggu apabila sistem ini tidak berjalan dengan baik.

Untuk scenario General Market Crisis (GMC) dan Bank Specific Crisis (BSC) yang dipergunakan oleh Bank adalah menguji ketahanan likuiditas Bank atas penarikan dana yang besar berdasarkan data historis Bank dari peningkatan penarikan dana dalam kondisi normal yang disimulasikan terjadi pada Bank ditambah dengan penarikan masing-masing 10 deposan terbesar dan 25 deposan terbesar sampai dengan 5 hari dan 30 hari ke depan.

Atas hasil simulasi tersebut kemudian dibuat usulan:

d. The liquidity stress testing used aims to anticipate the risk of uncertainty due to reasonably large fund withdrawals (DPK) which affect the Bank's ability to provide funds and meet its maturing obligations.

Bank Specific Stress Scenarios that can be used include:

- Large fund withdrawals
- Increase in non-performing credit.
- Obstacles in obtaining funding with or without security (secured or unsecured).

- Limitations in making exchange transactions (conversion) of certain currency.
- Disturbances/failure of system supporting the Bank's operations.
- Stress scenario on market (General Market Stress Scenario) that can be used includes:
- Macroeconomic system disruption, where this condition can take the form of an economic recession that occurs at the national or regional level. It is characterized by deterioration of macroeconomic indicators such as inflation rate, exchange rate, etc.
- Changes in market conditions, both local and global, tight liquidity, decline in share prices, and/or widening of the range between purchase and sale quotations (bid and ask spread), disruption to the capital market.
- Changes in economic indicators, for example inflation rates, changes in interest rates, and/or currency depreciation/appreciation.
- Disruption in payment system.
- The Bank's operations which are highly dependent on payment/fund transfer systems, both national and international, can be disrupted if these systems do not operate properly.

General Market Crisis (GMC) and Bank Specific Crisis (BSC) scenarios are used by the Bank to test the resilience of the Bank's liquidity for large fund withdrawals based on the Bank's historical data from the increase in fund withdrawals under normal conditions which are simulated to occur at the Bank plus the withdrawals by top 10 depositors and top 25 depositors for the next 5 days and 30 days, respectively.

From the results of such simulations, the following proposals are made:

Manajemen Risiko likuiditas (LIQA)
Liquidity Risk Management (LIQA)

- Strategi penentuan limit-limit primary reserve, secondary reserve dan tertiary reserve yang harus dijaga oleh Bank dalam menghadapi rush.
- Hasil kaji ulang terhadap strategi memelihara hubungan dengan nasabah.
- Hasil kaji ulang terhadap strategi memelihara hubungan dengan counterparty.
- Hasil kaji ulang terhadap strategi memelihara hubungan dengan pihak terkait.
- Hasil kaji ulang strategi diversifikasi simpanan.

- Strategies of defining primary reserve, secondary reserve and tertiary reserve limits which the Bank must maintain in dealing with the rush.
- Results of reviewing the strategy of maintaining relationships with customers.
- Results of reviewing the strategy of maintaining relationships with counterparties.
- Results of reviewing the strategy of maintaining relationships with relevant parties.
- Results of reviewing savings diversification strategy.

Identifikasi risiko likuiditas merupakan proses memperoleh dan menganalisis sumber-sumber risiko likuiditas yang melekat pada seluruh aktivitas bisnis/transaksi/produk yang dapat memberikan dampak finansial bagi Bank.

Liquidity risk identification is the process of obtaining and analyzing sources of liquidity risk inherent in any business activities/transactions/products with financial impact on the Bank.

Setiap aktivitas/produk/transaksi dianalisis dan dibedakan untuk memastikan bahwa setiap Risiko Likuiditas telah diidentifikasi, diukur secara akurat, dikelola sesuai dengan metode yang tepat, dan dikendalikan dengan baik.

Each activity/product/transaction is analyzed and distinguished to ensure that each Liquidity Risk has been identified, measured accurately, managed according to appropriate methods, and controlled properly.

Pengelolaan risiko likuiditas bertujuan untuk meminimalkan kemungkinan ketidakmampuan Bank dalam memperoleh sumber pendanaan arus kas, dan membangun kekuatan likuiditas struktural neraca Bank untuk mendukung pertumbuhan jangka panjang yang berkesinambungan.

Liquidity risk management aims to minimize the possibility of the Bank's inability to obtain cash flow funding sources, and build structural liquidity strength of the Bank's balance sheet in order to support sustainable long-term growth.

Bank telah melakukan pantauan portofolio Surat berharga yang dimiliki baik komposisi, nominal dan jatuh tempo sebagai langkah pengendalian terhadap limit-limit risiko likuiditas Bank.

The Bank has monitored the portfolio of securities it owns in terms of composition, nominal and maturity as a control measure against the Bank's liquidity risk limits.

Perhitungan Risiko Operasional -Bank secara Individual | **Operational Risk Calculation – Bank on an Individual Basis**

No.	Pendekatan Yang Digunakan Approach Used	31 Desember 2025 December 31, 2025	
		2018	2019
(1)	(2)	(3)	(4)
Pendapatan Bruto Gross Income			
1.a	Pendapatan Bunga Interest income	0	0
1.b	Beban Bunga Interest expense	0	0
1	Pendapatan bunga net (1.a -1.b) Net interest income (1.a -1.b)	0	0
2.a	Pendapatan deviden, komisi/provisi/*fee* Income from dividends, commissions/provisions/fees	0	0
2.b	Keuntungan transaksi spot dan derivatif Spot and derivative transaction profits	0	0
2.c	Peningkatan nilai wajar (MTM) surat berharga Increased fair value (MTM) of securities	0	0
2.d	Peningkatan nilai wajar (MTM) kredit yang diberikan Increased fair value (MTM) of credits granted	0	0
2.e	Peningkatan nilai wajar (MTM) aset keuangan lainnya Increased fair value (MTM) of other financial assets	0	0
2.f	Keuntungan dari penjualan surat berharga dalam trading book-Diperdagangkan Profits from the sale of securities in trading book-Negotiable	0	0
2.g	Keuntungan dari penjualan kredit dalam trading book-Diperdangkan Profits from the sale of credit in trading book-Negotiable	0	0
2.h	Keuntungan dari penjualan aset keuangan lainnya dalam trading book-Diperdagangkan Profits from the sale of other financial assets in trading book-Negotiable	0	0
2.i	Pendapatan non bunga lainnya 179 2430 Other non-interest income 179 2430	0	0
2	Total Pendapatan non bunga (∑ 2.a ...2.i) Total non-interest income (∑ 2.a ...2.i)	0	0
3.a	Komisi/provisi /*fee* Commissions/provisions/fees	0	0
3.b	Kerugian transaksi spot dan derivatif Spot and derivative transaction losses	0	0
3.c	Penurunan nilai wajar (MTM) surat berharga Decreased fair value (MTM) of securities	0	0
3.d	Penurunan nilai wajar (MTM) kredit yang diberikan Decreased fair value (MTM) of credit granted	0	0
3.e	Penurunan nilai wajar (MTM) aset keuangan lainnya Decreased fair value (MTM) of other financial assets	0	0
3.f	Kerugian dari penjualan surat berharga dalam trading book-Diperdagangkan Losses from sale of securities in trading book-Negotiable	0	0
3.g	Kerugian dari penjualan kredit dalam trading book-Diperdagangkan Losses from sale of credit in trading book-Negotiable	0	0
3.h	Kerugian dari penjualan aset keuangan lainnya dalam trading book-Diperdagangkan Losses from sale of other financial assets in trading book-Negotiable	0	0

No.	Pendekatan Yang Digunakan Approach Used	31 Desember 2025 December 31, 2025	
		2018	2019
(1)	(2)	(3)	(4)
3	3 Total Beban non bunga (∑ 3.a ...3.h) Total non-interest charge (∑ 3.a ...3.h)	0	0
A.	Pendapatan Bruto (1 + 2-3) Gross Income (1 + 2-3)	0	0
B.	Rata-rata Pendapatan Bruto (∑ A1...A3/n**) Average Gross Income (∑ A1...A3/n**)	0	0
C.	Beban Modal untuk Risiko Operasional (15% X B) Capital Charge for Operational Risk (15% X B)	0	0
D.	ATMR untuk Risiko Operasional (12,5 X C) ATMR for Operational Risk (12.5 X C)	0	0

Tatacara Perhitungan Pendapatan Bruto Dalam Rangka Menghitung ATMR Untuk Risiko Operasional Posisi: 2025

Method for Calculating Gross Income for the Purpose of Computing RWA for Operational Risk Position: 2025

Rekening Account	Sandi LBU Lama Old LBU Password	Sandi LBU Baru New LBU Password	Periode Period		
			2022	2023	2024
A. INDIKATOR BISNIS A. BUSINESS INDICATORS					
1. KBSD (Komponen bunga, sewa, dan dividen) KBSD (Interest, lease, and dividend component)					
1.1. Pendapatan Bunga Bruto Gross Interest Income					
1.1.a. Pendapatan bunga Interest income	101-145	1000	2.027.058	2.178.029	2.320.408
1.1.b. Beban Bunga Interest Charga	181-230	1300	715.623	834.803	1.044.462
Pendapatan bunga net (1.1a -1.1b) Net interest income (1.1a -1.1b)			1.311.434	1.343.227	1.275.947
Rata-rata pendapatan bunga nett (∑ 1.1a...1.1b/n**) Average net interest income (∑ 1.1a...1.1b/n**)					1.310.203
1.2. Aktiva Produktif Productive Assets					
1.2.a. Kas Cash		100			
1.2.b. Penempatan pada Bank Indonesia Investment in Bank Indonesia		120	3.746.302	2.038.629	1.400.555
1.2.c. Penempatan pada Bank Lain Investment in Other Banks		130	7.404	115.487	158.925
1.2.d. Tagihan spot dan derivatif Spot and derivative receivables		135	-	-	-
1.2.e. Surat berharga yang dimiliki Securities owned			555.115	964.933	1.853.277

Rekening Account	Sandi LBU Lama Old LBU Password	Sandi LBU Baru New LBU Password	Periode Period		
			2022	2023	2024
1.2.f. Tagihan atas surat berharga dengan janji dibeli kembali (repo) Receivables of marketable securities sold with agreements to repurchase (repo)		160	-	281.844	292.963
1.2.g. Tagihan atas surat berharga dengan janji dijual kembali (reverse repo) Receivables of marketable securities sold with agreements to resale (reverse repo)		164	1.693.168	1.861.907	447.605
1.2.h. Tagihan akseptasi Acceptance receivables		166	-	-	-
1.2.i. Kredit Credit			13.501.560	14.850.716	16.130.663
1.2.j. Pembiayaan syariah Sharia financing		174	-	-	-
1.2.k. Penyertaan Investments		200	978	978	978
1.2.l. Aset keuangan lainnya Other financial assets		230	87.186	144.390	97.642
Total Aktiva Produktif (1.2a -1.2b) Total Productive Assets (1.2a-1.2b)			19.591.713	20.258.885	20.382.607
Rata-rata aktiva produktif (∑ 1.2a...1.2j/n**) Average productive assets (∑ 1.2a...1.2j/n**)					20.077.735
1.3. Pendapatan deviden Dividend income	161-170	2170-2260	297	363	441
Rata-rata pendapatan deviden (∑ 1.3...1.3/n**) Average dividend income (∑ 1.3...1.3/n**)					367
KBSD Min [Abs(Pendapatan Bunga - Beban Bunga) ; 2,25% Aset Produktif] + Pendapatan Dividen KSBD Min [Abs(Interest Income- Interest Charge); 2.25% of Productive Assets] + Dividend Income					452.116
2. Komponen Jasa (KJ) Service Components (KJ)					
2.1. Pendapatan Komisi, *fee*, dan administrasi Commission, fee, and administration income			3.065	5.842	94.062
Rata-rata Pendapatan Komisi, *fee*, dan administrasi (∑ 2.3...2.3/n**) Average Commission, fee, and administration income (∑ 2.3...2.3/n**)					34.323
2.2. Beban Komisi, *fee*, dan administrasi Commission, fee, and administration charge			265	-	-
Rata-rata Beban Komisi, *fee*, dan administrasi (∑ 2.3...2.3/n**) Average Commission, fee, and administration charge (∑ 2.3...2.3/n**)					88

Rekening Account	Sandi LBU Lama Old LBU Password	Sandi LBU Baru New LBU Password	Periode Period		
			2022	2023	2024
2.3. Pendapatan operasional selain bunga (Pendapatan lainnya) Operational income other than interest (Other income)			-	-	21
Rata-rata pendapatan operasional selain bunga (∑ 2.1...2.1/n**) Average operational income other than interest (∑ 2.1...2.1/n**)					7
2.4. Beban operasional selain bunga (Beban lainnya) Operational charge other than interest (Other charge)			6.732	0	1.086
Rata-rata beban operasional selain bunga (∑ 2.2...2.2/n**) Average operational charge other than interest (∑ 2.2...2.2/n**)					2.606
KJ = Max [Pendapatan Operasional Lainnya; Beban Operasional Lainnya] + Max [Pendapatan Jasa dan Komisi; Biaya Jasa dan Komisi] KJ = Max [Other Operating Income; Other Operating Expenses] + Max [Service and Commission Income; Service and Commission Expenses]					36.929
3. Komponen Keuangan (KK) Financial Composnents (KK)					
3.1. TOTAL LABA ((RUGI) Banking Book TOTAL PROFIT (LOSS) of Banking Book			-	-	-
Rata-rata Total Laba (Rugi) Banking Book (∑ 3.1a...3.1c/n**) Average Total Profit (Loss) of Banking Book (∑ 3.1a...3.1c/n**)					-
3.2. TOTAL LABA ((RUGI) Trading Book TOTAL PROFIT (LOSS) of Trading Book			-	-	-
Rata-rata Total Laba (Rugi) Trading Book (∑ 3.2a...3.2b/n**) Average Total Profit (Loss) of Trading Book (∑ 3.2a...3.2b/n**)					-
Rata-rata komponen keuangan (∑ 3.1...3.2/n**) Average financial components (∑ 3.1...3.2/n**)					-
KK = Abs(Laba Rugi Bersih posisi Trading Book + Abs(Laba Rugi Bersih posisi Banking Book) KK = Abs (Net Profit & Loss of Trading Book position + Abs (Net Profit & Loss of Banking Book position)					-
IB = KBSD + KJ + KK					489.045
KIB = IB X α					58.685

Rekening Account	Sandi LBU Lama Old LBU Password	Sandi LBU Baru New LBU Password	Periode Period		
			2022	2023	2024
B. KERUGIAN OPERASIONAL 5 TAHUN TERAKHIR B. OPERATIONAL LOSS OF THE LAST 5 YEARS					
2. Beban Risiko Operasional Operational Risk Charge			6.725	-	-
Rata-rata beban risiko operasional (∑ 2.1...2.1/n**) Average operational risk charge (∑ 2.1...2.1/n**)					4.672
KKRO = 15 x rata-rata kerugian operasional 5 tahun terakhir KKRO = 5 x average operational loss of the last 5 years					70.076 70.076
$FPKI = Ln\left(\exp(1) - 1 + \left(\frac{KKRO}{KIB}\right)^{0,8}\right)$					1,19 1,15 1,05
Pembulatan Pembulatan					1,05
C. Modal Minimum Risiko Operasional (MMRO) = KIB X FPKI C. Operational Risk Minimum Capital (MMRO) = KIB X FPKI					**61.620**
D. ATMR untuk Risiko Operasional (12,5 X C) D. ATMR for Operational Risk (12.5 X C)					**770.246**

Tatacara Perhitungan Pendapatan Bruto Dalam Rangka Menghitung ATMR Untuk Risiko Operasional Posisi: 2024

Method for Calculating Gross Income for the Purpose of Computing RWA for Operational Risk Position: 2024

Rekening Account	Sandi LBU Lama Old LBU Password	Sandi LBU Baru New LBU Password	Periode Period		
			2022	2023	2024
A. INDIKATOR BISNIS A. BUSINESS INDICATORS					
1. KBSD (Komponen bunga, sewa, dan dividen) KBSD (Interest, lease, and dividend component)					
1.1. Pendapatan Bunga Bruto Gross Interest Income					
1.1.a. Pendapatan bunga Interest income	101-145	1000	2.009.237	2.027.058	2.178.029
1.1.b. Beban Bunga Interest Charga	181-230	1300	850.759	715.623	834.803
Pendapatan bunga net (1.1a -1.1b) Net interest income (1.1a -1.1b)			1.158.478	1.311.434	1.343.227
Rata-rata pendapatan bunga nett (∑ 1.1a...1.1b/n**) Average net interest income (∑ 1.1a...1.1b/n**)					1.271.046
1.2. Aktiva Produktif Productive Assets					
1.2.a. Kas Cash		100			
1.2.b. Penempatan pada Bank Indonesia Investment in Bank Indonesia		120	1.807.602	3.746.302	2.038.629

Rekening Account	Sandi LBU Lama Old LBU Password	Sandi LBU Baru New LBU Password	Periode Period		
			2022	2023	2024
1.2.c. Penempatan pada Bank Lain Investment in Other Banks		130	21.393	7.404	115.487
1.2.d. Tagihan spot dan derivatif Spot and derivative receivables		135	-	-	-
1.2.e. Surat berharga yang dimiliki Securities owned			264.251	555.115	964.933
1.2.f. Tagihan atas surat berharga dengan janji dibeli kembali (repo) Receivables of marketable securities sold with agreements to repurchase (repo)		160	-	-	281.844
1.2.g. Tagihan atas surat berharga dengan janji dijual kembali (reverse repo) Receivables of marketable securities sold with agreements to resale (reverse repo)		164	2.388.186	1.693.168	1.861.907
1.2.h. Tagihan akseptasi Acceptance receivables		166	-	-	-
1.2.i. Kredit Credit			13.081.843	13.501.560	14.850.716
1.2.j. Pembiayaan syariah Sharia financing		174	-	-	-
1.2.k. Penyertaan Investments		200	978	978	978
1.2.l. Aset keuangan lainnya Other financial assets		230	85.568	87.186	144.390
Total Aktiva Produktif (1.2a -1.2b) Total Productive Assets (1.2a-1.2b)			17.649.821	19.591.713	20.258.885
Rata-rata aktiva produktif (∑ 1.2a...1.2j/n**) Average productive assets (∑ 1.2a...1.2j/n**)					19.166.806
1.3. Pendapatan deviden Dividend income	161-170	2170-2260	845	297	363
Rata-rata pendapatan deviden (∑ 1.3...1.3/n**) Average dividend income (∑ 1.3...1.3/n**)					502
KBSD Min [Abs(Pendapatan Bunga - Beban Bunga) ; 2,25% Aset Produktif] + Pendapatan Dividen KSBD Min [Abs(Interest Income-Interest Charge); 2.25% of Productive Assets] + Dividend Income					431.755
2. Komponen Jasa (KJ) Service Components (KJ)					
2.1. Pendapatan Komisi, *fee*, dan administrasi Commission, fee, and administration income			2.890	3.065	5.842
Rata-rata Pendapatan Komisi, *fee*, dan administrasi (∑ 2.3...2.3/n**) Average Commission, fee, and administration income (∑ 2.3...2.3/n**)					3.932

Rekening Account	Sandi LBU Lama Old LBU Password	Sandi LBU Baru New LBU Password	Periode Period		
			2022	2023	2024
2.2. Beban Komisi, *fee*, dan administrasi Commission, fee, and administration charge			1.240	265	-
Rata-rata Beban Komisi, *fee*, dan administrasi (∑ 2.3...2.3/n**) Average Commission, fee, and administration charge (∑ 2.3...2.3/n**)					502
2.3. Pendapatan operasional selain bunga (Pendapatan lainnya) Operational income other than interest (Other income)			-	-	-
Rata-rata pendapatan operasional selain bunga (∑ 2.1...2.1/n**) Average operational income other than interest (∑ 2.1...2.1/n**)					-
2.4. Beban operasional selain bunga (Beban lainnya) Operational charge other than interest (Other charge)			39.755	6.732	0
Rata-rata beban operasional selain bunga (∑ 2.2...2.2/n**) Average operational charge other than interest (∑ 2.2...2.2/n**)					15.496
KJ = Max [Pendapatan Operasional Lainnya; Beban Operasional Lainnya] + Max [Pendapatan Jasa dan Komisi; Biaya Jasa dan Komisi] KJ = Max [Other Operating Income; Other Operating Expenses] + Max [Service and Commission Income; Service and Commission Expenses]					19.428
B. KERUGIAN OPERASIONAL 5 TAHUN TERAKHIR B. OPERATIONAL LOSS OF THE LAST 5 YEARS					
2. Beban Risiko Operasional Operational Risk Charge			39.755	6.725	-
Rata-rata beban risiko operasional (∑ 2.1...2.1/n**) Average operational risk charge (∑ 2.1...2.1/n**)					4.672
KKRO = 15 x rata-rata kerugian operasional 5 tahun terakhir KKRO = 5 x average operational loss of the last 5 years					70.076
					70.076
$FPKI = Ln\left(\exp(1) - 1 + \left(\frac{KKRO}{KIB}\right)^{0,8}\right)$					1,29
					1,23
					1,08
Pembulatan Pembulatan					1,08
C. Modal Minimum Risiko Operasional (MMRO) = KIB X FPKI C. Operational Risk Minimum Capital (MMRO) = KIB X FPKI					**58.473**
D. ATMR untuk Risiko Operasional (12,5 X C) D. ATMR for Operational Risk (12.5 X C)					**730.916**

Perhitungan Risiko Operasional -Bank secara Konsolidasi dengan Perusahaan Anak

Operational Risk Calculation – Bank on a Consolidated Basis with Subsidiaries

No.	Pendekatan Yang Digunakan Approach Used		2018	
(1)	(2)		(3)	
Pendapatan Bruto Gross Income				
	1.a	Pendapatan bunga Interest income	-	
	1.b	Beban Bunga Interest expense	-	
1	Pendapatan bunga net (1.a -1.b) Net interest income (1.a - 1.b)		-	
	2.a	Pendapatan deviden, komisi/provisi/*fee* Dividend income, commissions/provisions/fees	-	
	2.b	Keuntungan transaksi spot dan derivatif Gains from spot and derivative transactions	-	
	2.c	Peningkatan nilai wajar (MTM) surat berharga Increase in fair value (MTM) of securities	-	
	2.d	Peningkatan nilai wajar (MTM) kredit yang diberikan Increase in fair value (MTM) of loans	-	
	2.e	Peningkatan nilai wajar (MTM) aset keuangan lainnya Increase in fair value (MTM) of other financial assets	-	
	2.f	Keuntungan dari penjualan surat berharga dalam trading book-Diperdagangkan Gains from sale of securities in the trading book – traded	-	
	2.g	Keuntungan dari penjualan kredit dalam trading book-Diperdangkan Gains from sale of loans in the trading book – traded	-	
	2.h	Keuntungan dari penjualan aset keuangan lainnya dalam trading book-Diperdagangkan Gains from sale of other financial assets in the trading book – traded	-	
	2.i	Pendapatan non bunga lainnya 179 2430 Other non-interest income 179,2430	-	
2	Total Pendapatan non bunga (∑ 2.a ...2.i) Total non-interest income (∑ 2.a ... 2.i)		-	
	3.a	Komisi/provisi /*fee* Commissions/provisions/fees	-	
	3.b	Kerugian transaksi spot dan derivatif Losses from spot and derivative transactions	-	
	3.c	Penurunan nilai wajar (MTM) surat berharga Decrease in fair value (MTM) of securities	-	
	3.d	Penurunan nilai wajar (MTM) kredit yang diberikan Decrease in fair value (MTM) of loans	-	
	3.e	Penurunan nilai wajar (MTM) aset keuangan lainnya Decrease in fair value (MTM) of other financial assets	-	
	3.f	Kerugian dari penjualan surat berharga dalam trading book-Diperdagangkan Losses from sale of securities in the trading book – traded	-	
	3.g	Kerugian dari penjualan kredit dalam trading book-Diperdagangkan Losses from sale of loans in the trading book – traded	-	
	3.h	Kerugian dari penjualan aset keuangan lainnya dalam trading book-Diperdagangkan Losses from sale of other financial assets in the trading book – traded	-	
3	3 Total Beban non bunga (∑ 3.a ...3.h) Total non-interest expenses (∑ 3.a ... 3.h)		-	

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

	31 Desember 2025 December 31, 2025		31 Desember 2024 December 31, 2024		
	2019	2020	2017	2018	2019
	(4)	(5)	(3)	(4)	(5)
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
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	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-

No.	Pendekatan Yang Digunakan Approach Used	2018	
(1)	(2)	(3)	
A.	Pendapatan Bruto (1 + 2-3) Gross income (1 + 2 - 3)	-	
B.	Rata-rata Pendapatan Bruto (∑ A1...A3/n**) Average gross income (∑ A1 ... A3 / n**)	-	
C.	Beban Modal untuk Risiko Operasional (15% X B) Capital charge for operational risk (15% × B)	-	
D.	ATMR untuk Risiko Operasional (12,5 X C) RWA for operational risk (12.5 × C)	-	

Pengungkapan Kualitatif Risiko Operasional, Risiko Hukum, Risiko Reputasi, Risiko Strategik dan Risiko Kepatuhan

Qualitative Disclosure of Operational Risk, Legal Risk, Reputational Risk, Strategic Risk, and Compliance Risk

Pengungkapan Kualitatif Umum General Qualitative Disclosure	
1. Pengungkapan Kualitatif Risiko Kredit a. Pengungkapan kualitatif secara umum sebagaimana di atur dalam ketentuan Otoritas Jasa Keuangan mengenai pedoman perhitungan aset tertimbang menuru risiko untuk risiko kredit dengan menggunakan pendekatan standar, mengenai: Informasi mengenai penerapan manajemen risiko untuk risiko kredit, termasuk organisasi manajemen risiko kredit, strategi manajemen risiko kredit untuk aktivitas yang memiliki eksposur risiko kredit yang signifikan, kebijakan pengelolaan risiko konsentrasi kredit, serta mekanisme pengukuran dan pengendalian risiko kredit; i. Penerapan manajemen risiko kredit untuk risiko kredit telah dilakukan dengan maksimal. Bank telah melakukan mitigasi risiko kredit untuk aktivitas yang memiliki eksposur kredit yang signifikan seperti selalu mengedepankan prinsip prudential banking yaitu meliputi: • Prinsip konsolidasi eksposur, untuk mengetahui total eksposur kredit yang diperoleh satu debitur grup ataupun non group; • Prinsip one obligor, untuk mengetahui total fasilitas kredit dari suatu kelompok perusahaan sehingga tidak melampaui Batas Maksimum Pemberian Kredit (BMPK);	1. Qualitative Disclosure of Credit Risk a. General qualitative disclosures as regulated in the provisions of Otoritas Jasa Keuangabn regarding guidelines for calculation of risk-weighted assets for credit risk using a standard approach, regarding: Information regarding the implementation of risk management for credit risk, including credit risk management organizations, credit risk management strategies for activities with significant credit risk exposure, credit concentration risk management policies, and credit risk measurement and control mechanisms; i. The implementation of credit risk management for credit risk has been carried out optimally. The Bank has mitigated credit risk for activities with significant credit exposure, such as always prioritizing prudential banking principles, which include: • exposure consolidation principle, to confirm the total credit exposure obtained by one group or non-group debtor; • one obligor principle, to confirm the total credit facilities of a group of companies so that they do not exceed the Maximum Credit Limit (BMPK);

(Disajikan dalam Jutaan Rupiah)
(In Million Rupiah)

	31 Desember 2025 December 31, 2025		31 Desember 2024 December 31, 2024		
	2019	2020	2017	2018	2019
	(4)	(5)	(3)	(4)	(5)
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-

Pengungkapan Kualitatif Umum General Qualitative Disclosure	
• Self financing, bank memastikan bahwa calon debitur menyediakan dana sendiri minimal 20% dan maksimal pembiayaan bank adalah 80% untuk jenis kredit modal dan investasi; • Prinsip dasar analisa kredit, proses pemberian kredit harus didasarkan pada data yang cukup dan wajar, dan keputusan pemberian kredit harus didasarkan atas analisis tertulis baik secara kualitatif maupun kuantitatif; • Prinsip penetapan Kualitas Aktiva Produktif, penetapan kualitas kredit berdasarkan penialain terhadap prospek usaha, kinerja debitur dan kemampuan membayar; dan • Prinsip monitoring dan pengawasan kredit, melaksanakan kegiatan pengawasan kredit secara aktif dan konsisten terhadap seluruh fasilitas kredit yang telah diberikan.	• self financing, the bank ensures that prospective debtors provide their own funds of at least 20% and maximum bank financing is 80% for capital and investment credit types; • basic principles of credit analysis, the process of granting credit must be based on sufficient and reasonable data, and decisions on granting credit must be based on written analysis both qualitatively and quantitatively; • principles for the determination of Productive Asset Quality, definition of credit quality based on an assessment of business prospects, debtor performance and ability to pay; and • principles of credit monitoring and supervision, performing credit supervision activities actively and consistently for all credit facilities that have been provided.
ii. Bank secara aktif menyalurkan kredit produktif salah satunya melalui penyaluran Kredit Usaha Rakyat (KUR) yang juga ikut mendukung program pemerintah. Bank terus berkomitmen untuk meningkatkan rasio kredit produktif	ii. The Bank actively distributes productive credit, one of which is through the distribution of People's Business Credit (KUR), which also supports government programs. The Bank continues to be committed to increasing the productive credit ratio
iii. Bank melakukan pengukuran risiko kredit dengan metode pendekatan standar yaitu melakukan perhitungan ATMR, CAR dan penilaian ICAAP	iii. The Bank measures credit risk using a standard approach method, by calculating ATMR, CAR and ICAAP assessment

Pengungkapan Kualitatif Umum
General Qualitative Disclosure

iv. Bank melakukan pengendalian risiko kredit dengan menetapkan kebijakan perkreditan yang tertuang pada Buku Pedoman Perusahaan (BPP) tentang Perkreditan, penetapan dan evaluasi Limit Risk serta melakukan scoring risiko kredit	iv. The Bank controls credit risk by establishing credit policies as stated in the Company Handbook (BPP) on Credit, determination and evaluation of Risk Limits and conducting credit risk scoring.
b. Pengungkapan risiko kredit dengan pendekatan standar secara kualitatif mengenai:	b. Disclosure of credit risk by standard approach in qualitative manner regarding:
i. Informasi mengenai kebijakan penggunaan peringkat dalam perhitungan ATMR untuk Risiko Kredit;	i. information regarding policies on the use of rating in calculation of ATMR for Credit Risk;
ii. Dalam perhitungan ATMR, Bank selalu berpedoman pada SEOJK No. 42/SEOJK.03/2016 tanggal 28 September 2016 Tentang Pedoman Perhitungan Aset Tertimbang Menurut Risiko Kredit Dengan Menggunakan Pendekatan Standar. Sehingga untuk penggunaan peringkat selalu mengacu pada SEOJK dimaksud.	ii. In calculating ATMR, the Bank is always guided by SEOJK Number 42/SEOJK.03/2016 on September 28, 2016 concerning Guidelines for Calculation of Credit Risk-Weighted Assets Using a Standard Approach. So the use of rating always refers to the relevant SEOJK.
iii. Kategori portofolio yang menggunakan peringkat; dan	iii. Portfolio category that uses ratings; and
iv. Sesuai SEOJK di atas, Bank menetapkan kategori portofolio menggunakan peringkat. Per Desember 2020, portofolio surat berharga pada Bank hanya terdiri dari Surat Berharga Negara sehingga tidak memiliki peringkat.	iv. Subject to the foregoing SEOJK, the Bank determines portfolio categories using rating. As of December 2020, the Bank's securities portfolio only consisted of Government Securities and therefore had no rating.
v. Lembaga pemeringkat yang digunakan. Lembaga pemeringkat yang digunakan Bank adalah Fitch Ratings.	v. rating agency utilized. Rating agency utilized by the Bank is Fitch Ratings.
c. Pengungkapan mitigasi risiko kredit dengan menggunakan pendekatan standar mengenai:	b. Disclosure of credit risk mitigation using standard approach on:
i. Informasi mengenai kebijakan Bank untuk jenis agunan utama yang diterima Agunan yang diterima oleh Bank bersifat marketable, dapat dilakukan pengikatan dan meng-cover pinjaman. Jenis agunan utama yang diterima oleh Bank adalah Agunan Tunai seperti deposito dan surat berharga yang dikeluarkan oleh pemerintah; dan Agunan Non Tunai seperti tanah dan/atau tanah dan bangunan, mesin yang merupakan satu kesatuan dengan tanah dan kendaraan bermotor roda 4 (empat)/lebih.	i. information on the Bank's policies for the types of primary collateral accepted Collateral accepted by the Bank is marketable, can be tied up and covers loans. The main types of collateral accepted by the Bank are Cash Collateral such as deposits and securities issued by the government; and Non-Cash Collateral such as land and/or land and buildings, machinery which forms an integral part of the land and 4 (four)/more wheeled motorized vehicles.
ii. Informasi kebijakan, prosedur, dan proses untuk menilai dan mengelola agunan; • Agunan dinilai sesuai dengan BPP dan SOP Perkreditan pada Divisi Kredit Komersial. Nilai agunan dihitung dengan market value (nilai pasar) dan liquidation value (nilai likuidasi) • Penilaian agunan dilakukan oleh Appraisal Internal di bawah koordinasi Departemen Administrasi dan Laporan Kredit dan Appraisal Eksternal apabila total pinjaman debitur ≥ Rp5.000.000.000,- (lima miliar rupiah) • Pengelolaan agunan dilakukan oleh Cabang pengelola kredit dan dilakukan monitoring dan penilaian agunan secara berkala sesuai ketentuan yang berlaku • Pihak-pihak utama pemberi jaminan atau garansi dan kelayakan kredit dari pihak-pihak tersebut; Bank belum mengatur terkait pemberian jaminan baik dalam bentuk personal guarantee maupun corporate guarantee	ii. information on policies, procedures, and processes of appraising and managing collateral; • Collateral is assessed in accordance with BPP and Credit SOP in Commercial Credit Division. The collateral value is calculated using market value and liquidation value • Collateral appraisal is carried out by Internal Appraisal under the coordination of Administration and Credit Reports and External Appraisal Department if the debtor's total loan is ≥ IDR5,000,000,000.00 (five billion rupiah) • Collateral is managed by Credit management branches and monitored and appraised regularly according to applicable provisions. • principal parties providing security or guarantee and credit worthiness of the parties; The Bank has not regulated the provision of security either in the form of personal guarantee or corporate guarantee

Pengungkapan Kualitatif Umum General Qualitative Disclosure	
2. Pengungkapan Kualitatif Risiko Operasional Penilaian Kualitas Penerapan Manajemen Risiko (KPMR) Operasional a. Meningkatkan internalisasi Budaya Manajemen risiko operasional. b. Delegasi kewenangan yang jelas dan kuat sesuai ketentuan yang berlaku tanpa mengganggu operasional Bank. c. Ketersediaan sumber daya manusia yang memadai dari sisi kualitas dan kuantitas. d. Kebijakan pengendalian risiko terkait dengan Manajemen sumber daya manusia antara lain rekrutmen, promosi, mutasi, rotasi dan cuti serta kebijakan evaluasi secara berkala. e. Menerapkan semaksimal mungkin prinsip know your employee. f. Mengembangkan infrastruktur berbasis teknologi atau teknologi informasi (TI) guna mempercepat implementasi digital banking dan efisiensi proses. g. Pelaksanaan aktivitas operasional harus mengacu/ sesuai BPP dan SOP yang berlaku. h. Memperkuat fungsi Internal Kontrol pada semua pegawai serta pengawasan aktif dari Pemimpin Cabang/Capem.	2. Qualitative Disclosure of Operational Risk Quality Evaluation of Operational Risk Management Implementation (KPMR) a. Increasing internalization of operational risk Management Culture. b. Clear and firm delegation of authorities according to applicable provisions without any disruption to the Bank's operations. c. Availability of adequate human resources from the quality and quantity. d. Risk control policy in connection with the Management of human resources including recruitment, promotion, transfer, rotation and leave and regular evaluation policies. e. Applying the principle of know your employee as best as possible. f. Developing technology or information technology (IT) based infrastructure in order to accelerate implementation of digital banking and process efficiency. g. Performance of operational activities must refer to/ comply with applicable BPP and SOP. h. Reinforcing Internal Control function at any employees and active supervision of Branch/Sub-Branch Managers.
3. Pengungkapan Kualitatif Risiko Hukum Penilaian Kualitas Penerapan Manajemen Risiko (KPMR) Hukum Pengurus bank memiliki awereness dan pemahaman yang baik terhadap risiko hukum, tercermin dari kewenangan pengendalian yang berjalan dengan baik dengan didukung kebijakan dan prosedur hukum yang memadai. a. Kebijakan dan prosedur Manajemen Risiko Hukum sudah memadai. b. Departemen Hukum telah mendokumentasikan secara lengkap dan teratur seluruh dokumen legal penanganan kasus hukum sehingga mudah dilakukan audit trail. c. Terdapat penyelesaian beberapa kasus hukum di mana BSG menang. d. SKAI bertanggung jawab melakukan pemeriksaan terhadap pengelolaan risiko hukum yang meliputi pemeriksaan dokumen kredit, pembukaan rekening, perjanjian kerja sama dan keabsahan dokumen.	3. Qualitative Disclosure of Legal Risk Quality Assessment of Legal Risk Management Implementation (KPMR) by the Bank management must have good awareness and understanding of legal risks, reflected in control authority properly performed and supported by adequate legal policies and procedures. a. Legal Risk Management policies and procedures have been adequate. b. Legal Department has documented in complete and regular manner any legal documents on the handling of legal cases for easy audit trail. c. Several legal cases have been settled where BSG wins. d. SKAI is responsible for carrying out audit on the egal risk management which includes review of credit documents, opening of accounts, cooperation agreements and document validity
4. Pengungkapan Kualitatif Risiko Reputasi Penilaian Kualitas Penerapan Manajemen Risiko (KPMR): a. Langkah-langkah mitigasi terkait risiko reputasi tetap terus dilakukan oleh bank antara lain dengan segera melakukan penyelesaian pengaduan nasabah sesuai SLA. b. Langkah–langkah mitigasi terkait risiko reputasi dalam hal pemberitaan negative dilakukan dengan cara peningkatan dan perbaikan kualitas pelayanan infrastruktur bank terhadap nasabah serta tetap berupaya membangun/menjaga hubungan yang baik dengan stakeholders.	4. Qualitative Disclosure of Reputation Risk Quality Evaluation of Risk Management Implementation (KPMR): a. Mitigation steps related to reputation risk continue to be carried out by the bank, including immediately resolving customer complaints according to the SLA. b. Mitigation steps related to reputation risk in the event of negative news are carried out by increasing and improving the quality of bank's infrastructure services to customers and continuing to strive to build/ maintain good relationships with stakeholders.
5. Pengungkapan Kualitatif Risiko Stratejik Penilaian Kualitas Penerapan Manajemen Risiko (KPMR): a. Kebijakan dan penerapan strategi bisnis telah dilakukan sekalipun belum maksimal hal ini disebabkan kondisi pandemi COVID-19.	5. Qualitative Disclosure of Strategic Risk Quality Evaluation of Risk Management Implementation (KPMR): a. Policies and application of business strategies have been carried out even though they have not been optimal due to the conditions of COVID-19 pandemic.

Pengungkapan Kualitatif Umum General Qualitative Disclosure	
b. Penetapan Limit berdasarkan faktor-faktor yang ada belum menjadi dasar dalam penyusunan rencana strategis dan rencana bisnis yang tepat. c. Adanya koordinasi dan integrasi yang baik dari seluruh pihak dalam melihat kondisi Bank wide. d. Pengawasan aktif Direksi melalui Divisi-Divisi terkait yang optimal. e. Upaya-upaya perbaikan NPL dan peningkatan CASA perlu ditingkatkan dalam rangka mengendalikan rasio BOPO berada pada posisi ideal. f. Peningkatan mutu layanan (service excellent). g. Perbaikan dan pengembangan kualitas online banking system sudah dilaksanakan, namun perlu lebih ditingkatkan lagi. h. Rencana peningkatan volume usaha, penetrasi pada segmen baru serta peluncuran produk dan aktivitas baru disertai dengan persiapan SDM yang memadai. i. Bank perlu terus meningkatkan efektivitas dalam menghasilkan laba dari dana yang diinvestasikan pemegang saham. Proses review terhadap rencana strategik telah dilakukan secara aktif oleh Dewan Komisaris dan Direksi, sedangkan proses pemantauan dan pengendalian risiko strategic dilakukan oleh Divisi MRi secara periodik dengan membandingkan antara target yang ditetapkan dengan realisasi bisnis dan memastikan bahwa deviasi yang terjadi masih berada dalam batas toleransi yang ditetapkan.	b. Determination of Limits based on existing factors has not become the basis in the preparation of strategic plans and appropriate business plans. c. There are good coordination and integration from any parties in observing Bank-wide conditions. d. Active supervision of Board of Directors though relevant Divisions in optimal manner. e. The efforts of improving NPL and increasing CASA must be escalated in order to control BOPO ratio in ideal position. f. Service quality is increased (service excellent). g. Quality improvement and development of online banking system have been made, however, it must be intensified. h. Increased business volume plan, penetration into new segments and launch of new products and activities accompanied by preparation of adequate human resources. i. The Bank must keep increasing effectiveness in producing profits from the funds invested by shareholders. The process of reviewing strategic plans has been carried out actively by the Board of Commissioners and Board of Directors, while the strategic risk monitoring and control process is carried out by MRI Division periodically by comparing the targets defined with business realization and ensuring that deviations that occur are within the defined tolerance limit.
6. Pengungkapan Kualitatif Risiko Kepatuhan Penilaian Kualitas Penerapan Manajemen Risiko (KPMR): a. Direksi telah melakukan pemantauan dan evaluasi terhadap eksposur risiko kepatuhan melalui laporan pelaksanaan tugas Direktur Kepatuhan. b. Delegasi kewenangan dikendalikan dan dipantau secara rutin dan telah berjalan dengan baik tanpa menghambat operasional Bank. c. BPP/SOP Produk dilakukan review dari risk taking dan setiap semester di-review kembali. d. Ketentuan Internal ter-update yang berlaku di Bank serta history perubahannya masih perlu diinventarisir dan disosialisasikan dengan baik dan jelas. e. Secara umum, struktur organisasi serta kebijakan dan prosedur pengendalian risiko kepatuhan telah memadai untuk mendukung terciptanya Manajemen risiko kepatuhan. f. Meningkatkan dan melaksanakan penerapan risk culture di lingkungan pegawai secara konsisten. g. Upaya meningkatkan fungsi pengendalian internal terus dilakukan dengan adanya fungsi ICRO di setiap Cabang. h. Mencegah keterlambatan pelaporan setiap bulan dengan adanya reminder/koordinasi antar unit kerja maupun dengan cabang-cabang sehingga tidak adanya pelanggaran yang berakibat denda.	6. Qualitative Disclosure of Compliance Risk Quality Evaluation of Risk Management Implementation (KPMR): a. Board of Directors has monitored and evaluated compliance risk exposure though duty performance reports of the Compliance Director. b. Delegation of authorities is controlled and monitored routinely and has been carried out properly without any disruption to the Bank's operations. c. BPP/SOP of Products are reviewed from risk taking and shall be reviewed again per semester. d. The updated internal regulations that apply to the Bank and the history of changes shall regularly be inventoried and socialized properly and clearly. e. Organizational structure and compliance risk control policies and procedures have in general been adequate to support the creation of compliance risk Management. f. Increasing and performing the implementation of risk culture among the employees consistently. g. The effort of increasing internal control function continues to be made with the function of ICRO in each Branch. h. Preventing delays in reporting per month with reminders/coordination between work units and branches so that there are no violations that result in fines.

Kebijakan Remunerasi

Remuneration Policy

(Disajikan Dalam Jutaan Rupiah)
(In Million Rupiah)

Remunerasi Remuneration						
1	Jenis Remunerasi dan Fasilitas Type of Remuneration and Facilities		Jumlah Diterima dalam 1 (satu Tahun) Amount Received in 1 (One) Year			
			Direksi Board of Director		Dewan Komisaris Board of Commissioners	
			Orang People	Juta (Rp) Million (IDR)	Orang People	Juta (Rp) Million (IDR)
	1.	Gaji, bonus, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk non natura Salary, bonus, routine benefits, tantiem, and any other facilities of non-in-kind form	5	23.227	5	15.652
	2.	Fasilitas lain dalam bentuk natura (perumahan, asuransi kesehatan, dan sebagainya) yang: Other facilities of in-kind form (housing, health insurance, and others) which:				
		a. dapat dimiliki; Can be owned	5	6.160	5	4.832
		b. tidak dapat dimiliki Can't be owned				
		Jumlah Total		**29.387**		**20.484**

2	Jenis Remunerasi per Orang dalam 1 (Satu) Tahun *) Type of Remuneration per Person in 1 (One) Year *)	Jumlah Direksi Number of Directors	Jumlah Komisaris Number of Commissioners
	1. Di atas Rp2 miliar Above IDR2 billion	5	5
	2. Di atas Rp1 miliar s.d. Rp2 miliar Above IDR1 billion up to IDR2 million		
	3. Di atas Rp500 juta s.d. Rp1 miliar Above IDR500 million up to IDR1 millioin		
	4. Rp500 juta ke bawah IDR500 million and below		

3	A.	Remunerasi yang Bersifat Tetap*) Fixed Remuneration*)	
	1.	Tunai Cash	385.287
	2.	Saham/instrumen yang berbasis saham yang diterbitkan Bank Shares/share-based instruments issued by the Bank	-

	B.	Remunerasi yang Bersifat Variabel*) Variable Remuneration*)	Tidak Ditangguhkan Not Suspended	Ditangguhkan Suspended
	1.	Tunai Cash	79.080	1.251
	2.	Saham/instrumen yang berbasis saham yang diterbitkan Bank Shares/share-based instruments issued by the Bank	-	-

5	Remunerasi yang Bersifat Variabel Variable Remuneration*)	Jumlah Diterima dalam 1 (Satu) Tahun Amount Received in 1 (One) Year					
		Direksi Board of Director		Dewan Komisaris Board of Commissioners		Pegawai Employee	
		Orang People	Juta (Rp) Million (IDR)	Orang People	Juta (Rp) Million (IDR)	Orang People	Juta (Rp) Million (IDR)
	Jumlah Total	5	13.447	5	8.964	1.648	57.919

Sumber Daya Manusia
Human Capital

Sebagai bagian dari upaya memperkuat kualitas dan daya saing sumber daya manusia, BSG terus mengembangkan strategi pengelolaan SDM yang terintegrasi dan berorientasi pada keberlanjutan bisnis

As part of the measures to strengthen the quality and competitiveness of its human capital, BSG continues to develop integrated and business-sustainability-oriented HC management strategies

BSG menetapkan langkah strategis pengembangan SDM yang komprehensif dan berkelanjutan melalui penyelarasan program pendidikan dan pelatihan dengan arah kebijakan regulator serta strategi bisnis perusahaan. Fokus utama diarahkan pada peningkatan kompetensi berbasis sertifikasi, penguatan *hard skill* pada fungsi bisnis, serta peningkatan kapabilitas auditor dan ICRO guna memperkuat tata kelola dan mitigasi risiko. Di sisi lain, BSG juga mendorong transformasi digital melalui pengembangan sistem manajemen kinerja berbasis KPI dan penguatan talenta digital, serta melakukan penyempurnaan struktur organisasi melalui *job grading* dan skala remunerasi yang kompetitif. Implementasi asesmen berkala dan *Individual Development Plan* (IDP) bagi pegawai berpotensi tinggi turut menjadi bagian penting dalam membangun pipeline kepemimpinan yang berkelanjutan, didukung oleh penguatan budaya perusahaan yang inovatif dan berdaya saing tinggi.

BSG has established comprehensive and sustainable strategic steps for Human Capital development by aligning education and training programs with regulatory policies and the company's business strategy. The key focus is directed toward certification-based competency enhancement, strengthening hard skills within business functions, and improving the capabilities of auditors and ICROs to reinforce governance and risk mitigation. Furthermore, BSG is driving digital transformation through the development of KPI-based performance management systems and the cultivation of digital talent. The Bank is also refining its organizational structure through job grading and competitive remuneration scales. The implementation of regular assessments and Individual Development Plans (IDP) for high-potential employees remains a vital component in building a sustainable leadership pipeline, supported by an innovative and highly competitive corporate culture.

Kebijakan & Strategi Pengembangan *Human Capital*

Pengembangan *Human Capital* BSG disusun secara terarah dengan mengacu pada penyelarasan antara arah kebijakan regulator dan rencana strategis perusahaan, sehingga mampu mendukung pencapaian visi BSG serta memperkuat peran HC sebagai *business partner* di seluruh unit kerja. Pendekatan ini memastikan bahwa pengelolaan sumber daya manusia tidak hanya berfokus pada aspek administratif, tetapi juga menjadi pendorong utama produktivitas dan kinerja bisnis yang berkelanjutan.

Human Capital Development Policy & Strategy

BSG Human Capital development is strategically aligned with regulatory directives and the Bank's long-term strategic plan, ensuring it supports the achievement of BSG vision and reinforces the role of HC as a strategic business partner across all units. This approach ensures that human capital management shifts beyond administrative functions to become a primary driver of productivity and sustainable business performance.

Dalam implementasinya, kebijakan pengembangan HC dilakukan melalui integrasi hasil analisis internal dan eksternal, serta penyesuaian terhadap arah kebijakan otoritas. Fokus utama diarahkan pada peningkatan efisiensi dan produktivitas pegawai, penguatan peran HC dalam mendukung transformasi digital, serta pengembangan kompetensi yang relevan dengan kebutuhan bisnis. Selain itu, optimalisasi jaringan kantor dan penguatan kapabilitas organisasi turut menjadi bagian dari strategi untuk meningkatkan kinerja dan daya saing BSG.

Kerangka strategi pengembangan HC BSG periode 2023–2027 difokuskan pada tiga inisiatif utama, yaitu fundamental *improvement, business acceleration,* dan *business excellence.* Tahapan ini mencerminkan upaya berkelanjutan dalam memperbaiki tata kelola HC, mendorong akselerasi pertumbuhan bisnis melalui penguatan kapabilitas SDM, serta mencapai keunggulan kompetitif sebagai bank regional yang inovatif dan berorientasi pada nasabah.

Strategi tersebut juga didukung oleh peningkatan produktivitas karyawan melalui penguatan talent readiness, fokus pada pengembangan talenta unggul, pemanfaatan data dalam pengelolaan HC (*data-driven* HC), serta penerapan otomasi dan peningkatan *employee wellness.* Seluruh inisiatif ini dijalankan dalam kerangka nilai-nilai perusahaan BSGO, yang menekankan aspek *risk awareness, compliance culture*, dan *zero fraud* sebagai fondasi budaya kerja.

Sebagai pendukung implementasi strategi, BSG juga menjalankan program internalisasi budaya perusahaan dan penguatan kesadaran risiko serta kepatuhan melalui sinergi berbagai unit kerja. Dengan demikian, pengembangan Human Capital BSG diharapkan mampu menciptakan SDM yang kompeten, adaptif, dan berdaya saing tinggi dalam mendukung transformasi dan pertumbuhan bisnis bank secara berkelanjutan.

Akuisisi Talenta dan Orientasi Pegawai

BSG menerapkan strategi akuisisi talenta yang terstruktur dan berkelanjutan melalui proses rekrutmen dan seleksi yang bertujuan untuk memperoleh kandidat terbaik sesuai kebutuhan organisasi. Dalam upaya menarik talenta berkualitas, BSG membangun citra sebagai *employer of choice* dengan menciptakan lingkungan kerja yang kondusif, inklusif, dan berorientasi pada pengembangan karyawan. Pendekatan ini didukung oleh dua faktor utama, yaitu *engagement* dan *enablement.*

Engagement diwujudkan melalui penciptaan keterikatan emosional pegawai dengan perusahaan, antara lain melalui kejelasan jenjang karier, kepercayaan terhadap kepemimpinan, budaya kerja yang saling menghargai, fokus pada pelayanan, peluang pengembangan, serta pemberian kompensasi dan benefit yang kompetitif. Sementara itu, *enablement* difokuskan pada pemberdayaan pegawai melalui penguatan manajemen kinerja, pemberian kewenangan yang jelas, ketersediaan sumber daya, program pelatihan, kerja sama tim, serta penyempurnaan struktur dan proses kerja.

In its implementation, HC development policies integrate internal and external analytical results while adapting to the directives of the authorities. The key focus is directed toward increasing employee efficiency and productivity, strengthening HC's role in supporting digital transformation, and developing competencies relevant to business needs. Furthermore, the optimization of the branch network and the enhancement of organizational capabilities remain integral to BSG strategy to improve performance and competitiveness.

BSG HC Development Strategy Framework for 2023–2027 is centered on three key initiatives, namely Fundamental Improvement, Business Acceleration, and Business Excellence. these stages reflect continuous efforts to improve HC governance, drive business growth through enhanced human capital capabilities, and achieve a competitive advantage as an innovative, customer-oriented regional bank.

This strategy is further supported by increasing employee productivity through talent readiness, a focus on developing high-performing talent, the utilization of data-driven HC management, and the implementation of automation and employee wellness programs. All initiatives are executed within the framework of the BSGO corporate values, which emphasize risk awareness, compliance culture, and zero fraud as the foundation of the working culture.

The strategic implementation is supported by the internalization of corporate values and the strengthening of risk and compliance cultures across all work units. Through these synergies, BSG Human Capital development aims to produce a resilient and high-performing workforce capable of navigating the Bank's digital transformation and ensuring long-term institutional growth.

Talent Acquisition and Employee Onboarding

BSG implements a structured and sustainable talent acquisition strategy through recruitment and selection processes designed to secure the best candidates aligned with organizational needs. To attract high-quality talent, BSG builds its brand as an Employer of Choice by fostering a conducive, inclusive, and development-oriented work environment. This approach is underpinned by two key factors, namely Engagement and Enablement.

Engagement is achieved by building an emotional connection between employees and the company through clear career paths, trust in leadership, a culture of mutual respect, a focus on service, development opportunities, and competitive compensation and benefits. Meanwhile, Enablement focuses on employee empowerment through robust performance management, clear delegation of authority, resource availability, training programs, teamwork, and the refinement of organizational structures and workflows.

Untuk memperluas jangkauan talenta, BSG juga melakukan promosi melalui berbagai kanal digital dan konvensional serta mengembangkan *pipeline* talenta sejak dini melalui program beasiswa, magang bersertifikat, dan kerja sama dengan perguruan tinggi. Pendekatan ini memungkinkan BSG memperoleh kandidat *fresh graduate* potensial sekaligus membangun keterikatan awal sebelum memasuki proses rekrutmen formal.

Selain akuisisi talenta, BSG juga memastikan proses transisi dan adaptasi pegawai berjalan optimal melalui program onboarding yang komprehensif. Program ini mencakup tahapan *pra-onboarding, onboarding*, hingga orientasi dan pendampingan (*mentorship*), baik bagi pegawai baru jalur *fresh graduate* maupun *professional hire.*

Pada tahap awal, pegawai diberikan pemahaman terkait status kepegawaian, tugas dan tanggung jawab, kompensasi, serta budaya perusahaan. Selanjutnya, pada tahap onboarding, pegawai diperkenalkan dengan lingkungan kerja, struktur organisasi, serta fasilitas yang mendukung pelaksanaan tugas. Pada tahap orientasi dan pendampingan, pegawai mendapatkan bimbingan dari mentor maupun atasan langsung untuk memahami proses bisnis, nilai-nilai perusahaan, serta penguasaan kompetensi dasar sesuai bidang tugasnya.

Selain itu, BSG juga menerapkan *performance plan* sejak awal masa kerja melalui penetapan target kinerja (*goal setting*) serta sesi *coaching* dan *counseling* secara berkala. Pendekatan ini bertujuan untuk mempercepat proses adaptasi, meningkatkan produktivitas, serta memastikan setiap pegawai mampu memberikan kontribusi optimal bagi pencapaian tujuan organisasi.

Pengembangan Talenta dan Manajemen Suksesi

BSG menerapkan pengembangan talenta secara terstruktur melalui proses talent mapping untuk mengidentifikasi pegawai yang memiliki kinerja dan potensi tinggi sebagai bagian dari talent pool. Penilaian dilakukan berdasarkan kinerja individu dan hasil asesmen potensi yang kemudian diklasifikasikan dalam beberapa kategori, seperti Star, Challenger, *Developing, Sleeping*, dan *Red Flag*. Pegawai dengan klasifikasi unggul, khususnya Star dan *Challenger*, diprioritaskan sebagai kandidat suksesor dalam pengisian posisi strategis di masa mendatang.

Sebagai bagian dari manajemen suksesi, BSG memastikan ketersediaan calon pemimpin melalui pemetaan posisi jabatan dan penyusunan jalur suksesi yang jelas, baik di kantor pusat maupun jaringan cabang. Proses ini didukung oleh Komite *Talent Management* yang berperan dalam menetapkan dan mengevaluasi daftar *talent pool* secara berkala, sehingga pengisian posisi strategis dapat dilakukan secara tepat waktu dan sesuai kebutuhan organisasi.

To broaden its talent reach, BSG promotes opportunities through various digital and conventional channels and develops an early-stage talent pipeline via scholarship programs, certified internships, and university partnerships. This approach allows BSG to secure high-potential fresh graduate candidates while establishing early engagement before they enter the formal recruitment process.

Beyond talent acquisition, BSG ensures an optimal transition and adaptation process through a comprehensive onboarding program. This program spans pre-onboarding, onboarding, and orientation and mentorship phases, catering to both fresh graduates and professional hires.

In the initial stage, employees are provided with an understanding of their employment status, roles and responsibilities, compensation, and corporate culture. During the onboarding stage, they are introduced to the work environment, organizational structure, and supporting facilities. In the orientation and mentorship phase, employees receive guidance from mentors and direct supervisors to understand business processes, corporate values, and core competencies relevant to their specific fields.

Furthermore, BSG implements a performance plan from the start of employment by establishing clear goal settings and conducting regular coaching and counseling sessions. This approach aims to accelerate the adaptation process, boost productivity, and ensure that every employee is capable of providing an optimal contribution toward achieving organizational goals.

Talent Development and Succession Management

BSG implements structured talent development through a talent mapping process to identify employees with high performance and potential as part of the talent pool. Assessments are conducted based on individual performance and potential assessment results, which are then classified into several categories, such as Star, Challenger, Developing, Sleeping, and Red Flag. Employees with top-tier classifications, particularly Stars and Challengers, are prioritized as successor candidates for strategic positions in the future.

As part of succession management, BSG ensures the availability of future leaders through job position mapping and the establishment of clear succession paths, both at the head office and across the branch network. This process is supported by the Talent Management Committee, which is responsible for establishing and evaluating the talent pool list regularly, ensuring that strategic positions are filled in a timely manner and in accordance with organizational needs.

Untuk mendukung kesiapan talenta, BSG mengimplementasikan program pengembangan berbasis *Individual Development Plan* (IDP) yang disusun secara personal sesuai dengan kebutuhan kompetensi dan potensi pegawai. Program ini mencakup berbagai metode pembelajaran, seperti formal *learning, social learning* melalui *mentoring* dan *coaching*, serta experiential learning melalui penugasan dan proyek kerja.

Pelaksanaan IDP dilakukan secara kolaboratif antara pegawai, atasan langsung, dan Divisi *Human Capital,* dengan proses monitoring dan evaluasi yang berkelanjutan untuk memastikan efektivitas pengembangan kompetensi. Melalui pendekatan ini, BSG berkomitmen untuk menciptakan talenta yang siap pakai (*ready now*) maupun siap berkembang (*ready future*), sehingga mampu mendukung kesinambungan kepemimpinan dan pertumbuhan bisnis secara berkelanjutan.

Fokus Peningkatan Kompetensi

Pada tahun 2025, BSG memfokuskan program pendidikan dan pelatihan pada penguatan kompetensi teknis, pengembangan kepemimpinan, serta peningkatan kapabilitas digital guna mendukung transformasi bisnis bank secara berkelanjutan. Hal ini tercermin dari penyusunan kalender pelatihan yang komprehensif dan mencakup berbagai fungsi strategis organisasi, mulai dari operasional, bisnis, manajemen risiko, hingga teknologi informasi.

Program pelatihan diarahkan untuk meningkatkan kualitas sumber daya manusia melalui kombinasi *in-house training,* pelatihan publik, serta pembelajaran berbasis digital. Materi pelatihan mencakup penguatan kompetensi inti perbankan seperti audit, *treasury*, perkreditan, manajemen risiko, serta layanan nasabah (*customer service excellence*), sekaligus mendorong peningkatan kompetensi di bidang digital banking, kepemimpinan, dan pengembangan bisnis. Selain itu, BSG juga menaruh perhatian pada pengembangan soft skills, seperti komunikasi, *problem solving*, serta pengambilan keputusan yang efektif.

Secara keseluruhan, pelaksanaan program pelatihan sepanjang tahun 2025 menunjukkan komitmen BSG dalam membangun *human capital* yang adaptif, kompeten, dan berdaya saing tinggi. Melalui pendekatan pembelajaran yang terstruktur dan berkelanjutan, BSG memastikan bahwa setiap pegawai memiliki kapabilitas yang selaras dengan kebutuhan bisnis, sekaligus mendukung pencapaian kinerja dan transformasi organisasi di tengah dinamika industri perbankan.

To support talent readiness, BSG implements development programs based on Individual Development Plans (IDP), which are personally tailored to the competency needs and potential of each employee. This program encompasses various learning methods, including formal learning, social learning through mentoring and coaching, and experiential learning through assignments and work projects.

The execution of the IDP is a collaborative effort between the employee, their direct supervisor, and the Human Capital Division, supported by continuous monitoring and evaluation to ensure the effectiveness of competency development. Through this approach, BSG is committed to creating talent that is both “ready now” and “ready for the future”, thereby ensuring leadership continuity and sustainable business growth.

Competency Development Focus

In 2025, BSG focused its education and training programs on strengthening technical competencies, leadership development, and enhancing digital capabilities to support the bank’s sustainable business transformation. This is reflected in the formulation of a comprehensive training calendar covering various strategic organizational functions, ranging from operations and business to risk management and information technology.

Training programs were directed toward improving human resource quality through a combination of in-house training, public seminars, and digital-based learning. The training curriculum included reinforcing core banking competencies such as auditing, treasury, lending, risk management, and customer service excellence, while simultaneously driving competency enhancement in digital banking, leadership, and business development. Additionally, BSG paid significant attention to soft skills development, including communication, problem-solving, and effective decision-making.

Overall, the execution of the 2025 training programs demonstrates BSG commitment to building an adaptive, competent, and highly competitive workforce. Through a structured and continuous learning approach, BSG ensures that every employee possesses capabilities aligned with business needs, supporting the achievement of organizational performance and transformation amidst the dynamics of the banking industry.

Langkah Strategis BSG ke Depan

BSG menetapkan langkah strategis pengembangan SDM yang terarah dan selaras dengan kebijakan regulator serta kebutuhan transformasi bisnis ke depan. Fokus utama diarahkan pada penyelarasan kurikulum pendidikan dan pelatihan dengan Cetak Biru Pengembangan SDM Sektor Jasa Keuangan dari OJK serta Cetak Biru *Human Capital* BSG tahun 2026, sehingga pengembangan kompetensi pegawai mampu mendukung pencapaian sasaran strategis perusahaan secara berkelanjutan.

BSG juga mendorong peningkatan kualitas kompetensi melalui program pelatihan berbasis sertifikasi sesuai Standar Kompetensi Kerja Nasional Indonesia (SKKNI), guna memastikan pemenuhan *job requirement* sekaligus memenuhi ketentuan regulator. Penguatan kompetensi teknis (*hard skill*) pada fungsi bisnis menjadi prioritas utama dalam mendukung akselerasi pertumbuhan bisnis, disertai dengan peningkatan kapasitas auditor dan ICRO untuk memperkuat tata kelola perusahaan serta mitigasi risiko kepatuhan.

Di sisi pengembangan organisasi, BSG akan melakukan penyempurnaan struktur SDM melalui penyusunan job grading dan skala remunerasi yang lebih kompetitif. Transformasi digital juga menjadi fokus penting, antara lain melalui digitalisasi *Performance Management System* berbasis KPI serta pengembangan talenta digital dalam penyusunan materi e-sertifikasi bagi pegawai. Selain itu, pelaksanaan asesmen secara berkala akan terus diperkuat guna memastikan kesiapan pegawai dalam mengisi posisi strategis sesuai kebutuhan organisasi.

Sebagai bagian dari pengelolaan talenta, BSG mengoptimalkan implementasi *Individual Development Plan* (IDP) khususnya bagi pegawai dengan kategori *High Potential High Performance* (HIPO), sehingga tercipta *pipeline* kepemimpinan yang berkelanjutan. Seluruh inisiatif tersebut didukung oleh program penguatan budaya perusahaan BSGO yang menekankan nilai daya saing, kreativitas, dan inovasi, guna membentuk insan BSG yang unggul dan siap menghadapi dinamika industri perbankan di masa depan

CBSG Strategic Plans

BSG has established strategic Human Capital (HC) development steps that are targeted and aligned with regulatory policies and future business transformation needs. The primary focus is directed toward aligning education and training curricula with OJK's Financial Services Sector Human Capital Development Blueprint and the 2026 BSG Human Capital Blueprint, ensuring that employee competency development supports the achievement of the company's strategic goals sustainably.

BSG is also driving competency quality improvements through certification-based training programs in accordance with the Indonesian National Work Competency Standards (SKKNI). This ensures the fulfillment of job requirements while meeting regulatory mandates. Strengthening technical competencies (hard skills) within business functions is a top priority to support business growth acceleration, accompanied by capacity building for auditors and ICROs to reinforce corporate governance and compliance risk mitigation.

In terms of organizational development, BSG will refine its human capital structure by formulating more competitive job grading and remuneration scales. Digital transformation also remains a critical focus, including the digitalization of the KPI-based Performance Management System and the development of digital talent through the creation of e-certification materials for employees. Furthermore, regular assessments will be strengthened to ensure employee readiness for strategic positions as required by the organization.

As part of talent management, BSG is optimizing the implementation of Individual Development Plans (IDP), specifically for employees in the High Potential High Performance (HIPO) category, to create a sustainable leadership pipeline. All these initiatives are supported by the BSGO Corporate Culture reinforcement program, which emphasizes competitiveness, creativity, and innovation to cultivate an excellent BSG workforce ready to face future banking industry dynamics.

Jaringan Kantor dan Operasional
Office Network and Operations

BSG terus memperkuat peran strategisnya melalui pengembangan jaringan kantor dan optimalisasi layanan operasional yang terintegrasi dan berorientasi pada kebutuhan nasabah

BSG continues to strengthen its strategic role through the development of its branch network and the optimization of integrated operational services oriented toward customer needs

BSG terus memperkuat jaringan kantor dan layanan operasional secara inklusif dengan memperluas jangkauan hingga sebagian besar kecamatan di Sulawesi Utara dan Gorontalo serta wilayah strategis lainnya, termasuk daerah kepulauan dan perbatasan. Didukung oleh jaringan kantor yang luas dan infrastruktur layanan seperti ATM/CDM, BSG juga berperan aktif dalam mendukung stabilitas sistem keuangan melalui kerja sama dengan Bank Indonesia dalam pengelolaan kas titipan di wilayah 3T, serta menghadirkan kantor kas di lingkungan pemerintah daerah untuk mendukung kelancaran transaksi keuangan daerah. Di sisi layanan, BSG mengoptimalkan kualitas pelayanan melalui penyediaan kanal komunikasi terintegrasi serta penguatan sinergi dalam ekosistem Kelompok Usaha Bank (KUB), termasuk kolaborasi dengan Bank Mega untuk meningkatkan service quality. Ke depan, strategi pengembangan difokuskan pada ekspansi selektif, efisiensi operasional, serta integrasi layanan fisik dan digital guna meningkatkan daya saing, akuisisi nasabah, dan pertumbuhan bisnis secara berkelanjutan.

BSG continues to reinforce its branch network and operational services inclusively by expanding its reach to the majority of districts across North Sulawesi and Gorontalo, as well as other strategic areas, including archipelago and border regions. Supported by an extensive branch network and service infrastructure such as ATMs/CDMs, BSG also plays an active role in supporting financial system stability through collaboration with Bank Indonesia in managing cash depots in 3T (Frontier, Outermost, and Remote) areas. Furthermore, BSG provides cash offices within local government environments to support the smooth flow of regional financial transactions. In terms of service, BSG optimizes service quality through the provision of integrated communication channels and strengthened synergy within the Bank Business Group (KUB) ecosystem, including collaboration with Bank Mega to enhance service quality. Moving forward, the development strategy is focused on selective expansion, operational efficiency, and the integration of physical and digital services to boost competitiveness, customer acquisition, and sustainable business growth.

Memperluas Akses Layanan Melalui Jaringan Kantor yang Inklusif

BSG terus memperkuat perannya sebagai bank pembangunan daerah dengan memperluas jangkauan jaringan kantor yang tersebar di sebagian besar kecamatan di Provinsi Sulawesi Utara dan Gorontalo, serta didukung oleh kehadiran jaringan di wilayah strategis lainnya seperti Jawa Timur dan DKI Jakarta. Kehadiran ini tidak hanya menjangkau pusat-pusat ekonomi, tetapi juga wilayah pelosok hingga kepulauan, termasuk daerah yang berada di dekat perbatasan.

Expanding Access Through Inclusive Office Network

BSG continues to fortifyits role as a Regional Development Bank by expanding its office network coverage across the majority of districts in North Sulawesi and Gorontalo, supported by a presence in other strategic regions such as East Java and DKI Jakarta. This presence extends beyond economic hubs to reach remote and archipelago areas, including regions near national borders.

Hingga saat ini, BSG didukung oleh jaringan operasional yang terdiri dari 1 Kantor Wilayah, 1 Kantor Cabang Utama, 25 Kantor Cabang, 25 Kantor Cabang Pembantu, dan 63 Kantor Cabang Pembantu Layanan Kas, serta diperkuat dengan 296 jaringan ATM dan CDM. Sebaran jaringan tersebut menjadi fondasi penting dalam mendukung kemudahan akses layanan perbankan bagi masyarakat.

Melalui jaringan yang luas dan terintegrasi ini, BSG mampu meningkatkan inklusi keuangan, mendekatkan layanan kepada nasabah, serta mendorong aktivitas ekonomi di berbagai wilayah, sehingga berkontribusi nyata dalam pertumbuhan ekonomi daerah.

Memperkuat Layanan Keuangan di Wilayah 3T dan Dukungan Transaksi Pemerintah Daerah

BSG terus memperluas peran strategisnya dalam mendukung stabilitas dan inklusi keuangan daerah melalui penguatan jaringan layanan hingga ke wilayah terluar, terdepan, dan tertinggal (3T). Dalam hal ini, Bank Indonesia (BI) menggandeng BSG untuk memperkuat pengelolaan kas titipan di wilayah Provinsi Sulawesi Utara, khususnya di Kepulauan Sangihe dan Talaud, termasuk di Siau dan Melonguane yang telah berjalan selama delapan tahun. Kehadiran kas titipan ini memiliki tiga tujuan utama, yaitu memenuhi kebutuhan uang bagi masyarakat dan perbankan setempat, menjaga kualitas uang yang beredar, serta meningkatkan efisiensi distribusi dan pengelolaan uang di wilayah kepulauan.

Selain itu, BSG juga berperan aktif dalam mendukung pengelolaan keuangan pemerintah daerah dengan menghadirkan layanan perbankan yang terintegrasi. Salah satu bentuk nyata dukungan tersebut adalah pembukaan kantor kas di seluruh kantor pemerintah daerah di wilayah Sulawesi Utara dan Gorontalo, sehingga mempermudah pelaksanaan transaksi keuangan daerah serta meningkatkan efisiensi pengelolaan kas pemerintah.

Melalui inisiatif ini, BSG tidak hanya memperluas jangkauan layanan perbankan hingga wilayah perbatasan, tetapi juga memperkuat perannya sebagai mitra strategis pemerintah dan Bank Indonesia dalam menjaga stabilitas sistem keuangan, meningkatkan inklusi keuangan, serta mendorong pemerataan pembangunan ekonomi daerah.

To date, BSG operations are supported by a network consisting of 1 Regional Office, 1 Main Branch Office, 25 Branch Offices, 25 Sub-Branch Offices, and 63 Cash Service Sub-Branch Offices, further reinforced by 296 ATM and CDM units. This widespread distribution serves as a vital foundation in facilitating easy access to banking services for the public.

Through this extensive and integrated network, BSG is able to enhance financial inclusion, bring services closer to customers, and drive economic activity across various regions, thereby making a tangible contribution to regional economic growth.

Strengthening Financial Services in 3T Areas and Supporting Regional Government Transactions

BSG continues to expand its strategic role in supporting regional financial stability and inclusion by strengthening its service network in Frontier, Outermost, and Remote (3T) regions. In this regard, Bank Indonesia (BI) has partnered with BSG to reinforce the management of cash depots in North Sulawesi, specifically in the Sangihe and Talaud Islands, including Siau and Melonguane, which have been operational for eight years. The presence of these cash depots serves three primary objectives, namely meeting the currency needs of the local community and banking sector, maintaining the quality of currency in circulation, and increasing the efficiency of currency distribution and management in island territories.

Additionally, BSG plays an active role in supporting local government financial management by providing integrated banking services. A tangible form of this support is the opening of cash offices across all local government offices in North Sulawesi and Gorontalo, facilitating regional financial transactions and enhancing the efficiency of government cash management.

Through these initiatives, BSG not only extends the reach of banking services to border regions but also solidifies its role as a strategic partner to the government and Bank Indonesia in maintaining financial system stability, increasing financial inclusion, and promoting equitable regional economic development.

Optimalisasi Layanan Nasabah Melalui Kanal Komunikasi Terintegrasi
Optimizing Customer Service Through Integrated Communication Channels

Dalam rangka mendukung optimalisasi layanan operasional dan meningkatkan kualitas pelayanan kepada nasabah, BSG menyediakan berbagai kanal komunikasi yang mudah diakses dan responsif. Layanan ini dirancang untuk memberikan kemudahan bagi nasabah dalam memperoleh informasi, menyampaikan pertanyaan, maupun menyampaikan pengaduan secara cepat dan efisien.

To support the optimization of operational services and improve the quality of customer care, BSG provides various accessible and responsive communication channels. These services are designed to offer convenience for customers in obtaining information, submitting inquiries, or lodging complaints quickly and efficiently.

BSG menghadirkan layanan *Call Center* 1500-659, layanan *e-mail* melalui customercare@banksulutgo.co.id, serta kanal Kontak Pengaduan sebagai sarana komunikasi resmi bagi nasabah. Melalui penyediaan berbagai kanal ini, BSG berkomitmen untuk memberikan pelayanan yang prima, meningkatkan kepuasan nasabah, serta memastikan setiap kebutuhan dan keluhan nasabah dapat ditangani secara profesional dan tepat waktu.

BSG provides the Call Center 1500-659, email services via customercare@banksulutgo.co.id, and a dedicated Complaint Contact channel as official communication tools for customers. Through the provision of these diverse channels, BSG is committed to delivering service excellence, increasing customer satisfaction, and ensuring that every customer need and grievance is addressed with professionalism and timeliness.

Langkah Strategis BSG ke Depan

Ke depan, BSG akan memfokuskan pengembangan jaringan kantor pada tiga aspek utama. Pertama, selektivitas ekspansi dengan membuka jaringan baru pada wilayah yang memiliki potensi ekonomi tinggi. Kedua, peningkatan efisiensi operasional melalui optimalisasi jaringan yang telah ada, baik melalui relokasi, *co-location*, maupun penyesuaian jaringan. Ketiga, penguatan integrasi antara layanan fisik dan digital guna menciptakan sinergi yang mampu memperluas akses layanan keuangan sekaligus meningkatkan daya saing BSG di era digital.

BSG Strategic Plans

Moving forward, BSG will focus its network development on three core pillars. First, selective expansion by opening new service points in regions with high economic potential. Second, enhancing operational efficiency by optimizing the existing network through relocation, co-location, or network adjustments. Third, strengthening the integration between physical and digital services to create synergies that expand financial access while boosting BSG competitiveness in the digital era.

Selain itu, BSG juga memanfaatkan ekosistem Kelompok Usaha Bank (KUB) untuk meningkatkan kualitas layanan, khususnya melalui kolaborasi dengan Bank Mega. Upaya ini dilakukan melalui kegiatan observasi dan *benchmarking* layanan guna mengadopsi praktik terbaik (*best practices*) dalam peningkatan *service quality*, sekaligus memperkuat pola kerja sama antar bank dalam ekosistem KUB. Melalui sinergi ini, BSG diharapkan mampu menghadirkan inovasi layanan yang lebih kompetitif serta meningkatkan pengalaman nasabah secara berkelanjutan.

Furthermore, BSG is leveraging the Bank Business Group (KUB) ecosystem to enhance service quality, specifically through collaboration with Bank Mega. This effort involves service observation and benchmarking activities to adopt industry best practices in service quality, while simultaneously strengthening collaborative frameworks within the KUB ecosystem. Through this synergy, BSG aims to deliver more competitive service innovations and continuously enhance the customer experience.

Dengan strategi tersebut, BSG optimistis dapat meningkatkan akuisisi nasabah, memperkuat loyalitas, serta mendorong pertumbuhan Dana Pihak Ketiga dan *fee-based income*. Di sisi lain, nasabah akan memperoleh kemudahan, kenyamanan, serta pilihan layanan dan *channel* transaksi yang semakin beragam dan mudah diakses.

With this strategy, BSG is optimistic about increasing customer acquisition, strengthening loyalty, and driving the growth of Third-Party Funds (DPK) and fee-based income. For the customers, these advancements translate into seamless convenience and a superior banking experience, supported by an expanded portfolio of easily accessible service points and intuitive transaction channels.

Teknologi Informasi
Information Technology

Penguatan teknologi informasi menjadi fondasi utama BSG dalam mendorong transformasi digital yang terintegrasi, aman, dan berkelanjutan

Strengthening information technology serves as the primary foundation for BSG in driving integrated, secure, and sustainable digital transformation

Peningkatan Kompetensi TI
IT Competency Development

BSG terus meningkatkan kompetensi di bidang teknologi informasi melalui berbagai program pelatihan yang terarah dan relevan dengan kebutuhan bisnis. Program ini mencakup penguatan kapabilitas teknis seperti keamanan siber, *cloud computing*, serta perencanaan dan manajemen aplikasi, yang diikuti oleh pegawai pada unit kerja terkait guna memastikan kesiapan dalam mengelola sistem teknologi secara optimal dan aman.

Selain itu, BSG juga mendorong pengembangan digital mindset di seluruh lini organisasi melalui pelatihan seperti *digital marketing, digital product development, analytical thinking,* dan *design thinking.* Pendekatan ini bertujuan untuk membentuk sumber daya manusia yang adaptif, inovatif, serta mampu memanfaatkan teknologi dalam mendukung pengembangan produk dan peningkatan kualitas layanan, sehingga memperkuat daya saing BSG di era digital

BSG continues to enhance its Information Technology (IT) competencies through targeted training programs relevant to evolving business needs. These programs focus on reinforcing technical capabilities such as cybersecurity, cloud computing, and application planning and management. These initiatives are attended by employees from relevant work units to ensure organizational readiness in managing technological systems optimally and securely.

Furthermore, BSG is driving a digital mindset across all organizational levels through training in areas such as digital marketing, digital product development, analytical thinking, and design thinking. This approach aims to cultivate a workforce that is adaptive, innovative, and capable of leveraging technology to support product development and service quality improvements, thereby strengthening BSG competitiveness in the digital era.

Inovasi Teknologi Informasi untuk Mendorong Transformasi Layanan Digital
IT Innovation to Drive Digital Service Transformation

Sepanjang tahun 2025, BSG terus melakukan berbagai inovasi di bidang teknologi informasi guna mendukung transformasi digital dan meningkatkan kualitas layanan kepada nasabah. Inisiatif ini diwujudkan melalui pengembangan fitur pada produk digital, seperti optimalisasi layanan pembayaran melalui BSGdirect, integrasi dengan sistem pemerintah (SISKEUDES, SIPD, dan SP2D), serta perluasan kanal pembayaran pajak dan transaksi daerah. Selain itu, BSG juga mengembangkan integrasi pembayaran dengan berbagai mitra serta memperkuat layanan *e-channel* untuk meningkatkan kemudahan akses dan pengalaman nasabah.

Di sisi pengembangan sistem, BSG mendorong implementasi Open Banking melalui penerapan Standar Nasional Open API Pembayaran (SNAP BI) guna memperluas integrasi dengan pihak ketiga, termasuk *fintech* dan penyedia jasa pembayaran. Penguatan infrastruktur keamanan juga menjadi prioritas melalui peningkatan pengamanan jaringan, pembatasan akses, serta implementasi firewall dan sistem keamanan lainnya. Melalui berbagai inovasi ini, BSG berkomitmen untuk menghadirkan layanan perbankan yang lebih modern, terintegrasi, aman, dan sesuai dengan kebutuhan nasabah serta perkembangan ekosistem digital.

Throughout 2025, BSG consistently implemented various Information Technology (IT) innovations to drive digital transformation and enhance customer service quality. This initiative was realized through feature enhancements in digital products, such as the optimization of payment services via BSGdirect, integration with government systems (SISKEUDES, SIPD, and SP2D), and the expansion of regional tax and transaction payment channels. Furthermore, BSG developed payment integrations with various partners and strengthened e-channel services to improve accessibility and the overall customer experience.

In terms of system development, BSG is driving the implementation of Open Banking by adopting the National Open API Payment Standard (SNAP BI) to broaden integration with third parties, including fintechs and payment service providers. Strengthening security infrastructure remains a top priority, achieved through enhanced network security, access restrictions, and the implementation of firewalls and other robust security systems. Through these diverse innovations, BSG is committed to delivering banking services that are modern, integrated, secure, and aligned with customer needs and the evolving digital ecosystem.

Penguatan Keamanan Siber untuk Mendukung Keandalan Laayanan Digital
Strengthening Cybersecurity to Support Digital Service Reliability

BSG terus memperkuat keamanan siber sebagai bagian dari upaya menjaga keandalan operasional dan perlindungan data nasabah di tengah akselerasi digitalisasi perbankan. Langkah ini dilakukan melalui penguatan kebijakan teknologi informasi, peningkatan kompetensi pegawai melalui sertifikasi di bidang keamanan siber, serta edukasi security awareness kepada seluruh pegawai guna meningkatkan kewaspadaan terhadap ancaman seperti *malware* dan *ransomware*.

Dari sisi implementasi, BSG menerapkan berbagai pengamanan seperti pembatasan akses jaringan, pemasangan *firewall* di seluruh jaringan kantor, pengamanan akses vendor melalui VPN, serta penggunaan antivirus dan pembaruan lisensi sistem keamanan. Selain itu, implementasi *Fraud Detection System* (FDS) pada transaksi digital dan edukasi keamanan kepada nasabah turut dilakukan untuk memastikan layanan perbankan tetap aman, andal, dan terpercaya.

BSG remains steadfast in fortifying its cybersecurity framework, reflecting a core commitment to maintaining operational resilience and safeguarding customer data amidst the rapid acceleration of digital banking. This initiative is carried out by strengthening Information Technology policies, enhancing employee competencies through cybersecurity certifications, and conducting security awareness education for all staff to increase vigilance against threats such as malware and ransomware.

In terms of implementation, BSG has deployed various security measures, including network access restrictions, the installation of firewalls across all office networks, securing vendor access via VPN, as well as the utilization of antivirus software and regular security license updates. Furthermore, the implementation of a Fraud Detection System (FDS) for digital transactions and security education for customers are conducted to ensure that banking services remain safe, reliable, and trusted.

Langkah Strategis BSG ke Depan
BSG Strategic Plans

Ke depan, BSG akan memperkuat infrastruktur teknologi informasi melalui penerapan praktik DevOps seperti *Continuous Integration dan Continuous Delivery/Deployment* (CI/CD) untuk meningkatkan efisiensi dan kualitas pengembangan aplikasi. Penguatan keamanan juga menjadi fokus utama melalui implementasi *Data Loss Prevention* (DLP), *Patch Management,* serta teknologi keamanan jaringan seperti *Network Detection and Response* (NDR) dan *Network Access Control* (NAC) guna melindungi data dan sistem dari potensi ancaman siber.

Selain itu, BSG akan meningkatkan tata kelola layanan TI melalui implementasi IT *Service Management* (ITSM) serta optimalisasi akses sistem melalui *Single Sign On* (SSO). Langkah ini diharapkan mampu menciptakan sistem TI yang lebih terintegrasi, aman, dan andal dalam mendukung operasional serta pertumbuhan bisnis bank.

Looking ahead, BSG will reinforce its information technology infrastructure by adopting DevOps practices, such as Continuous Integration and Continuous Delivery/Deployment (CI/CD), to enhance the efficiency and quality of application development. Strengthening security also remains a primary focus through the implementation of Data Loss Prevention (DLP), Patch Management, and advanced network security technologies such as Network Detection and Response (NDR) and Network Access Control (NAC) to protect data and systems from potential cyber threats.

Furthermore, BSG will enhance IT service governance through the implementation of IT Service Management (ITSM) and the optimization of system access via Single Sign-On (SSO). These steps are expected to create a more integrated, secure, and reliable IT system to support the Bank's operations and business growth.

Tinjauan Ekonomi, Sektor Perbankan, dan Keuangan Global, Nasional dan Regional
Economic Review, Global, National, and Regional Banking and Financial Sectors

Perekonomian global sepanjang tahun 2025 menghadapi tekanan yang meningkat akibat tingginya ketidakpastian geopolitik, kebijakan proteksionisme, serta volatilitas pasar keuangan global. Eskalasi perang dagang yang dipicu oleh kebijakan tarif impor Amerika Serikat terhadap berbagai negara mitra dagang, termasuk Tiongkok dan Uni Eropa, memicu aksi balasan serta meningkatkan fragmentasi perdagangan global . Kondisi ini berdampak pada perlambatan aktivitas perdagangan internasional, penurunan sentimen pelaku usaha dan konsumen, serta meningkatnya ketidakpastian ekonomi dunia.

Sejalan dengan dinamika tersebut, pertumbuhan ekonomi global diprakirakan melambat menjadi sekitar 3,3% pada tahun 2025, dengan pertumbuhan negara maju yang relatif terbatas dan negara berkembang yang tetap tumbuh namun cenderung menurun secara bertahap . Di sisi lain, tekanan inflasi global masih bertahan dan menurun secara lebih lambat dari perkiraan, dipengaruhi oleh kenaikan harga komoditas serta gangguan rantai pasok. Kondisi ini mendorong bank sentral global untuk tetap berhati-hati dalam menyesuaikan kebijakan suku bunga, meskipun arah kebijakan secara umum mulai lebih akomodatif.

Selain itu, meningkatnya ketidakpastian global turut memicu pergeseran aliran modal ke aset *safe haven* seperti obligasi pemerintah AS dan emas, serta meningkatkan volatilitas pasar keuangan global . Secara keseluruhan, perekonomian global tahun 2025 ditandai oleh pertumbuhan yang moderat, tekanan inflasi yang masih berlanjut, serta risiko eksternal yang tinggi, sehingga menuntut setiap negara untuk memperkuat ketahanan ekonomi domestik dan menjaga stabilitas sistem keuangan.

Perekonomian Indonesia sepanjang tahun 2025 menunjukkan ketahanan yang kuat di tengah dinamika dan ketidakpastian ekonomi global. Kinerja ekonomi nasional tetap terjaga dengan pertumbuhan pada kisaran 4,7%-5,5%, didukung oleh solidnya permintaan domestik, percepatan realisasi belanja pemerintah, serta keberlanjutan proyek-proyek strategis nasional yang berfokus pada sektor prioritas, termasuk ketahanan pangan, energi, dan hilirisasi industri . Stabilitas makroekonomi juga terpelihara melalui kebijakan fiskal yang pruden dengan defisit yang terkendali, serta bauran kebijakan moneter dan makroprudensial yang adaptif dalam menjaga stabilitas inflasi dan nilai tukar Rupiah.

The global economy throughout 2025 encountered increasing pressure due to high geopolitical uncertainty, protectionist policies, and global financial market volatility. The escalation of trade wars triggered by United States import tariff policies against various trading partners, including China and the European Union, sparked retaliatory actions and increased global trade fragmentation. These conditions resulted in a deceleration in international trade activity, a decline in business and consumer sentiment, as well as heightened world economic uncertainty.

In line with these dynamics, global economic growth is projected to moderate to approximately 3.3% in 2025, with relatively limited growth in developed countries and emerging economies continuing to grow but tending to decline gradually. On the other hand, global inflationary pressures persisted and decreased more slowly than expected, influenced by rising commodity prices and supply chain disruptions. This condition prompted global central banks to remain cautious in adjusting interest rate policies, although the general policy direction began to become more accommodative.

Furthermore, increasing global uncertainty triggered a shift in capital flows toward safe-haven assets such as US government bonds and gold, while increasing global financial market volatility. Overall, the global economy in 2025 was characterized by moderate growth, ongoing inflationary pressures, and high external risks, thus requiring every country to strengthen domestic economic resilience and maintain financial system stability.

The Indonesian economy throughout 2025 demonstrated strong resilience amidst the dynamics and uncertainty of the global economy. National economic performance remained maintained with growth in the range of 4.7%–5.5%, supported by solid domestic demand, accelerated government spending realization, and the sustainability of national strategic projects focusing on priority sectors, including food security, energy, and industrial downstreaming. Macroeconomic stability was also preserved through prudent fiscal policy with a controlled deficit, as well as an adaptive monetary and macroprudential policy mix in maintaining inflation and Rupiah exchange rate stability.

Dari sisi kebijakan moneter, Bank Indonesia secara konsisten mengimplementasikan kebijakan yang akomodatif dan terukur guna menjaga momentum pertumbuhan sekaligus memastikan stabilitas sistem keuangan. Likuiditas perekonomian tetap memadai, tercermin dari peningkatan pertumbuhan uang beredar (M2) yang mencapai 8,3% (*yoy*) pada November 2025, sejalan dengan meningkatnya aktivitas ekonomi dan ekspansi likuiditas. Selain itu, kebijakan insentif likuiditas makroprudensial yang telah disalurkan sebesar Rp388,06 triliun hingga awal Desember 2025 turut memperkuat kapasitas intermediasi perbankan, khususnya dalam mendorong pembiayaan pada sektor-sektor prioritas yang memiliki dampak strategis terhadap pertumbuhan ekonomi nasional .

From the monetary policy perspective, Bank Indonesia consistently implemented accommodative and measured policies to maintain growth momentum while ensuring financial system stability. Economic liquidity remained adequate, reflected in the increase in money supply (M2) growth which reached 8.3% (yoy) in November 2025, in line with increased economic activity and liquidity expansion. Additionally, macroprudential liquidity incentive policies totaling IDR388.06 trillion disbursed through early December 2025 further strengthened banking intermediation capacity, particularly in driving financing for priority sectors that have a strategic impact on national economic growth.

Stabilitas sistem keuangan nasional tetap terjaga dengan baik, didukung oleh koordinasi yang erat antarotoritas dalam kerangka Komite Stabilitas Sistem Keuangan (KSSK). Sinergi kebijakan ini berperan penting dalam menjaga ketahanan sektor keuangan sekaligus memperkuat fungsi intermediasi perbankan dalam mendukung pembiayaan ekonomi yang berkelanjutan. Di sisi lain, transformasi struktural melalui reformasi regulasi serta akselerasi digitalisasi ekonomi dan keuangan terus diperkuat guna meningkatkan efisiensi, inklusi keuangan, serta daya saing perekonomian nasional.

National financial system stability remained well-maintained, supported by close coordination between authorities within the framework of the Financial System Stability Committee (KSSK). This policy synergy played a vital role in maintaining the resilience of the financial sector while strengthening the banking intermediation function in supporting sustainable economic financing. On the other hand, structural transformation through regulatory reform and the acceleration of economic and financial digitalization continued to be reinforced to improve efficiency, financial inclusion, and national economic competitiveness.

Sejalan dengan kondisi tersebut, kinerja sektor perbankan nasional pada tahun 2025 tetap solid dan resilien. Struktur permodalan perbankan berada pada level yang kuat dengan rasio kecukupan modal (*Capital Adequacy Ratio*/CAR) yang terjaga di atas 20%, mencerminkan kapasitas industri perbankan dalam mengelola risiko dan mendukung ekspansi usaha secara berkelanjutan . Likuiditas perbankan juga berada dalam kondisi yang sangat memadai, dengan rasio Alat Likuid terhadap Dana Pihak Ketiga (AL/DPK) sebesar 28,57% dan *Loan to Deposit Ratio* (LDR) sebesar 85,35%, yang menunjukkan ruang ekspansi kredit yang masih terbuka luas.

In line with these conditions, the performance of the national banking sector in 2025 remained solid and resilient. The banking capital structure was at a strong level with the Capital Adequacy Ratio (CAR) maintained above 20%, reflecting the banking industry's capacity to manage risk and support sustainable business expansion. Banking liquidity was in a very adequate condition, with the Liquid Assets to Third-Party Funds ratio at 28.57% and the Loan to Deposit Ratio at 85.35%, indicating that the space for credit expansion remains wide open.

Fungsi intermediasi perbankan terus menunjukkan kinerja yang positif, ditandai dengan pertumbuhan kredit yang tetap solid dan terarah pada sektor-sektor produktif, termasuk industri, UMKM, konstruksi, dan jasa. Penyaluran kredit tersebut didukung oleh kebijakan makroprudensial yang akomodatif serta kondisi likuiditas yang longgar, sehingga mampu memperkuat kontribusi sektor perbankan dalam mendorong pertumbuhan ekonomi nasional. Selain itu, akselerasi digitalisasi layanan perbankan dan sistem pembayaran turut meningkatkan efisiensi operasional serta memperluas akses layanan keuangan kepada masyarakat.

The banking intermediation function continued to show positive performance, characterized by solid and targeted credit growth in productive sectors, including industry, MSMEs, construction, and services. This loan disbursement was supported by accommodative macroprudential policies and loose liquidity conditions, thereby strengthening the banking sector's contribution to driving national economic growth. Furthermore, the accelerated digitalization of banking services and payment systems improved operational efficiency and expanded access to financial services for the public.

Sejalan dengan kondisi nasional, perekonomian regional di wilayah operasional BSG menunjukkan kinerja yang lebih tinggi dan prospektif. Perekonomian Provinsi Sulawesi Utara pada tahun 2025 tumbuh sebesar 5,66% (*yoy*), melampaui rata-rata nasional, dengan kontribusi ekonomi yang terus meningkat serta didukung oleh penguatan konsumsi rumah tangga dan aktivitas sektor perdagangan serta transportasi, khususnya pada momentum akhir tahun. Stabilitas harga tetap terjaga dengan inflasi yang terkendali, sementara kinerja fiskal daerah menunjukkan surplus yang signifikan, mencerminkan ruang fiskal yang relatif kuat meskipun realisasi belanja belum optimal.

Dari sisi intermediasi, kinerja perbankan di Sulawesi Utara tetap solid dengan pertumbuhan kredit sebesar 5,91% (*yoy*) dan penghimpunan Dana Pihak Ketiga yang tumbuh 10,99% (*yoy*), didukung oleh ekspansi kredit investasi dan konsumsi. Namun demikian, perhatian terhadap kualitas kredit, khususnya pada segmen UMKM, tetap menjadi fokus seiring meningkatnya rasio kredit bermasalah. Di sisi lain, akselerasi digitalisasi sistem pembayaran terus menunjukkan tren positif, tercermin dari peningkatan transaksi BI-FAST, RTGS, serta adopsi QRIS yang semakin luas di masyarakat.

Sementara itu, perekonomian Provinsi Gorontalo juga mencatatkan pertumbuhan yang kuat sebesar 5,71% (*yoy*) pada tahun 2025, bahkan mencapai 6,12% (*yoy*) pada triwulan IV, didorong oleh kinerja sektor industri pengolahan, perdagangan, dan transportasi. Dari sisi perbankan, pertumbuhan kredit meningkat signifikan sebesar 24,28% (*yoy*) dengan kualitas kredit yang tetap terjaga di bawah ambang batas, mencerminkan akselerasi pembiayaan yang kuat terutama pada kredit modal kerja dan investasi . Namun demikian, dinamika likuiditas perlu menjadi perhatian seiring tingginya rasio LDR, yang mengindikasikan tekanan likuiditas di tingkat regional.

Secara keseluruhan, kinerja ekonomi dan sektor perbankan di wilayah Sulawesi Utara dan Gorontalo menunjukkan fundamental yang kuat, didukung oleh pertumbuhan ekonomi yang konsisten di atas nasional, stabilitas inflasi, serta peningkatan aktivitas intermediasi dan digitalisasi sistem keuangan. Sinergi antara pemerintah daerah, Bank Indonesia, dan industri perbankan dalam mendorong pengembangan UMKM, penguatan sistem pembayaran, serta stabilitas keuangan menjadi faktor kunci dalam menjaga momentum pertumbuhan ekonomi daerah yang inklusif dan berkelanjutan.

In line with national conditions, the regional economy in BSG operational areas showed higher and prospective performance. The economy of North Sulawesi in 2025 grew by 5.66% (yoy), surpassing the national average, with an increasing economic contribution supported by strengthening household consumption and activities in the trade and transportation sectors, particularly during the year-end momentum. Price stability was maintained with controlled inflation, while regional fiscal performance showed a significant surplus, reflecting relatively strong fiscal space despite suboptimal spending realization.

Regarding intermediation, banking performance in North Sulawesi remained solid with credit growth of 5.91% (yoy) and Third-Party Funds growth of 10.99% (yoy), supported by the expansion of investment and consumer loans. Nevertheless, attention to credit quality, particularly in the MSME segment, remained a focus following an increase in non-performing loan ratios. On the other hand, the acceleration of payment system digitalization continued to show a positive trend, reflected in the increase in BI-FAST and RTGS transactions, as well as the widening adoption of QRIS among the public.

Meanwhile, the economy of Gorontalo also recorded strong growth of 5.71% (yoy) in 2025, even reaching 6.12% (yoy) in the fourth quarter, driven by the performance of the manufacturing, trade, and transportation sectors. In the banking sector, credit growth increased significantly by 24.28% (yoy) with credit quality maintained below the threshold, reflecting strong financing acceleration, particularly in working capital and investment credit. However, liquidity dynamics require attention given the high LDR ratio, which indicates liquidity pressure at the regional level.

Overall, the economic and banking sector performance in North Sulawesi and Gorontalo demonstrated strong fundamentals, supported by consistent economic growth above the national average, inflation stability, and increased intermediation activity and financial system digitalization. Synergy between local governments, Bank Indonesia, and the banking industry in driving MSME development, strengthening payment systems, and ensuring financial stability remains the key factor in maintaining inclusive and sustainable regional economic growth momentum.

Kinerja Keuangan BSG 2025
2025 Financial Performance of BSG

Berikut adalah Analisis dan Pembahasan Manajemen atas kinerja keuangan BSG untuk periode dua belas bulan yang berakhir pada 31 Desember 2025. Laporan ini disusun berdasarkan Laporan Keuangan PT BSG untuk periode yang berakhir pada 31 Desember 2025, serta Laporan Keuangan untuk tahun yang berakhir pada 31 Desember 2024, yang telah diaudit oleh Kantor Akuntan Publik HLB HADORI SUGIARTO & REKAN.

The following is the Management Discussion and Analysis of BSG financial performance for the twelve-month period ended December 31, 2025. This report has been prepared based on the Financial Statements of PT BSG for the period ended December 31, 2025, and the Financial Statements for the year ended December 31, 2024, which have been audited by the Public Accounting Firm HLB HADORI SUGIARTO & REKAN.

A. Laporan Posisi Keuangan

Aset

Aset tahun 2025 BSG mencapai Rp23.676.396 juta, meningkat 12,11% dibandingkan tahun 2026 mencapai Rp21.119.144 juta. Peningkatan total aset didominasi peningkatan terbesar dari pos Kredit yang diberikan yang meningkat sebesar 3,91% atau Rp622.229 juta dan pos Reverse Repo yang tumbuh sebesar 226,69% atau Rp1.014.664 juta

A. Statement of Financial Position

Assets

BSG total assets in 2025 reached IDR23,676,396 million, representing an increase of 12.11% compared to 2024, which stood at IDR21,119,144 million. The increase in total assets was primarily driven by growth in Loans, which rose by 3.91% or IDR622,229 million, and the Reverse Repo position, which surged by 226.69% or IDR1,014,664 million.

dalam jutaan Rupiah
In millions of Rupiah

Uraian Description	2025	2024	Perubahan Change	
			Rp IDR	%
Kas Cash	269,239	282,627	(13,388)	-4.74%
Giro pada Bank Indonesia Current Accounts with Bank Indonesia	1,042,788	1,400,555	(357,767)	-25.54%
Giro pada Bank Lain Current Accounts with Other Banks	627	8,915	(8,288)	-92.97%
Penempatan pada Bank Indonesia dan Bank Lain Placements with Bank Indonesia and Other Banks	804,468	150,000	654,468	436.31%
Surat-Surat Berharga Marketable Securities	2,575,085	1,853,277	721,808	38.95%
Repo Repo	148,723	292,963	(144,240)	-49.23%
Tagihan Atas Surat Berharga dengan Janji untuk Dijual Kembali Securities Receivables Under Resale Agreement (Reverse Repo)	1,462,269	447,605	1,014,664	226.69%
Kredit yang Diberikan Loans				
Pihak Berelasi Related Parties	33,122	80,659	(47,537)	-58.94%
Pihak Ketiga Third Parties	16,510,910	15,841,144	669,766	4.23%
Kredit yang Diberikan-Bersih Loans-Net	16,544,032	15,921,803	622,229	3.91%
Penyertaan-Bersih Investment-Net	1,179	968	211	21.80%

dalam jutaan Rupiah
In millions of Rupiah

Uraian Description	2025	2024	Perubahan Change	
			Rp IDR	%
Aset Tetap Fixed Assets	653,113	603,847	49,266	8.16%
Aset Pajak Tangguhan Deferred Tax Assets	37,646	33,290	4,356	13.09%
Aset Lain-Lain Other Assets	137,227	123,294	13,933	11.30%
Jumlah Aset Total Assets	**23,676,396**	**21,119,144**	**2,557,252**	**12.11%**

a. Kas

Jumlah Kas BSG pada 31 Desember 2025 tercatat sebesar Rp269.239 juta, turun Rp13.388 juta atau 4,74% dari periode yang sama tahun 2024 sebesar Rp282.627 juta. Penurunan kas tersebut utamanya disebabkan penurunan pada Kas Bank dan Persediaan Kas ATM, di mana Bank telah menurunkan limit kas dalam rangka efektivitas pengelolaan dananya di Kantor Cabang/ Capem ke Aset Produktif

b. Giro Pada Bank Indonesia

Jumlah Giro Bank Indonesia BSG per 31 Desember 2025 sebesar Rp1.042.788 juta, turun Rp357.767 juta atau 25,54% dari periode yang sama tahun 2024 sebesar Rp1.400.555 juta. Penurunan Giro pada Bank Indonesia disebabkan Bank melakukan efektivitas pengelolaan dananya ke Aktiva Produktif, guna mengoptimalkan pencapaian Laba Tahun 2025, tanpa mengesampingkan kepatuhan Bank terhadap pemenuhan *ratio* likuiditas yang ditetapkan Bank Indonesia

c. Giro pada Bank Lain

Jumlah Giro pada Bank lain di BSG pada 31 Desember 2025 sebesar Rp627 juta, turun Rp8.288 juta atau 42,38% dari periode yang sama tahun 2024 sebesar Rp8.915 juta. Penurunan Giro pada Bank lain tersebut sama halnya dengan penurunan Giro pada Bank Indonesia, disebabkan pengelolaan sumber dana yang dimiliki ke Aktiva Produktif yang lebih menghasilkan, guna optimalisasi pencapaian Laba tahun 2025

d. Penempatan pada Bank Indonesia dan Bank Lain

Jumlah Penempatan pada Bank Indonesia dan Bank lain di BSG pada 31 Desember 2025 sebesar Rp804.468 juta, naik Rp654.468 juta atau 436,31% dari periode yang sama tahun 2024 sebesar Rp150.000 juta. Kenaikan tersebut disebabkan disebabkan alokasi sisa likuiditas ke Aktiva Produktif yang lebih menghasilkan, guna optimalisasi pencapaian Laba tahun 2025

a. Cash

BSG total Cash as of December 31, 2025, was recorded at IDR269,239 million, a decrease of IDR 13,388 million or 4.74% from IDR282,627 million in the same period in 2024. This decrease was primarily driven by lower Vault Cash and ATM Cash Inventories, as the Bank reduced cash limits to enhance the efficiency of fund management across Branches and Sub-Branches by reallocating them into Earning Assets.

b. Placement with Bank Indonesia

The amount of Placement with Bank Indonesia as of December 31, 2025, stood at IDR1,042,788 million, decreasing by IDR357,767 million or 25.54% from IDR1,400,555 million in the same period in 2024. The decline was due to the Bank's strategic reallocation of funds into Earning Assets to optimize 2025 Net Profit, while remaining compliant with the liquidity ratios mandated by Bank Indonesia.

c. Current Accounts with Other Banks

Current Accounts with Other Banks as of December 31, 2025, amounted to IDR627 million, a decrease of IDR8,288 million or 42.38% from IDR8,915 million in 2024. Similar to the decline in placements with Bank Indonesia, this was caused by the management of available funds into higher-yielding Earning Assets to optimize 2025 Profit targets.

d. Placements with Bank Indonesia and Other Banks

Total Placements with Bank Indonesia and Other Banks as of December 31, 2025, reached IDR804,468 million, an increase of IDR654,468 million or 436.31% from IDR150,000 million in 2024. This significant increase resulted from the allocation of excess liquidity into higher-yielding Earning Assets to optimize the 2025 Profit performance.

e. Surat-Surat Berharga
Jumlah surat-surat berharga BSG pada 31 Desember 2025tercatat sebesar Rp2.575.085 juta, bertumbuh Rp721.808 juta atau 38,95% dari periode yang sama tahun 2024 sebesar Rp1.853.277 juta. Optimalisasi ketersediaan likuiditas yang dimiliki dalam rangka pencapaian Laba tahun 2025 oleh BSG disalurkan ke pembelian surat-surat berharga dengan memperhatikan *rate* dan *maturity* dari surat-surat berharga tersebut

e. Marketable Securities
BSG Marketable Securities as of December 31, 2025, were recorded at IDR2,575,085 million, growing by IDR721,808 million or 38.95% from IDR1,853,277 million in 2024. To optimize available liquidity for 2025 Profit achievement, BSG distributed funds into the purchase of marketable securities, while carefully considering their respective rates and maturities.

f. *Repo*
Jumlah Repo atas Surat Berharga BSG pada 31 Desember 2025 tercatat sebesar Rp148.723 juta, turun Rp144.240 juta atau 49,23% dari periode yang sama Rp295.963 juta. Sehubungan dengan ketatnya likuiditas menjelang akhir tahun, Bank mereklasifikasi portofolio Surat Berharga yang dimiliki ke Repo

f. Repo (Repurchase Agreements)
The amount of Securities Sold under Repurchase Agreements (Repo) as of December 31, 2025, was recorded at IDR148,723 million, a decrease of IDR144,240 million or 49.23% from IDR295,963 million. Due to tightening liquidity toward the end of the year, the Bank reclassified its marketable securities portfolio into Repo transactions.

g. Tagihan Atas Surat Berharga dengan Janji untuk Dijual Kembali
Jumlah Tagihan Atas Surat Berharga dengan Janji untuk Dijual Kembali pada 31 Desember 2025 tercatat sebesar Rp1.462.269 juta naik Rp1.014.664 juta atau 226,69% dari periode yang sama Rp447.605 juta. Kenaikan tersebut disebabkan disebabkan alokasi sisa likuiditas ke Aktiva Produktif yang lebih menghasilkan, guna optimalisasi pencapaian Laba tahun 2025

g. Securities Purchased under Resale Agreements (Reverse Repo)
Reverse Repo as of December 31, 2025, was recorded at IDR1,462,269 million, an increase of IDR1,014,664 million or 226.69% from IDR447,605 million in 2024. This increase was driven by the allocation of remaining liquidity into higher-yielding Earning Assets to optimize 2025 Profit results.

h. Kredit yang Diberikan-Bersih
Jumlah Kredit yang diberikan-bersih pada 31 Desember 2025 tercatat Rp16.544.032 juta, bertumbuh Rp622.229 juta atau 3,91% dari periode yang sama tahun 2024 sebesar Rp15.921.803 juta.

h. Loans-Net
Net Loans Granted as of December 31, 2025, were recorded at IDR16,544,032 million, growing by IDR622,229 million or 3.91% from IDR15,921,803 million in the same period in 2024.

Perkembangan Kredit Berdasarkan Jenis **Loan Growth by Type**

dalam jutaan Rupiah
In millions of Rupiah

Uraian Description	2024	2025	Pertumbuhan Growth	
			+/-	%
1. Kredit Komersial Commercial Loans	1.431.156	1.330.532	(100.624)	(7,03)
Kredit Modal Kerja Biasa Working Capital Loans	117.455	99.243	(18.212)	(15,51)
Kredit Modal Kerja Mikro Micro Working Capital Loans	116.044	120.502	4.458	3,84
Kredit Modal Kerja KUK KUK Working Capital Loans	7.247	11.377	4.130	56,99
Kredit Modal Kerja Rekening Koran Overdraft Working Capital Loans	288.895	225.384	(63.511)	(21,98)
Kredit Modal Kerja-KUR Working Capital Loans-KUR	117.494	118.204	710	0,60
Kredit Investasi Biasa Investment Loans	437.270	411.382	(25.888)	(5,92)

dalam jutaan Rupiah
In millions of Rupiah

Uraian Description	2024	2025	Pertumbuhan Growth	
			+/-	%
Kredit Investasi Mikro Micro Investment Loans	190.593	193.118	2.525	1,32
Kredit Investasi KUK KUK Investment Loans	14.052	21.584	7.532	53,60
Kredit Investasi KUR KUR Investment Loans	142.107	129.739	(12.367)	(8,70)
2. Kredit Konsumer Consumer Loans	14.699.507	15.436.293	736.786	5,01
Kredit Konsumtif Consumer Loans	14.676.267	15.409.218	732.951	4,99
Kredit Perumahan Rakyat (KPR) Housing Loans (KPR)	23.239	27.075	3.836	16,51
Jumlah Kredit Yang Diberikan Total Loans Disbursed	**16.130.663**	**16.766.825**	**636.162**	**3,94**
Cadangan Kerugian Penurunan Nilai Allowance for Impairment Losses	**(208.860)**	**(222.793)**	**(13.933)**	**6,67**
Jumlah Kredit-Bersih **Total Loans-Net**	**15.921.803**	**16.544.032**	**622.229**	**3,91**

Pertumbuhan Kredit BSG bersumber dari segmen Kredit Konsumer yang meningkat 5,01%, didorong oleh Kredit Konsumtif (4,99%) dan KPR (16,51%), menunjukkan permintaan rumah tangga yang masih kuat. Sebaliknya, Kredit Komersial terkontraksi 7,03%, terutama akibat penurunan pada Kredit Modal Kerja Biasa (-15,51%), Kredit Modal Kerja Rekening Koran (-21,98%), serta Kredit Investasi Biasa (-5,92%) dan KUR (-8,70%), yang mengindikasikan perlambatan pembiayaan korporasi dan proyek investasi. Namun demikian, pertumbuhan signifikan pada segmen Mikro dan KUK, baik untuk modal kerja maupun investasi (di atas 50% *YoY*), menunjukkan pergeseran fokus pembiayaan ke UMKM.

Adapun faktor-faktor yang mempengaruhi penurunan Kredit Komerisal sebagai berikut:

1. Kebijakan efisiensi anggaran Pemerintah pada tahun 2025 menyebabkan perlambatan realisasi proyek infrastruktur dan konstruksi, sehingga menekan permintaan pembiayaan di segmen kredit kontraktor dan membatasi ruang untuk melakukan ekspansi
   a. Aktivitas kredit sindikasi tahun 2025 relatif lebih lemah dibandingkan periode 2023–2024, tercermin dari sekitar Rp2.000 triliun fasilitas sindikasi nasional yang belum ditarik, seiring sikap wait and see korporasi terhadap kondisi ekonomi
   b. Tren sindikasi yang didominasi mata uang USD menjadi hambatan bagi BSG yang belum berstatus Bank Devisa, sehingga partisipasi terbatas dan berdampak pada pelunasan dipercepat kredit sindikasi kerja sama dengan Bank Mega pada tanggal 02 Desember 2025 sebesar Rp100 miliar yang seharusnya jatuh tempo pada 26 Mei 2026.

BSG Loan Growth was primarily driven by the Consumer Loan segment, which increased by 5.01%. This growth was bolstered by Consumer Loans (4.99%) and Mortgages/KPR (16.51%), reflecting sustained household demand. Conversely, Commercial Loans experienced a contraction of 7.03%, largely due to declines in Standard Working Capital Loans (-15.51%), Overdraft Working Capital Loans (-21.98%), Standard Investment Loans (-5.92%), and People's Business Credit/KUR (-8.70%), indicating a slowdown in corporate financing and investment projects. Nevertheless, significant growth in the Micro and Small-Scale Loan (KUK) segments for both working capital and investment (exceeding 50% YoY) demonstrates a strategic shift in financing focus toward MSMEs.

The factors contributing to the decline in Commercial Loans are as follows:

1. Fiscal tightening in 2025 led to a slowdown in the realization of infrastructure and construction projects. This softened financing demand within the contractor loan segment and limited opportunities for portfolio expansion.
   a. Syndicated loan activity in 2025 was notably softer compared to the 2023–2024 period. This trend was reflected in approximately IDR2,000 trillion of undrawn national syndicated facilities, as corporations maintain a "wait and see" approach toward prevailing economic conditions.
   b. The current syndication trend is heavily dominated by USD-denominated facilities. This poses a challenge for BSG as a non-foreign exchange bank, limiting our participation. Consequently, this impacted the accelerated repayment of a syndicated loan facility in collaboration with Bank Mega on December 2, 2025, amounting to IDR100 billion, which was originally scheduled to mature on May 26, 2026.

c. Pemulihan kapasitas produksi UMKM pascapandemi yang belum optimal serta utilisasi industri yang masih rendah menyebabkan pertumbuhan kebutuhan pembiayaan berjalan moderat.

c. The post-pandemic recovery of MSME production capacity has yet to reach optimal levels. Combined with low industrial utilization, this has resulted in a moderate growth trend for financing requirements across the sector.

Perkembangan Kredit Berdasarkan Sektor Ekonomi **Loan Growth by Economic Sector**

dalam jutaan Rupiah
In millions of Rupiah

Uraian Description	2024	2025	Pertumbuhan Growth	
			+/-	%
Konsumtif Consumer	14.699.507	15.436.293	736.786	5,01
Perikanan Fisheries	25.890	22.869	(3.021)	(11,67)
Pertanian Agriculture	80.881	94.923	14.042	17,36
Peternakan Agriculture	53.395	57.041	3.647	6,83
Pertambangan Mining	44.332	1.271	(43.060)	(97,13)
Industri Industry	269.340	283.308	13.968	5,19
Listrik Dan Air Electricity and Water	91.747	79.080	(12.667)	(13,81)
Konstruksi Construction	211.715	204.312	(7.403)	(3,50)
Perdagangan Trade	455.822	416.536	(39.285)	(8,62)
Pengangkutan Transportation	47.446	38.334	(9.112)	(19,21)
Jasa-Jasa Dunia Usaha Business Services	68.365	49.344	(19.021)	(27,82)
Jasa-Jasa Sosial Masyarakat Social Community Services	82.223	83.513	1.289	1,57
Jumlah Kredit Yang Diberikan Total Loans Disbursed	**16.130.663**	**16.766.825**	**636.162**	**3,94**
Cad. Kerugian Penurunan Nilai Allowance for Impairment Losses	**(208.860)**	**(222.793)**	**(13.933)**	**6,67**
Jumlah Kredit-Bersih Total Loans-Net	**15.921.803**	**16.544.032**	**622.229**	**3,91**

Secara keseluruhan, kredit tumbuh 3,94% (*YoY*) dari Rp16,13 triliun menjadi Rp16,77 triliun, dengan kredit bersih meningkat 3,91% meskipun CKPN naik 6,67%, menunjukkan ekspansi yang tetap disertai kehati-hatian. Pertumbuhan terutama didorong sektor Pertanian (17,36%), Peternakan (6,83%), Industri Pengolahan (5,19%), dan Konsumtif (5,01%) yang mencerminkan penguatan pembiayaan pada sektor kebutuhan dasar dan aktivitas ekonomi riil.

Sebaliknya, kontraksi terjadi pada Pertambangan (-97,13%), Jasa Dunia Usaha (-27,82%), Pengangkutan (-19,21%), Listrik dan Air (-13,81%), serta Perdagangan (-8,62%) yang mengindikasikan penurunan eksposur atau pelemahan aktivitas pada sektor-sektor tersebut

Overall, Total Loans grew by 3.94% (YoY), increasing from IDR16.13 trillion to IDR16.77 trillion. Net Loans increased by 3.91%, even as Allowance for Impairment Losses (CKPN) rose by 6.67%, indicating an expansion strategy grounded in prudent banking principles. Growth was primarily driven by the Agriculture (17.36%), Livestock (6.83%), Manufacturing (5.19%), and Consumer (5.01%) sectors, reflecting a strengthening of financing in essential sectors and real economic activities.

Conversely, significant contractions occurred in Mining (-97.13%), Business Services (-27.82%), Transportation (-19.21%), Electricity and Water (-13.81%), and Trade (-8.62%), indicating a reduction in exposure or a weakening of activity within those specific sectors.

1. Aset Tetap
   Jumlah Aset Tetap BSG pada 31 Desember 2025 sebesar Rp653.113 juta, bertumbuh Rp49.266 juta atau 8,16% dari periode yang sama tahun 2024 sebesar Rp603.847 juta. Pertumbuhan asset tetap tersebut utamanya disebabkan BSG pembelian Aktiva Tetap, Inventaris, dan Aset Lease dalam rangka operasional kantor

2. Aset Lain-Lain
   Jumlah asset lain-lain BSG pada 31 Desember 2025 tercatat sebesar Rp137.227 juta, naik Rp13.933 juta atau 11,30% dari periode yang sama tahun 2024 sebesar Rp123.294 juta.

   Kenaikan asset lain-lain disebabkan peningkatan accrual bunga kredit dan perpanjangan Sewa Dibayar Dimuk atas Gedung/Lahan yang dipergunakan oleh BSG untuk aktifitas operasionalnya

3. Liabilitas
   Jumlah Liabilitas BSG pada 31 Desember 2025 Rp21.470.494 juta bertumbuh Rp2.391.914 juta atau 12,54% dari periode yang sama tahun 2024 sebesar Rp19.078.580 juta. Pertumbuhan liablitas disebabkan peningkatan Simpanan Nasabah.

1. Fixed Assets
   BSG Fixed Assets as of December 31, 2025, amounted to IDR653,113 million, an increase of IDR49,266 million or 8.16% from IDR603,847 million in 2024. This growth was mainly attributed to the purchase of Property, Equipment, and Leased Assets to support branch operations.

2. Other Assets
   Other Assets as of December 31, 2025, were recorded at IDR137,227 million, increasing by IDR13,933 million or 11.30% from IDR123,294 million in 2024.

   The increase was driven by higher Accrued Loan Interest and the renewal of Prepaid Rents for buildings and land used for BSG operational activities.

3. Liabilities
   As of December 31, 2025, BSG Total Liabilities reached IDR21,470,494 million, increasing by IDR2,391,914 million or 12.54% from IDR19,078,580 million in 2024. This growth in liabilities was primarily driven by an increase in Customer Deposits.

dalam jutaan Rupiah
In millions of Rupiah

Uraian Description	**2025**	**2024**	**Perubahan** Change	
			Rp	**%**
Liabilitas Segera Current Liabilities	239,448	188,417	51,031	27.08%
Simpanan Nasabah Deposits from Customers	18,206,818	15,039,011	3,167,807	21.06%
Pihak Berelasi Related Parties	2,171,282	742,816	1,428,466	192.30%
Pihak Ketiga Third Parties	16,035,536	14,296,195	1,739,341	12.17%
Simpanan dari Bank Lain Deposits from Other Banks	252,460	725,439	(472,979)	-65.20%
Kewajiban Repo Repo Obligations	149,494	292,412	(142,918)	-48.88%
Surat Berharga yang Diterbitkan Marketable Securities Issued	749,392	748,480	912	0.12%
Pinjaman Diterima Borrowings	1,600,000	1,850,000	(250,000)	-13.51%
Utang Pajak Tax Payable	29,609	15,304	14,305	93.47%
Liabilitas Imbalan Pasca Kerja Post-Employment Benefit Liability	171,117	151,319	19,798	13.08%
Liabilitas Lainnya Other Liabilities	72,156	68,198	3,958	5.80%
Jumlah Liabilitas Total Liabilities	**21,470,494**	**19,078,580**	**2,391,914**	**12.54%**

4. Liabilitas Segera
   Jumlah Liabilitas Segera BSG pada 31 Desember 2025 tercatat sebesar Rp239.448 juta naik Rp51.031juta atau 27,08% dari periode yang sama tahun 2024 sebesar Rp188.417 juta. Kenaikan Liabilitas Segera tersebut utamanya disebabkan BSG belum melakukan pembayaran atas kewajiban segera yang menjadi kewajiban BSG kepada pihak ketiga.

5. Simpanan Nasabah
   Jumlah Simpanan Nasabah BSG pada 31 Desember 2025 tercatat sebesar Rp18.206.818 juta turun Rp3.167.807 juta atau 21,06% dari periode yang sama tahun 2024 sebesar Rp15.039.011 juta.

4. Current Liabilities
   BSG Current Liabilities as of December 31, 2025, were recorded at IDR239,448 million, an increase of IDR51,031 million or 27.08% from IDR188,417 million in the same period in 2024. This increase in Current Liabilities was primarily due to outstanding payments for short-term obligations owed by BSG to third parties.

5. Deposits from Customer
   BSG Total Deposits from Customer as of December 31, 2025, were recorded at IDR18,206,818 million, an increase of IDR3,167,807 million or 21.06% from IDR15,039,011 million in the same period in 2024.

Giro | **Current Accounts**

dalam jutaan Rupiah
In millions of Rupiah

Uraian Description	2024	2025	Pertumbuhan Growth	
			+/-	%
Giro Pihak yang Mempunyai Hubungan Istimewa Related Parties Demand Deposits	594.653	1.677.405 ▲	1.082.752	182,08
Giro Pihak Ketiga Third Parties Demand Deposits	527.520	440.374 ▼	(87.146)	(16,52)
Jumlah Total	**1.122.173**	**2.117.779**	**995.606**	**88,72**
Komposisi Composition				
Giro Pihak yang Mempunyai Hubungan Istimewa Related Parties Demand Deposits	52,99	79,21 ▲	26,21	
Giro Pihak Ketiga Third Parties Demand Deposits	47,01	20,79 ▼	(26,21)	

Giro BSG pada akhir tahun 2025 tercatat mengalami pertumbuhan sebesar 88,72% (*yoy*), atau naik sejumlah Rp995.606 juta, menjadi Rp2.117.779 juta apabila dibandingkan dengan periode yang sama tahun sebelumnya yang tercatat sebesar Rp1.122.173 juta. Faktor yang mempengaruhi pertumbuhan Giro, yakni sebagai berikut:

1. Giro didominasi oleh Giro Pemda yang pencapaiannya sebesar 230,14%. Adapun Giro Pemda Provinsi bertumbuh 174,90% dan Giro Pemda Kabupaten/Kota bertumbuh 130,61%. Hal ini disebabkan penyerapan anggaran Pemda di tahun 2025 yang minim karena adanya efisiensi penggunaan anggaran.
2. Selanjutnya giro institusi non pemda bertumbuh 26,43% Hal ini ditunjang oleh penggunaan BSG*direct* yang merupakan fasilitas *e-banking* untuk nasabah *corporate* (Perusahaan/ Institusi) sehingga dapat melakukan pengelolaan kas perusahaan secara *online* dan *realtime*.

BSG Current Accounts at the end of 2025 recorded a growth of 88.72% (YoY), increasing by IDR995,606 million to IDR2,117,779 million, compared to IDR1,122,173 million in the same period of the previous year. Factors influencing the growth of Current Accounts include:

1. Current Accounts were dominated by Regional Government Accounts, which achieved 230.14% of the target. Specifically, Provincial Government Accounts grew by 174.90%, and Regency/City Government Accounts grew by 130.61%. This was driven by minimal regional budget absorption in 2025 due to budget efficiency measures.
2. Current accounts for non-government institutions grew by 26.43%.This performance was supported by the utilization of BSGdirect, an e-banking facility for corporate and institutional customers that enables real-time, online corporate cash management.

Tabungan

Savings Accounts

dalam jutaan Rupiah
In millions of Rupiah

Uraian Description	2024	2025	Pertumbuhan Growth	
			+/-	%
Tabungan Pihak yang Mempunyai Hubungan Istimewa Related Parties Savings	111.079	13.371	(97.709)	(87,96)
Tabungan Pihak Ketiga Third Party Savings	2.620.987	2.698.681	77.694	2,96
Jumlah Total	**2.732.066**	**2.712.052**	**(20.014)**	**(0,73)**
Komposisi Composition				
Tabungan Pihak yang Mempunyai Hubungan Istimewa Related Parties Savings	4,07	0,49	(3,57)	
Tabungan Pihak Ketiga Third Party Savings	95,93	99,51	3,57	

Tabungan BSG pada akhir tahun buku 2025 mengalami penurunan sebesar 0,73% (*yoy*), atau turun sebesar Rp20.014 juta, menjadi Rp2.712.052 juta, jika dibandingkan dengan realisasi yang sama tahun sebelumnya sebesar Rp2.732.066 juta. Faktor yang mempengaruhi penurunan Tabungan adalah sebagai berikut:

1. Volatilitas ekonomi global menurunkan kecenderungan masyarakat menyimpan dana untuk kebutuhan transaksional, sehingga likuiditas tabungan murni di perbankan mengalami tekanan.
2. Sepanjang 2025, Tabungan Simpeda menurun sekitar Rp240 miliar, dipengaruhi oleh pergeseran kebutuhan likuiditas nasabah, realokasi dana ke deposito ritel dengan imbal hasil lebih kompetitif, sejalan dengan pertumbuhan deposito ritel sebesar 14,3%.

BSG Savings at the end of the fiscal year 2025 experienced a slight decrease of 0.73% (YoY), or a decline of IDR20,014 million, to IDR2,712,052 million, compared to the previous year's realization of IDR2,732,066 million. Factors influencing the decline in Savings include:

1. Increased global economic uncertainty has reduced the public's tendency to hold funds for transactional needs, placing pressure on pure savings liquidity within the banking sector.
2. Throughout 2025, Tabungan Simpeda declined by approximately IDR240 billion. This was influenced by shifting customer liquidity needs and the reallocation of funds into Retail Time Deposits, which offered more competitive yields, consistent with the 14.3% growth observed in the retail deposit segment.

Deposito

Time Deposits

dalam jutaan Rupiah
In millions of Rupiah

Uraian Description	2024	2025	Pertumbuhan Growth	
			+/-	%
Deposito Pihak yang Mempunyai Hubungan Istimewa Related Parties Time Deposits	37.084	480.504	443.420	1.195,72
Deposito Pihak Ketiga Third Parties Time Deposits	11.147.689	12.896.484	1.748.795	15,69
Jumlah Total	**11.184.773**	**13.376.988**	**2.192.215**	**19,60**

dalam jutaan Rupiah
In millions of Rupiah

Uraian Description	2024	2025	Pertumbuhan Growth	
			+/-	%
Komposisi Composition				
Deposito Pihak yang Mempunyai Hubungan Istimewa Related Parties Time Deposits	0,33	3,59	3,26	
Deposito Pihak Ketiga Third Parties Time Deposits	99,67	96,41	(3,26)	

Deposito BSG pada akhir tahun buku 2025 tercatat naik 19,60% (*yoy*) Rp2.192.215 juta menjadi Rp13.376.988 juta, jika dibandingkan dengan realisasi yang sama tahun sebelumnya sebesar Rp11.184.773 juta. Kenaikan dana Deposito merupakan bagian dari strategi bank dalam menjaga ketersediaan likuiditas akhir tahun 2025.

1. Simpanan dari Bank Lain
   Jumlah Simpanan dari Bank Lain BSG pada 31 Desember 2025 tercatat sebesar Rp252.460 juta, menurun sebesar Rp472.979 juta atau 65,20% dibandingkan periode yang sama tahun 2024 sebesar Rp725.439 juta. Penurunan tersebut terutama disebabkan oleh lebih rendahnya pemanfaatan pinjaman antarbank (ABP Pasiva) oleh BSG dalam rangka pemenuhan kebutuhan likuiditas pada akhir tahun 2025 dibandingkan tahun sebelumnya.

2. Kewajiban *Repo*
   Jumlah Kewajiban Repo pada 31 Desember 2025 tercatat sebesar Rp149.494 juta turun Rp142.918 juta atau 4,88% dibandingkan periode yang sama tahun 2024 sebesar Rp292.412 juta. Sehubungan dengan ketatnya likuiditas menjelang akhir tahun, Bank merepokan portofolio Surat Berharga yang dimiliki, dan hal ini menimbulkan kewajiban repo yang merupakan kewajiban bank untuk melunasi kewajibannya pada saat jatuh tempo.

3. Surat Berharga yang Diterbitkan
   Jumlah Surat Berharga yang Diterbitkan BSG pada 31 Desember 2025 tercatat sebesar Rp749.392 juta bertumbuh Rp912 juta atau 0,12% dari periode yang sama tahun 2024 sebesar Rp748.480 juta. Peningkatan disebabkan perlakuan Akuntansi atas seluruh biaya emisi obligasi yang ditangguhkan untuk di*setoff* dengan Obligasi yang dimiliki. Adapun portofolio Obligasi yang diterbitkan Rp750.000 juta.

4. Pinjaman Diterima
   Jumlah Pinjaman Diterima BSG pada 31 Desember 2025 tercatat Rp1.600.000 juta bertumbuh Rp250.000 juta atau 37,04% dibandingkan periode yang sama tahun 2024 sebesar Rp1.850.000 juta. Penurunan Pinjaman Diterima tersebut utamanya disebabkan BSG melunasi Pinjaman DIterima dari PT. Bank Danamon, tbk dan pelunasan sebagian termin pinjaman dari PT. SMF.

BSG Time Deposits at the end of the fiscal year 2025 were recorded at IDR13,376,988 million, an increase of 19.60% (YoY) or IDR2,192,215 million, compared to the previous year's realization of IDR11,184,773 million. The increase in time deposits was part of the Bank's strategy to maintain liquidity availability at the end of 2025.

1. Deposits from Other Banks
   Total Deposits from Other Banks of BSG as of December 31, 2025 were recorded at IDR252,460 million, a decrease of IDR472,979 million or 65.20% compared to the same period in 2024, which amounted to IDR725,439 million. The decrease was primarily attributable to lower utilization of interbank borrowings (ABP liabilities) by BSG to meet liquidity requirements at the end of 2025 compared to the previous year.

2. Repo Obligations
   Repo Obligations as of December 31, 2025, stood at IDR149,494 million, a decrease of IDR142,918 million or 48.88% compared to IDR292,412 million in 2024. Due to tightening liquidity toward the end of the year, the Bank entered into repurchase agreements (repo) for its securities portfolio, resulting in a repo obligation that the Bank must settle upon maturity.

3. Debt Securities Issued
   Total Securities Issued by BSG as of December 31, 2025 were recorded at IDR749,392 million, an increase of IDR912 million or 0.12% compared to the same period in 2024, which amounted to IDR748,480 million. The increase was mainly due to the accounting treatment of all deferred bond issuance costs, which are offset against the outstanding bonds. The total portfolio of bonds issued amounted to IDR750,000 million.

4. Borrowings
   Total Borrowings of BSG as of December 31, 2025 were recorded at IDR1,600,000 million, a decrease of IDR250,000 million or 13.51% compared to the same period in 2024, which amounted to IDR1,850,000 million. The decrease in Borrowings was mainly due to BSG having fully repaid borrowings from PT Bank Danamon Tbk and partially repaid loan facilities from PT Sarana Multigriya Finansial (SMF).

5. Utang Pajak
Jumlah Utang Pajak BSG pada 31 Desember 2025 tercatat sebesar Rp29.609 juta naik Rp14.305 juta atau 93,47% dari periode yang sama tahun 2024 sebesar Rp15.304 juta. Kenaikan Utang Pajak tersebut utamanya disebabkan peningkatan Laba Bruto tahun 2025 yang menyebabkan Bank wajib membentuk kewajiban perpajakan lebih besar dari tahun sebelumnya.

6. Liabilitas Imbalan Pasca Kerja
Jumlah Liabilitas Imbalan Pasca Kerja BSG pada 31 Desember 2025 tercatat sebesar Rp171.117 juta bertumbuh Rp19.758 juta atau 13,08% dari periode yang sama tahun 2024 sebesar Rp151.319 juta. Hal tersebut utamanya disebabkan kewajiban BSG melakukan pencadangan atas Liabilitas Imbalan Pasca Kerja sesuai PSAK 219 Imbalan Kerja.

7. Liabilitas Lainnya
Jumlah Liabilitas Lainnya BSG pada 31 Desember 2025 tercatat sebesar Rp72.156 juta naik Rp3.958 juta atau 5,80% dari periode yang sama tahun 2024 sebesar Rp68.198 juta. Kenaikan Liabilitas Lainnya tersebut utamanya disebabkan Bank belum melakukan settelement atas kewajiban dari transaksi *e-channel*nya dan akan dilaksanakan pada hari operasional RTGS berikutnya.

8. Ekuitas
Jumlah Ekuitas BSG pada 31 Desember 2025 tercatat sebesar Rp2.205.901 juta, bertumbuh Rp165.337 juta atau 8,10% dari periode yang sama tahun 2024 sebesar Rp2.040.567 juta. Pertumbuhan Ekuitas Bank tersebut utamanya disebabkan adanya setoran modal dari Para Pemegang Saham PT BSG untuk memperkuat modal inti bank dan pertumbuhan Laba Tahun Berjalan.

5. Taxes Payable
The total Tax Payables of BSG as of December 31, 2025 were recorded at IDR29,609 million, an increase of IDR14,305 million or 93.47% compared to the same period in 2024, which amounted to IDR15,304 million. The increase in Tax Payables was mainly driven by the rise in gross profit in 2025, which resulted in the Bank being required to recognize higher tax obligations than in the previous year.

6. Post-Employment Benefit Liabilities
The total Post-Employment Benefits Liability of BSG as of December 31, 2025 was recorded at IDR171,117 million, an increase of IDR19,758 million or 13.08% compared to the same period in 2024, which amounted to IDR151,319 million. This increase was mainly due to BSG's obligation to recognize provisions for Post-Employment Benefits Liability in accordance with PSAK 219 on Employee Benefits.

7. Other Liabilities
Other Liabilities of BSG as of December 31, 2025 were recorded at IDR72,156 million, an increase of IDR3,958 million or 5.80% compared to the same period in 2024, which amounted to IDR68,198 million. The increase in Other Liabilities was mainly due to the Bank not yet having settled obligations arising from its e-channel transactions, which will be completed on the next RTGS operational day.

8. Equity
The total equity of BSG as of December 31, 2025, was recorded at IDR2,205,901 million, an increase of IDR165,337 million or 8.10% compared to the same period in 2024, which amounted to IDR2,040,567 million. The growth in the Bank's equity was mainly driven by capital injections from the shareholders of PT BSG to strengthen the bank's core capital, as well as the increase in profit for the year.

dalam jutaan Rupiah
in millions of Rupiah

Uraian Description	**2025**	**2024**	**Pertumbuhan/(Penurunan)** Increase/(Decrease)	
			Rp IDR	**%**
Modal Saham Share Capital	1,400,068	1,327,117	72,951	5.50%
Tambahan Modal Disetor Additional Paid-In Capital	11,966	11,966	-	0.00%
Modal Disetor Lainnya Other Paid-In Capital	53,775	14,951	38,824	259.67%

dalam jutaan Rupiah
in millions of Rupiah

Uraian Description	2025	2024	Pertumbuhan/(Penurunan) Increase/(Decrease)	
			Rp IDR	%
Komponen Ekuitas Lainnya Other Equity Components				
Keuntungan/(Kerugian) yang Belum Direalisasikan atas Efek-efek Tersedia untuk Dijual Unrealized Gain/(Loss) in Fair Value of Marketable Securities				
Keuntungan/(Kerugian) Aktuarial Program Manfaat Pasti Actuarial Gain/(Loss) on Defined Benefit Program	(116,459)	(111,260)	(5,199)	4.67%
Keuntungan (Kerugian) Revaluasi Aset Tetap Profit (Loss) on Revaluation of Fixed Assets	189,192	189,192	-	0.00%
Saldo Laba Retained Earnings				
Telah Digunakan Sebelumnya Appropriated	386,357	384,477	1,880	0.49%
Belum Digunakan Sebelumnya Unappropriated	281,002	224,121	56,881	25.38%
Jumlah Ekuitas Total Equity	**2,205,901**	**2,040,564**	**165,337**	**8.10%**

9. Modal Saham

Modal Saham adalah modal yang disetorkan oleh pemegang saham di BSG, sebagai bukti kepemilikan investasi di Bank SulutGo. Modal Saham Bank SulutGo per 31 Desember 2025 sebesar Rp1.400.068 juta, bertumbuh Rp72.951 juta atau 5,50% dari periode yang sama tahun 2024 Rp1.327.117 juta. Kenaikan jumlah modal saham ini disebabkan pengesahan modal yang disetor selama tahun 2024 oleh para pemegang saham ke Modal Saham pada RUPS Tahun 2025.

10. Modal Disetor Lainnya

Jumlah Modal Disetor Lainnya BSG pada 31 Desember 2025 tercatat sebesar Rp53.775 juta, naik Rp38.824 juta atau 259,67% dibandingkan periode yang sama tahun 2024 sebesar Rp14.951 juta. Kenaikan Modal Disetor Lainnya disebabkan adanya tambahan setoran modal dari para pemegang saham setelah pelaksanaan RUPS Tahun 2025 yang dibukukan pada rekening DSM, dan belum dikapitalisasi menjadi Modal Disetor.

11. Saldo Laba

Jumlah Saldo Laba yang telah ditentukan penggunaannya BSG pada 31 Desember 2025 tercatat sebesar Rp386.357 juta bertumbuh Rp1.880 juta atau 0,49% dibandingkan periode yang sama tahun 2024 sebesar Rp384.477 juta. Kenaikan ini disebabkan penyisihan Cadangan Umum sesuai dengan keputusan RUPS tahun 2025 untuk memperkuat Modal Inti Bank. Jumlah saldo laba yang belum ditentukan penggunannya BSG pada 31 Desember 2025 tercatat sebesar Rp281.002 juta naik Rp56.881 juta atau 25,38% dibandingkan periode yang sama tahun 2024 Rp224.121 juta. Kenaikan tersebut disebabkan optimalisasi dan efisiensi Pendapatan dan Biaya Laba Bank.

9. Share Capital

Share Capital represents the capital injected by shareholders into BSG as evidence of investment ownership in Bank SulutGo. As of December 31, 2025, BSG Share Capital stood at IDR1,400,068 million, growing by IDR72,951 million or 5.50% from IDR1,327,117 million in the same period in 2024. This increase was driven by the formalization of capital injected during 2024 into Share Capital, as approved during the GMS.

10. Other Paid-in Capital

Other Paid-in Capital as of December 31, 2025, was recorded at IDR53,775 million, an increase of IDR38,824 million compared to IDR14,951 million in 2024. This growth was due to additional capital injections from shareholders following the 2025 GMS, which were recorded in the Paid-in Capital Deposits (DSM) account and have not yet been capitalized into formal Share Capital.

11. Retained Earnings

Appropriated Retained Earnings as of December 31, 2025, were recorded at IDR386,357 million, an increase of IDR1,880 million or 0.49% compared to IDR384,477 million in 2024. This increase resulted from the allocation to the General Reserve in accordance with the 2025 GMS resolution to strengthen the Bank's Core Capital. Unappropriated Retained Earnings as of December 31, 2025, were recorded at IDR281,002 million, increasing by IDR56,881 million or 25.38% from IDR224,121 million in 2024. This growth was driven by the optimization and efficiency of the Bank's income and expenses.

B. Laporan Laba Rugi

Pendapatan & Beban Bunga

1. Pendapatapan Bunga

dalam jutaan Rupiah

Uraian	2025	2024	Perubahan	
			Rp	%
Kredit yang Diberikan	2,170,670	2,080,294	90,376	4.34%
Penempatan pada Bank Indonesia	22,317	16,845	5,472	32.48%
Bunga Surat Berharga	148,256	134,306	13,950	10.39%
Penempatan pada Bank Lain	12,162	31,081	(18,919)	-60.87%
Pendapatan Bunga Lainnya	54,080	57,882	(3,802)	-6.57%
Jumlah	**2,407,485**	**2,320,408**	**87,077**	**3.75%**

Tahun 2025 BSG membukukan Pendapatan Bunga sebesar Rp2.407.485 juta, bertumbuh Rp87.077 juta atau 3,75% dibandingkan periode yang sama tahun 2024 sebesar Rp2.320.408 juta. Peningkatan Pendapatan Bunga tersebut utamanya disebabkan pertumbuhan Pendapatan Bunga Kredit, Pendapatan bunga surat berharga, dan Penempatan pada Bank Indonesia. Pendapatan Bunga BSG utamanya masih berasal dari kredit yang diberikan. Tahun 2025, Pendapatan bunga dari kredit yang diberikan tercatat sebesar Rp2.170.670 juta, bertumbuh Rp90.376 juta atau 4,34% dibandingkan periode yang sama tahun 2024 sebesar Rp2.320.408 juta

2. Beban Bunga

dalam jutaan Rupiah

Uraian	2025	2024	Perubahan	
			Rp	%
Deposito	837,233	794,964	42,269	5.32%
Surat Berharga (Obligasi yang diterbitkan)	58,500	62,238	(3,738)	-6.01%
Tabungan	29,994	36,118	(6,124)	-16.96%
Giro	35,892	34,565	1,327	3.84%
Bank Lain	3,956	6,644	(2,688)	-40.46%
Pinjaman yang diterima	78,748	102,073	(23,325)	-22.85%

2. Income Statement

Interest Income & Expenses

1. Interest Income

dalam jutaan Rupiah
in millions of Rupiah

Uraian Description	2025	2024	Perubahan Change	
			Rp IDR	%
Kredit yang Diberikan Loans	2,170,670	2,080,294	90,376	4.34%
Penempatan pada Bank Indonesia Placement with Bank Indonesia	22,317	16,845	5,472	32.48%
Bunga Surat Berharga Marketable Securities Interest	148,256	134,306	13,950	10.39%
Penempatan pada Bank Lain Placements with Other Banks	12,162	31,081	(18,919)	-60.87%
Pendapatan Bunga Lainnya Other Interest Income	54,080	57,882	(3,802)	-6.57%
Jumlah Total	**2,407,485**	**2,320,408**	**87,077**	**3.75%**

In 2025, BSG recorded Interest Income of IDR2,407,485 million, increasing by IDR87,077 million or 3.75% compared to IDR2,320,408 million in the same period in 2024. This increase in Interest Income was primarily driven by growth in Interest Income from Loans, Interest Income from Marketable Securities, and Placements with Bank Indonesia. BSG Interest Income remains predominantly derived from Loans. In 2025, Interest Income from Loans was recorded at IDR2,170,670 million, growing by IDR90,376 million or 4.34% compared to the 2024 realization.

2. Interest Expenses

dalam jutaan Rupiah
in millions of Rupiah

Uraian Description	2025	2024	Perubahan Change	
			Rp IDR	%
Deposito Time Deposits	837,233	794,964	42,269	5.32%
Surat Berharga (Obligasi yang diterbitkan) Marketable Securities (Issued Bonds)	58,500	62,238	(3,738)	-6.01%
Tabungan Savings Accounts	29,994	36,118	(6,124)	-16.96%
Giro Current Accounts	35,892	34,565	1,327	3.84%
Bank Lain Other Banks	3,956	6,644	(2,688)	-40.46%
Pinjaman yang diterima Borrowings	78,748	102,073	(23,325)	-22.85%

dalam jutaan Rupiah
in millions of Rupiah

Uraian Description	2025	2024	Perubahan Change	
			Rp IDR	%
Beban Bunga Lainnya Other Interest Income	75	1,716	(1,641)	-95.63%
Kredit Modifikasi Loan Modification	626	627	(1)	-0.16%
Jumlah Beban Bunga Total Interest Expenses	**1,045,024**	**1,038,945**	**6,079**	**0.59%**

Tahun 2025 BSG membukukan Beban Bunga sebesar Rp1.045.024 juta, bertumbuh Rp6.079 juta atau 0,59% dibandingkan periode yang sama tahun 2024 sebesar Rp1.038.945 juta. Peningkatan Beban Bunga tersebut utamanya disebabkan pertumbuhan Beban Bunga Deposito dan Beban Jasa Giro.

Beban Bunga BSG utamanya masih berasal dari bunga Deposito Berjangka. Tahun 2025, beban bunga Deposito Berjangka tercatat sebesar Rp837.233 juta, bertumbuh Rp42.269 juta atau 5,32% dibandingkan periode yang sama tahun 2024 sebesar Rp794.964 juta. Peningkatan beban bunga Deposito Berjangka tersebut disebabkan rate pada bunga deposito yang mencapai 7,25%.

In 2025, BSG recorded an Interest Expense of IDR1,045,024 million, representing a slight increase of IDR6,079 million or 0.59% compared to IDR1,038,945 million in 2024. This rise was primarily driven by higher Interest Expenses on Time Deposits and Current Accounts Service Fees.

The Bank's Interest Expense remains largely dominated by Time Deposits. In 2025, interest expenses for Time Deposits were recorded at IDR837,233 million, up IDR42,269 million or 5.32% from IDR794,964 million in 2024. This increase was primarily attributable to competitive deposit interest rates, which reached 7.25%.

Pendapatan & Beban Operasional Lainnya

1. Pendapatan Operasional Lainnya

Other Operating Income and Expenses

1. Other Operating income

dalam jutaan Rupiah
in millions of Rupiah

Uraian Description	2025	2024	Perubahan Change	
			Rp IDR	%
Provisi dan komisi lainnya Other Provisions and Commissions	77,763	2,183	75,580	3462.21%
Pendapatan administrasi Fee-based Income	89,023	201,466	(112,443)	-55.81%
Pendapatan denda Penalty Income	1,072	800	272	34.00%
Pendapatan lainnya Other Income	196	172	24	13.95%
Jumlah Pendapatan Operasional Lainnya Other Operating Income	**168,054**	**204,621**	**(36,567)**	**-17.87%**

Tahun 2025 BSG membukukan Pendapatan Operasional Lainnya sebesar Rp168.054 juta turun Rp36.567 juta atau 17,87% dibandingkan periode yang sama tahun 2024 Rp204.621 juta. Penurunan Pendapatan Operasional Lainnya tersebut utamanya disebabkan penurunan pendapatan administrasi (*fee-based income*) yang diakibatkan penurunan pendapatan provisi kredit dan jasa kemitraan.

In 2025, BSG recorded Other Operating Income of IDR168,054 million, representing a decrease of IDR36,567 million or 17.87% compared to IDR204,621 million in the same period of 2024. This contraction was primarily driven by a decline in fee-based income, resulting from lower loan provision fees and partnership service fees.

2. Beban Operasional Lainnya

2. Other Operating Expenses

dalam jutaan Rupiah
in millions of Rupiah

Uraian Description	2025	2024	Perubahan Change	
			Rp IDR	%
Beban Personalia Personnel Expenses	699,227	719,028	(19,801)	-2,75%
Beban Administrasi dan Umum Administrative and General Expenses	380,296	380,032	264	0.07%
Beban Promosi Promotion Expenses	6,322	7,829	(1,507)	-19.25%
Beban Premi Program Penjaminan Pemerintah Government Insurance Program Premium Expenses	35,847	33,916	1,931	5.69%
Jumlah Beban Operasional Lainnya Total Other Opearting Expenses	**1,121,692**	**1,140,805**	**(19,113)**	**-1,68%**

Jumlah Beban Operasional Lainnya BSG tahun 2025 tercatat sebesar Rp1.121.692 juta, turun Rp19.113 juta atau 3,48% dari periode yang sama tahun 2024 sebesar Rp1.140.805 juta. Penurunan disebabkan perubahan pencatatan pada komponen Biaya Personalia dan menyebabkan penurunan Beban Personalia, Di mana pada tahun 2025 tercatat sebesar Rp699,247 juta turun Rp19,801 juta atau 2,75% dibandingkan periode yang sama di tahun 2024 Rp719.028 juta.

Namun terdapat peningkatan Beban Premi Program Penjaminan Pemerintah (LPS) tahun 2025 sebesar Rp35.847 juta naik Rp1.931 juta atau 5.69% dibandingkan periode yang sama di tahun 2024 Rp33.916 juta. Secara umum penurunan beban operasional lainnya merupakan bagian dari strategi manajemen di tahun 2025 dalam hal efisiensi biaya.

In 2025, BSG recorded Total Other Operating Expenses of IDR1,121,692 million, a decrease of IDR19,113 million or 3.48% compared to IDR1,140,805 million in 2024. This reduction was primarily driven by a change in the accounting treatment for Personnel Costs, which led to a decline in Personnel Expenses. For the fiscal year 2025, Personnel Expenses were recorded at IDR699,247 million, decreasing by IDR19,801 million or 2.75% from IDR719,028 million in 2024.

Conversely, there was an increase in Government Guarantee Program Premium Expenses (LPS), which rose to IDR35,847 million in 2025, an increase of IDR1,931 million or 5.69% compared to IDR33,916 million in 2024. Overall, the reduction in other operating expenses reflected Management's strategic focus on cost efficiency throughout 2025.

3. Laba Operasional, Pajak Penghasilan Bersih, Penghasilan (Beban) Komprehensif lain & Laba per Saham

3. Operating Profit, Net Income Tax, Other Comprehensive Income (Loss), and Earnings per Share (EPS)

dalam jutaan Rupiah
in millions of Rupiah

Uraian Description	2025	2024	Perubahan Change	
			Rp IDR	%
Laba Operasional Operating Profit	386,779	375,035	11,744	3.13%
Pajak Penghasilan Income Tax	(99,594)	(76,508)	(23,086)	30.17%
Pendapatan (Beban) Komprehensif Lainnya Other Comprehensive Omcp,e (Expenses)	(5,199)	(1,805)	(3,394)	188.03%
Laba per saham Earnings per Share	20,071	16,859	3,212	19.05%

4. Laba Operasional
Tahun 2025, BSG membukukan Laba Operasional sebesar Rp386.779 juta, naik Rp11,744 juta atau 3,13% dibandingkan periode yang sama tahun 2024 sebesar Rp375.035 juta

5. Pajak Penghasilan Bersih
Jumlah Pajak Penghasilan-Bersih BSG tahun 2025 tercatat sebesar Rp99.594 juta, naik Rp23.086 juta atau 30,17% dibandingkan periode yang sama tahun 2024 sebesar Rp76.508 juta. Peningkatan Pajak Penghasilan tersebut utamanya disebabkan peningkatan Laba Operasional Bank dan Laba Bruto sebelum pajak

6. Penghasilan (Beban) Komprehensif lain
Tahun 2025, BSG membukukan Beban Komprehensif Lain sebesar Rp5.199 juta, naik Rp3.394 juta atau 188,03% dibandingkan periode yang sama tahun 2024 sebesar Rp1.805 juta

7. Laba per Saham
Laba per Saham Dasar BSG tahun 2025 Rp20.071 naik Rp3.212 atau 19,05% dibandingkan periode yang sama tahun 2024 sebesar Rp16.859.

4. Operating Profit
In 2025, BSG recorded an Operating Profit of IDR386,779 million, representing an increase of IDR11,744 million or 3.13% compared to IDR375,035 million in 2024.

5. Net Income Tax
The total Net Income Tax Expense in 2025 was recorded at IDR99,594 million, increasing by IDR23,086 million or 30.17% from IDR76,508 million in 2024. This increase was primarily driven by the growth in the Bank's Operating Profit and Gross Profit before tax.

6. Other Comprehensive Income (Loss)
In 2025, BSG reported an Other Comprehensive Loss of IDR5,199 million, an increase of IDR3,394 million or 188.03% compared to IDR1,805 million in 2024.

7. Earnings per Share (EPS)
BSG Earnings per Share in 2025 stood at IDR20,071, an increase of IDR3,212 or 19.05% compared to IDR16,859 in 2024.

C. Arus Kas

C. Cash Flows

dalam jutaan Rupiah
in millions of Rupiah

Uraian Description	2025	2024	Perubahan Change	
			Rp IDR	%
Arus Kas dari Aktivitas Operasi Cash Flows from Operating Activities	500,369	(238,409)	738,778	-309.88%
Arus Kas dari Aktivitas Investasi Cash Flows from Investing Activities	(114,877)	(106,507)	(8,370)	7.86%
Arus Kas dari Aktivitas Pendanaan Cash Flows from Financing Activities	(110,466)	(189,953)	79,487	-41.85%
Kenaikan (Penurunan) Bersih Kas dan Setara Kas Increase (Decrease) Net Cash and Cash Equivalents	275,026	(534,866)	809,892	-151.42%
Kas dan Setara Kas Awal Tahun Cash and Cash Equivalents at the Beginning of the Year	1,842,096	2,376,962	(534,866)	-22.50%
Kas dan Setara Kas Akhir Tahun Cash and Cash Equivalents at the End of the Year	2,117,122	1,842,096	275,026	14.93%

Jumlah Kas dan Setara Kas BSG pada akhir tahun 2025 tercatat Rp2.117.122 juta, naik Rp275.026 juta atau 14,93% dibandingkan dengan periode yang sama akhir tahun 2024 Rp1.842.096 juta.

Hal tersebut disebabkan pertumbuhan aktivitas operasi BSG, di mana Bank menghasilkan arus kas masuk, terutama terhadap Aktiva Produktif, dan pendanaan terhadap aktivitas investasi BSG.

BSG Total Cash and Cash Equivalents at the end of 2025 were recorded at IDR2,117,122 million, an increase of IDR275,026 million or 14.93% compared to IDR1,842,096 million at the end of 2024.

This growth was driven by the Bank's operational activities, in which BSG generated significant cash inflows, particularly from earning assets, as well as the successful funding of the Bank's investment activities.

D. Rasio Keuangan

D. Financial Ratio

Uraian Description	2025	2024	2023	2022	2021
ROA	1,65	1,40	1,68	1,65	1,24
ROE	15,74	12,91	15,07	16,50	13,39
ROI	1,84	1,57	1,91	2,04	1,44
CAR	17,94	19,44	20,40	18,51	16,26
NIM	6,74	6,68	7,71	7,68	7,23
GPM	14,78	11,77	14,38	15,28	10,88
NPM	11,30	8,77	10,78	11,27	7,61
LDR	92,09	107,26	95,71	83,40	83,47
NPL-*Gross*	2,97	2,41	2,70	2,90	3,44
BOPO	85,28	85,32	82,57	81,59	86,89

Tinjauan Kinerja Entitas Anak

Hingga akhir tahun 2025 BSG tidak memiliki entitas anak, entitas asosiasi, maupun kerja sama dalam bentuk *Joint Venture* (JV) atau *Special Purpose Vehicle* (SPV). Namun demikian, BSG memiliki penyertaan saham minoritas pada PT BPR Prisma Dana sebesar 3,38%, yang diklasifikasikan sebagai investasi non-pengendali sehingga tidak memberikan pengaruh signifikan terhadap pengelolaan maupun kebijakan operasional entitas tersebut.

PT BPR Prisma Dana sendiri merupakan lembaga berbadan hukum Perseroan Terbatas yang bergerak sebagai Bank Perekonomian Rakyat (BPR), dengan komposisi kepemilikan saham yang mayoritas dimiliki oleh perorangan (94,83%), serta sebagian kecil dimiliki oleh koperasi dan badan usaha lainnya. Dengan porsi kepemilikan yang relatif kecil, keterlibatan BSG lebih bersifat strategis dalam rangka mendukung pengembangan sektor keuangan daerah, khususnya dalam memperkuat ekosistem perbankan skala mikro dan UMKM, tanpa keterlibatan langsung dalam pengendalian operasional.

Performance Review of the Subsidiaries

As of the end of 2025, BSG has no subsidiaries, associates, or collaborations in the form of Joint Ventures (JV) or Special Purpose Vehicles (SPV). However, BSG maintains a minority equity investment of 3.38% in PT BPR Prisma Dana. This is classified as a non-controlling investment, which does not grant BSG significant influence over the entity's management or operational policies.

PT BPR Prisma Dana is a limited liability company operating as a Rural Bank (BPR). Its shareholding structure is primarily owned by individuals (94.83%), with the remainder held by cooperatives and other business entities. With a relatively small ownership stake, BSG involvement is strategic in nature, aimed at supporting the development of the regional financial sector, specifically by strengthening the micro and MSME banking ecosystem, without direct involvement in operational control.

Informasi Material Lainnya

1. Pencapaian Target tahun 2025
   Ringkasan pencapaian target indikator keuangan utama BSG tahun 2025 sebagai berikut:

Other Material Information

1. 2025 Target Achievements
   The summary of BSG key financial indicator target achievements for 2025 is as follows:

dalam jutaan Rupiah
in millions of Rupiah

Indikator Keuangan Financial Indicator	Realisasi Realization	Target	Capaian Achievement
Total Aset Total Assets	23.676.506	22.720.221	104,21
Total Kredit Total Loans	16.766.825	17.439.828	96,14
Total DPK Total Third-Party Funds	18.206.818	16.400.454	111,01
Laba Bruto Gross Profit	380.596	365.313	104,18

dalam jutaan Rupiah
in millions of Rupiah

Indikator Keuangan Financial Indicator	Realisasi Realization	Target	Capaian Achievement
Laba Netto Net Profit	281.002	273.985	102,56
ROA (%)	1,68	1,61	104,68
ROE (%)	15,21	14,56	104,41

2. Aspek Pemasaran

Dalam mendukung penguatan aspek pemasaran, BSG mengarahkan strategi pada pengembangan basis nasabah ritel guna meningkatkan stabilitas pendanaan serta memperluas jangkauan pasar. Upaya ini dilakukan melalui peningkatan nilai tambah layanan, khususnya bagi Nasabah Prima, yang didukung oleh komunikasi pemasaran yang lebih efektif melalui berbagai kanal, termasuk optimalisasi media sosial untuk meningkatkan *awareness* dan *engagement* nasabah. Selain itu, BSG mengoptimalkan berbagai program promosi, seperti tabungan PNS berbasis *poin reward* dengan skema *cashback*, promo *cashback* tabungan Simpeda, serta promo kredit PNS dalam rangka HUT BSG dan hari raya keagamaan, guna mendorong akuisisi dan loyalitas nasabah.

Di sisi lain, BSG juga memperluas penetrasi pasar melalui optimalisasi kerja sama pengelolaan keuangan dengan institusi non-pemerintah daerah berbasis layanan digital, serta pengembangan kanal pembayaran (*biller*) berbasis *fee* untuk meningkatkan aktivitas transaksi. Aktivitas pemasaran turut diperkuat melalui pelaksanaan program *engagement* seperti *customer gathering* dan KUR *Fest* sebagai sarana edukasi, promosi produk, dan penguatan hubungan dengan nasabah. Langkah ini didukung dengan evaluasi dan penyesuaian tarif layanan agar tetap kompetitif, sehingga secara keseluruhan mampu meningkatkan efektivitas strategi pemasaran secara berkelanjutan

3. Kemampuan Membayar Hutang dan Kolektibilitas Piutang

Kemampuan membayar utang tercermin dari likuiditas dan solvabilitas Bank. Berkenaan dengan obligasi yang diterbitkan, kemampuan membayar utang tercermin dari lancarnya pembayaran bunga dan pemeringkatan obligasi.

2. Marketing Aspect

To strengthen the marketing framework, BSG has directed its strategy toward expanding the retail customer base to enhance funding stability and broaden market reach. These efforts are realized by increasing the value-added services, particularly for Priority Customers (Nasabah Prima), supported by more effective marketing communications across various channels, including the optimization of social media to boost brand awareness and customer engagement. Furthermore, BSG has optimized several promotional programs, such as point-reward systems for Civil Servant (PNS) savings accounts with cashback schemes, Tabungan Simpeda cashback promos, and dedicated PNS loan promotions held during the BSG Anniversary and religious holidays to drive customer acquisition and loyalty.

Concurrently, BSG is expanding its market penetration by optimizing financial management partnerships with non-government institutions through digital-based services, alongside the development of fee-based payment channels (billers) to increase transaction activity. Marketing activities are further bolstered through engagement programs such as customer gatherings and KUR Fest, which serve as platforms for education, product promotion, and strengthening customer relationships. These steps are supported by ongoing evaluations and adjustments of service tariffs to remain competitive, ensuring the overall effectiveness of the marketing strategy in a sustainable manner.

3. Debt Repayment Capability and Receivables Collectibility

The debt repayment capability is reflected in the Bank's liquidity and solvency ratios. Regarding the bonds issued by the Bank, debt repayment capability is evidenced by the timely and consistent payment of interest as well as the bond credit ratings.

Adapun hasil pemeringkatan BSG dalam 5 tahun terakhir sebagai berikut:

BSG credit ratings over the last 5 years are as follows:

Tahun Year	Perusahaan Pemeringkat Rating Agency	Peringkat Nasional Jangka Panjang National Long-Term Rating	Peringkat Nasional Jangka Pendek National Short-Term Rating
2021	FITCH RATINGS	Single A	F1+
2022	FITCH RATINGS	Single A	F1+
2023	FITCH RATINGS	Single A	F1+
2024	FITCH RATINGS	Single A	F1+
2025	FITCH RATINGS	Single A	F1+

4. Kemampuan Membayar Utang Jangka Pendek (Likuiditas Bank)

   Pada tahun 2025, rasio kredit terhadap dana pihak ketiga atau *Loan to Deposit Ratio* (LDR) sebesar 92,09% mengalami penurunansebesar 15,17% dibandingkan dengan LDR pada tahun 2024 yang sebesar 107,26%. Meskipun LDR mengalami penurunan, namun kondisi tersebut berada pada kondisi ideal rata-rata ratio ditetapkan Bank Indonesia terhadap ratio likuiditas di Bank Indonesia

4. Short-Term Debt Repayment Capability (Bank Liquidity)

   In 2025, the Loan to Deposit Ratio (LDR) stood at 92.09%, representing a decrease of 15.17% compared to the 2024 LDR of 107.26%. Despite this decline, the current ratio remained within the ideal range as stipulated by Bank Indonesia's liquidity standards.

5. Kemampuan Membayar Utang Jangka Panjang (*Solvabilitas Bank*)

   BSG mengukur solvabilitas melalui rasio permodalan bank. Bank memastikan kecukupan modal bank untuk dapat memenuhi risiko kredit, risiko pasar dan risiko operasional yang tercermin dari Rasio Kecukupan Modal (*Capital Adequacy Ratio*/CAR). CAR adalah rasio modal terhadap aset tertimbang menurut risiko (*Risk Weighted Assets*/RWA). Pada tahun 2025, CAR Bank mencapai 17,94%, mengalami penurunan jika dibandingkan dengan CAR tahun 2024 sebesar 19,44%, Sesuai dengan Peraturan Otoritas Jasa Keuangan (OJK) berdasarkan POJK No. 27 tahun 2022 tanggal 26 Desember 2022 perihal Kewajiban Penyediaan Modal Minimum Bank Umum CAR minimum sesuai profil risiko (ICAAP) yang ditetapkan OJK adalah sebesar 9,39%.

   Dengan rasio CAR berada pada tingkat 17,94%, struktur permodalan BSG memiliki kapabilitas untuk mengimbangi risiko pasar, risiko kredit, dan risiko operasional di mana rasio tersebut lebih tinggi dari rasio kecukupan minimum OJK dan struktur modal BSG sudah memenuhi Peraturan OJK. Hal ini berarti bahwa BSG telah mengelola dengan baik modal Bank dan memiliki kecukupan modal untuk melindungi dari risiko solvabilitas

5. Long-Term Debt Repayment Capability (Bank Solvability)

   BSG measures its solvability through its capitalization ratios. The Bank ensures capital adequacy to mitigate credit, market, and operational risks, as reflected in the Capital Adequacy Ratio (CAR). CAR represents the ratio of capital to Risk-Weighted Assets (RWA). In 2025, the Bank's CAR reached 17.94%, decreasing from the 2024 CAR of 19.44%. In accordance with OJK Regulation (POJK) Number 27 of 2022 dated December 26, 2022, regarding the Minimum Capital Adequacy Requirement for Commercial Banks, the minimum CAR based on the Bank's risk profile (ICAAP) as determined by OJK is 9.39%.

   With a CAR ratio of 17.94%, BSG capital structure has the capacity to absorb market risk, credit risk, and operational risk. This ratio is higher than the minimum capital adequacy requirement set by the Financial Services Authority (OJK), and the Bank's capital structure complies with OJK regulations. This indicates that BSG has managed its capital effectively and maintains sufficient capital to safeguard against solvency risk.

6. Kolektibitlitas Piutang

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 dengan SE-BI No. 7/10/DPNP tanggal 31 Maret 2005 yang kemudian diubah melalui SE-BI No.12/11/DPNP tanggal 31 Maret 2010 dan SE-BI No.13/30/ DPNP tanggal 16 Desember 2011.

Rincian kredit yang diberikan berdasarkan kolektibilitas adalah sebagai berikut:

6. Receivables Collectibility

The Non-Performing Loan (NPL) ratio is calculated in accordance with the financial ratio guidelines stipulated in Bank Indonesia Circular (SE-BI) Number 3/30/DPNP dated December 14, 2001, as subsequently amended by SE-BI Number 7/10/DPNP (March 31, 2005), SE-BI Number 12/11/DPNP (March 31, 2010), and SE-BI Number 13/30/DPNP (December 16, 2011).

The details of loans granted based on collectibility are as follows:

dalam juta Rupiah
in millions of Rupiah

Uraian Description	2025	2024
Lancar Current	15,582,537	15,649,837
Dalam Perhatian Khusus Special Mention	686,515	92,714
Kurang Lancar Substandard	25,282	7,724
Diragukan Doubtful	32,299	16,433
Macet Loss	440,192	363,954
Jumlah Kredit yang Diberikan-Gross Total Loans-Gross	16,766,825	16,130,663
CKPN	(222,793)	(208,860)
Jumlah Kredit yang Diberikan-*Nett* Total Loans-Net	16,544,032	15,921,803
Nominal *Non-Performing Loan* (NPL)-*Gross*	497,773	388,112
Non-Performing Loan (NPL) *Gross* (%)	2.97	2.41
Non-Performing Loan (NPL) *Nett* (%)	1.88	1.32

Sebagai bentuk kehati-hatian yang sekaligus juga bagian dari strategi untuk menekan risiko, Bank mencadangkan sejumlah dana dengan membentuk Cadangan Kerugian Penurunan Nilai (CKPN) terhadap piutang yang masuk kategori rating 1 sampai dengan rating 8, sesuai dengan ketentuan PSAK 109 InStrumen Keuangan.

Hingga akhir tahun 2025, sebagian besar piutang Bank masuk dalam kategori lancar. Hal ini tercermin dari rasio *Non-Performing Loan* (NPL) yang pada tahun 2025 tercatat sebesar 2,97%. Dibandingkan tahun sebelumnya, 2,41.

NPL BSG mengalami peningkatan yang disebabkan perpindahan RKUD Pemerintah Kota Gorontalo dari BSG ke PT Bank Tabungan Negara (Persero), Tbk yang menyebabkan perpindahan gaji ASN yang memiliki pinjaman di BSG.

As a form of prudential banking and a core strategy for risk mitigation, the Bank sets aside funds by forming an Allowance for Impairment Losses (CKPN) for receivables categorized from Rating 1 to Rating 8, in accordance with the provisions of PSAK 71: Financial Instruments.

By the end of 2025, the majority of the Bank's receivables remained in the current category. This is reflected in the Non-Performing Loan (NPL) ratio, which was recorded at 2.97% in 2025, compared to 2.41% in the previous year.

The increase in the BSG NPL was primarily driven by the migration of the Gorontalo City Government's Regional General Cash Account (RKUD) from BSG to PT Bank Tabungan Negara (Persero) Tbk (BTN). This shift resulted in the transfer of payroll accounts for Civil Servants (ASN) who hold existing loan obligations with BSG.

Beberapa upaya dilakukan BSG dalam menekan pertumbuhan kredit bermasalah adalah:

a. Restrukturisasi dan penjadwalan kembali terhadap kredit bermasalah.
b. Melakukan penjualan aset yang telah disita atas kredit yang bermasalah, untuk menekan kredit bermasalah dan memperbaiki NPL.
c. Melakukan penagihan kredit bermasalah, secara khusus Bank berupaya menjalin kerja sama dengan PT Bank Tabungan Negara (Persero), Tbk dalam rangka proses pemotongan angsuran yang menjadi kewajiban dari ASN Pemerintah Kota Gorontalo sehubungan dengan perpindahan RKUD Pemerintah Kota Gorontalo dari BSG ke PT. Bank Tabungan Negara (Persero), Tbk.

7. Struktur Modal dan Kebijakan Manajemen atas Struktur Modal

a. Struktur Modal
BSG berupaya meningkatkan nilai Bank diantaranya melalui penetapan struktur modal yang optimal. Hal tersebut juga menjadi bagian dalam memenuhi ketentuan OJK mengenai Kewajiban Penyediaan Modal Minimum (KPMM).

b. Kebijakan Manajemen atas Struktur Modal
Kebijakan terkait struktur permodalan bertujuan untuk memastikan bahwa BSG memiliki modal yang kuat untuk mendukung strategi pengembangan bisnis dan ekspansi usaha serta mempertahankan kelangsungan pengembangan bisnis di kemudian hari. Di samping itu, kebijakan permodalan ditetapkan guna memenuhi peraturan mengenai kecukupan permodalan yang ditetapkan oleh regulator serta memastikan bahwa struktur permodalan Bank telah efisien. BSG menyusun rencana permodalan berdasarkan kebutuhan kecukupan permodalan sebagaimana yang dipersyaratkan. Rencana permodalan tersebut disusun oleh Direksi sebagai bagian dari Rencana Bisnis Bank untuk kemudian disetujui oleh Dewan Komisaris.

Berdasarkan ketentuan kelompok bank berdasarkan modal inti (KBMI), BSG masuk dalam KBMI 1, yaitu bank dengan modal inti di bawah Rp6 triliun. Untuk itu, bank berupaya untuk menambah modal inti yang terencana dengan estimasi yang akurat, sesuai komitmen Pemegang Saham dalam APBD serta dalam mekanisme yang telah sesuai ketentuan.

To curb the growth of non-performing loans and improve credit quality, BSG has implemented several strategic measures:

a. Implementing debt restructuring and repayment rescheduling for distressed loans.
b. Executing the sale of foreclosed assets to reduce outstanding non-performing loans and improve the NPL ratio.
c. Intensifying collection efforts, specifically by establishing a cooperative framework with PT Bank Tabungan Negara (Persero) Tbk to facilitate the payroll deduction process for loan installments owed by Gorontalo City Government employees following the RKUD migration.

7. Capital Structure and Capital Structure Management Policy

a. Capital Structure
BSG strives to enhance corporate value by establishing an optimal capital structure. This effort is also part of the Bank's commitment to complying with the Financial Services Authority (OJK) regulations regarding the Minimum Capital Adequacy Ratio.

b. Capital Structure Management Policy
The capital structure policy aims to ensure that BSG maintains a robust capital position to support business development strategies, facilitate corporate expansion, and sustain long-term business continuity. Furthermore, the capital policy is established to meet regulatory capital adequacy requirements and ensure that the Bank's capital structure remains efficient. BSG develops its capital plan based on mandatory capital adequacy needs. This plan is drafted by the Board of Directors as part of the Bank's Business Plan (RBB) and is subsequently approved by the Board of Commissioners.

Under the classification of banks by core capital (KBMI), BSG is categorized as KBMI 1 (banks with core capital below IDR6 trillion). As a result, the Bank is focused on a planned increase of core capital through accurate estimation, in line with Shareholder commitments in the Regional Budget (APBD) and through mechanisms that comply with prevailing regulations.

c. Perjanjian KUB dengan PT. Mega Corpora
Berdasarkan Perjanjian Kerja Sama Nomor 059/PKS/REN/DIR/X/2024 dan 022/DIR-MC/X/2024 tanggal 14 Oktober 2024 antara PT Bank SulutGo dan PT Mega Corpora, kedua pihak sepakat membentuk Kelompok Usaha Bank (KUB) bersama PT Bank Mega Tbk dalam rangka memperkuat struktur permodalan, ketahanan, dan daya saing perbankan daerah, serta mendukung stabilitas dan pertumbuhan ekonomi melalui konsolidasi perbankan sesuai ketentuan POJK Nomor 12/POJK.03/2020 tentang Konsolidasi Bank Umum. Kerja sama ini mencakup pembentukan KUB, pemenuhan Modal Inti Minimum (MIM), serta pengaturan konsolidasi bank umum.

Dalam skema tersebut, Mega Corpora memiliki kepemilikan saham sebesar 24,9% dan bertindak sebagai pemegang saham pengendali bersama Pemerintah Provinsi Sulawesi Utara. Pemenuhan kebutuhan modal dilakukan secara proporsional oleh seluruh pemegang saham, dengan ketentuan bahwa Mega Corpora dapat melakukan penyetoran modal lebih besar apabila diperlukan, yang berpotensi menyebabkan dilusi kepemilikan saham pemerintah daerah sesuai keputusan RUPS. Perjanjian ini berlaku setelah memperoleh persetujuan OJK dan dapat berakhir apabila Modal Inti BSGtelah mencapai Rp3 triliun, sesuai ketentuan yang berlaku.

8. Implementasi Pembagian Dividen

Implementasi pembagian dividen BSG dilaksanakan secara transparan dan akuntabel dengan mengacu pada ketentuan regulator serta keputusan Rapat Umum Pemegang Saham (RUPS). Pembagian dividen dilakukan berdasarkan laba bersih Perseroan dengan memperhatikan kondisi keuangan, kecukupan permodalan, serta kesinambungan usaha. Besaran dividen yang dibagikan ditetapkan secara proporsional sesuai dengan komposisi kepemilikan saham, dengan tetap menjaga keseimbangan antara imbal hasil kepada pemegang saham dan kebutuhan penguatan modal untuk mendukung pertumbuhan bisnis.

Dalam pelaksanaannya, BSG juga mempertimbangkan berbagai faktor strategis, baik internal maupun eksternal, termasuk kinerja keuangan, prospek usaha, kondisi ekonomi, serta ketentuan permodalan yang berlaku. Selain dividen tunai, Perseroan juga membuka kemungkinan pembagian dividen dalam bentuk lain sesuai ketentuan. Kebijakan ini ditinjau secara berkala dan dapat disesuaikan dengan kebutuhan Perseroan, termasuk pemberian dividen interim, dengan tetap memperhatikan prinsip kehati-hatian dan tata kelola perusahaan yang baik.

c. KUB Agreement with PT Mega Corpora
Pursuant to Cooperation Agreement Number 059/PKS/REN/DIR/X/2024 and 022/DIR-MC/X/2024 dated October 14, 2024, between PT Bank SulutGo and PT Mega Corpora, both parties have agreed to establish a Bank Integration Group (KUB) alongside PT Bank Mega Tbk. This initiative is designed to strengthen capital structure, resilience, and the competitiveness of regional banking, while supporting economic stability and growth through banking consolidation as mandated by POJK Number 12/POJK.03/2020 concerning Consolidation of Commercial Banks. The scope of this cooperation includes the formation of the KUB, fulfillment of Minimum Core Capital (MIM) requirements, and general commercial bank consolidation arrangements.

Under this scheme, Mega Corpora holds a 24.9% stake and acts as a joint controlling shareholder alongside the Provincial Government of North Sulawesi. Capital requirements are fulfilled proportionally by all shareholders; however, there is a provision allowing Mega Corpora to make larger capital injections if necessary. Such an action could potentially lead to the dilution of the local government's shareholding, subject to the GMS resolution. This agreement becomes effective upon obtaining OJK approval and may terminate once BSG core capital reaches IDR3 trillion, in accordance with applicable regulations.

8. Dividend Payout Implementation

The implementation of BSG dividend payout is conducted with transparency and accountability, adhering to regulatory requirements and resolutions passed during the General Meeting of Shareholders (GMS). Dividends are distributed based on the Company's net profit, while prudently considering the Bank's financial soundness, capital adequacy, and business sustainability. The dividend amount is determined proportionally according to shareholding composition, maintaining a balance between shareholder returns and the capital reinforcement required to support business growth.

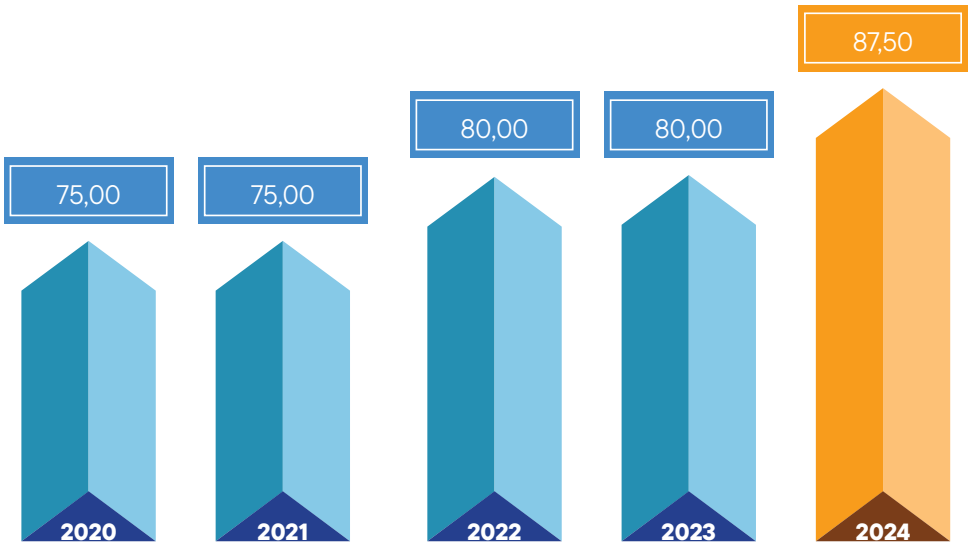
In practice, BSG evaluates various strategic internal and external factors, including financial performance, business prospects, prevailing economic conditions, and applicable capital regulations. In addition to cash dividends, the Company remains open to the possibility of distributing dividends in other forms as permitted by regulation. This policy is reviewed periodically and may be adjusted to meet the Company's needs, including the issuance of interim dividends, while strictly adhering to the principles of prudence and Good Corporate Governance (GCG).

Berdasarkan hasil RUPS Tahunan tanggal 9 April 2025, para pemegang saham menyetujui penetapan penggunaan sebagian laba bersih tahun 2024 untuk pembagian dividen tunai sebesar Rp196 miliar yang dibayarkan pada tanggal 15 April 2026. Pembagian dividen ini setara dengan dividend payout ratio sebesar 87,5% atas laba bersih tahun 2024.

Based on the results of the Annual GMS held on April 9, 2025, shareholders approved the appropriation of a portion of the 2024 net profit for a cash dividend distribution totaling IDR196 billion, paid on April 15, 2026. This distribution represented a dividend payout ratio of 87.5% of the 2024 net profit.

Adapun tren *dividend payout* ratio BSG untuk periode 2020-2024 sebagai berikut:

The trend for BSG dividend payout ratio for the 2020–2024 period is as follows:



9. Ikatan Material untuk Investasi Barang Modal

   a. Tujuan dari Ikatan Material untuk Investasi Barang Modal
   Ikatan material terkait investasi barang modal difokuskan pada pengembangan infrastruktur jaringan kantor, teknologi informasi dserta investasi lainnya yang mendukung kelancaran dan peningkatan efektivitas kegiatan operasional BSG.

   b. Prinsip Pengelolaan Investasi Barang Modal
   Dalam mengelola investasi barang modal, BSG menerapkan prinsip tata kelola yang menekankan akuntabilitas, transparansi, dan optimalisasi nilai melalui pendekatan berbasis kebutuhan yang terukur serta berorientasi pada keberlangsungan operasional dan peningkatan layanan nasabah. Seluruh proses pengadaan dilaksanakan sesuai ketentuan internal dan regulator dengan dokumentasi yang lengkap dan dapat diaudit, serta memastikan aset yang diperoleh memiliki kompatibilitas dengan infrastruktur yang ada, mendukung kebutuhan jangka panjang, dan memenuhi standar keamanan serta didukung oleh layanan purna jual yang memadai

9. Material Commitment for Capital Goods Investment

   a. Objectives of Material Commitments for Capital Expenditure
   Material commitments related to capital expenditure (CapEx) are focused on the development of office network infrastructure, information technology, and other strategic investments aimed at ensuring operational continuity and enhancing the efficiency of BSG business activities.

   b. Principles of Capital Expenditure Management
   In managing capital investments, BSG implements governance principles that emphasize accountability, transparency, and value optimization. This is achieved through a measured, needs-based approach oriented toward operational sustainability and the enhancement of customer service. The entire procurement process is executed in compliance with internal and regulatory requirements, supported by comprehensive and auditable documentation. Furthermore, the Bank ensures that acquired assets are compatible with existing infrastructure, address long-term requirements, meet rigorous security standards, and are backed by adequate after-sales support.

c. Sumber Dana untuk Investasi Barang Modal
Sumber dana yang dingunakan dalam rangka investasi barang modal untuk pengembangan infrastruktur jaringan kantor, teknologi informasi, serta investasi pendukung lainnya dari laba usaha Perseroan, dengan tetap memperhatikan kecukupan permodalan dan keberlanjutan bisnis.

10. Investasi Barang Modal yang Direalisasikan

Realisasi investasi barang modal BSG pada tahun 2025 sebesar Rp48,7 miliar, yang dialokasikan terutama untuk pengembangan infrastruktur jaringan kantor, peningkatan kapasitas teknologi informasi, serta pengadaan aset pendukung operasional lainnya. Investasi ini dilakukan secara terarah untuk mendukung peningkatan kualitas layanan, efisiensi operasional, dan penguatan fondasi digital BSG, dengan tetap memperhatikan prinsip kehati-hatian, efektivitas penggunaan dana, serta keberlanjutan bisnis.

11. Informasi dan Fakta Material yang Terjadi Setelah Tanggal Laporan Akuntan

Setelah tanggal laporan akuntan, terdapat rencana aksi korporasi material yang akan dilakukan oleh BSG berupa Penawaran Umum Berkelanjutan (PUB) Obligasi Berkelanjutan II dengan target penghimpunan dana sebesar Rp1 triliun. Rencana ini dilaksanakan sehubungan dengan jatuh temponya Obligasi Berkelanjutan I Tahun 2021 sebesar Rp750 miliar pada tahun 2026, serta menjaga kesinambungan struktur pendanaan jangka menengah. Adapun rencana pelaksanaanya telah mendapat persetujuan Rapat Umum Pemegang Saham pada tanggal 10 Februari 2026.

12. Program Kepemilikan Saham oleh Manajemen dan/atau Pegawai melalui Opsi MSOP/ESOP

Sampai dengan akhir tahun 2025, BSG belum memiliki program pemberian opsi saham kepada Direksi, Dewan Komisaris, maupun karyawan.

13. Realisasi Penggunaan Dana Hasil Penawaran Umum

BSG belum melakukan Penawaran Umum di pasar modal, sehingga tidak terdapat realisasi penggunaan dana yang bersumber dari hasil Penawaran Umum. Dengan demikian, BSG tidak memiliki kewajiban pelaporan terkait penggunaan dana hasil Penawaran Umum sebagaimana diatur dalam ketentuan yang berlaku.

c. Sources of Funds for Capital Expenditure
The funding utilized for capital expenditure, specifically for the development of office networks, information technology, and other supporting investments, is generated from the Company's operating profits. These allocations are managed with strict adherence to capital adequacy ratios and the long-term sustainability of the business.

10. Realized Capital Goods Investment

BSG capital expenditure realization in 2025 amounted to IDR48.7 billion. These funds were primarily allocated to the development of office network infrastructure, the expansion of information technology capacity, and the procurement of other operational support assets. This investment was executed strategically to enhance service quality, drive operational efficiency, and strengthen BSG digital foundation. All expenditures were managed with strict adherence to the principles of prudence, cost-effectiveness, and business sustainability.

11. Material Information and Facts Subsequent to the Date of the Accountant's Report

Subsequent to the date of the auditor's report, BSG has planned a material corporate action in the form of a Shelf Registered Offering of Shelf-Registered Bond II, with a total funding target of IDR1 trillion. This plan is initiated in connection with the maturity of the Shelf-Registered Bond I Year 2021, totaling IDR750 billion, which is due in 2026. Furthermore, this action aims to maintain the sustainability of the Bank's medium-term funding structure. The implementation plan for this offering was officially approved during the General Meeting of Shareholders (GMS) on February 10, 2026.

12. Management and/or Employee Stock Ownership Program (MSOP/ESOP)

As of the end of 2025, BSG does not have a stock option program for the Board of Directors, Board of Commissioners, or employees.

13. Utilization of Proceeds from Public Offerings

BSG has not conducted a Public Offering in the capital market; therefore, there is no realization of the use of funds sourced from Public Offering proceeds. As a result, BSG has no reporting obligations regarding the utilization of proceeds as stipulated by prevailing regulations.

14. Informasi Material mengenai Investasi, Ekspansi, Divestasi, dan Akuisisi

    Sampai dengan akhir tahun 2025, BSG tidak memiliki transaksi atau aktivitas terkait investasi, ekspansi, divestasi, dan akuisisi dengan nilai yang material.

15. Informasi mengenai Transaksi Material yang Mengandung Benturan Kepentingan

    Sampai dengan akhir tahun 2025, tidak terdapat transaksi material yang dilakukan oleh BSG yang dapat dikategorikan sebagai transaksi yang mengandung benturan kepentingan.

16. Pengungkapan Transaksi Pihak Berelasi

    BSG melakukan berbagai transaksi dengan pihak berelasi yang dilaksanakan dengan mengedepankan prinsip kewajaran (arm's length principle) serta mematuhi ketentuan yang berlaku terkait benturan kepentingan. Rincian mengenai jumlah, jenis transaksi, dan sifat hubungan dengan pihak berelasi disajikan pada bagian "Tata Kelola Perusahaan", khususnya subbagian "Transaksi Afiliasi dan Transaksi Benturan Kepentingan" (halaman 741).

17. Pemberian Penyediaan Dana, Komitmen Maupun Fasilitas Lain yang dapat Dipersamakan Dengan itu dari Setiap Perusahaan atau Badan Hukum yang Berada Dalam Satu Kelompok Usaha dengan Bank Kepada Debitur yang telah Memperoleh Penyediaan Dana dari Bank.

    Sampai dengan akhir tahun 2025, BSG tidak memiliki transaksi berupa pemberian penyediaan dana, komitmen, maupun fasilitas lain yang dipersamakan dengan itu dari perusahaan atau badan hukum yang berada dalam satu kelompok usaha kepada debitur yang telah memperoleh penyediaan dana dari BSG. Dengan demikian, tidak terdapat eksposur maupun potensi benturan kepentingan yang timbul dari transaksi dimaksud.

14. Material Information on Investments, Expansions, Divestments, and Acquisitions

    As of the end of 2025, BSG did not have any transactions or activities related to investments, expansions, divestments, or acquisitions of a material value.

15. Information on Material Transactions Involving Conflicts of Interest

    As of the end of 2025, there were no material transactions conducted by BSG categorized as transactions involving a conflict of interest.

16. Disclosure of Related Party Transactions

    BSG engages in various transactions with related parties, conducted in accordance with the arm's length principle and in compliance with prevailing regulations regarding conflicts of interest. Details concerning the amount, type of transaction, and nature of the relationship with related parties are presented in the "Corporate Governance" section, specifically the "Affiliated Transactions and Conflict of Interest Transactions" subsection (pages 741).

17. Provision of Funds, Commitments, or Other Facilities Equivalent Thereto by Any Company or Legal Entity within the Same Business Group as the Bank to Debtors Who Have Obtained Financing from the Bank.

    As of the end of 2025, BSG did not have any transactions involving the provision of funds, commitments, or other equivalent facilities from companies or legal entities within the same business group to debtors who have already obtained credit facilities from BSG. Accordingly, there are no exposures or potential conflicts of interest arising from such transactions.

18. Dampak Perubahan Peraturan Perundang-undangan

Di tahun 2025, terdapat beberapa peraturan baru yang telah diterbitkan dan berdampak pada kegiatan usaha BSG, antara lain:

18. Impact of Changes in Laws and Regulations

In 2025, several new regulations were issued that impact BSG business activities, including:

Peraturan Perundang-undangan Laws and Regulations	Dampak bagi BSG Impact on BSG
PADG No. 14 Tahun 2025 tanggal 30 Juni 2025 PADG No. 14 of 2025 dated June 30, 2025	BSG wajib memperkuat keamanan sistem informasi, dan melakukan pelaporan insiden siber kepada BI. BSG is required to strengthen information system security and report cyber incidents to BI.
SEOJK 16/SEOJK.07/2025 tanggal 3 Juli 2025 SEOJK 16/SEOJK.07/2025 dated July 3, 2025	BSG wajib meningkatkan transparansi informasi produk, memperkuat penanganan pengaduan nasabah, mengawasi praktik pemasaran agar tidak menyesatkan, serta memastikan keamanan layanan digital. Bank juga perlu memperkuat fungsi *compliance* dan pelaporan kepada Otoritas Jasa Keuangan, sehingga mendorong layanan yang lebih transparan, adil, dan berorientasi pada perlindungan konsumen. BSG is required to improve product information transparency, strengthen customer complaint handling, oversee marketing practices to prevent misleading actions, and ensure the security of digital services. The Bank must also strengthen compliance functions and reporting to the Financial Services Authority, thereby encouraging services that are more transparent, fair, and consumer protection-oriented.
POJK No. 19 Tahun 2025 tanggal 28 Agustus 2025 POJK No. 19 of 2025 dated August 28, 2025	BSG secara konsisten menyalurkan kredit kepada UMKM salah satunya melalui KUR BOHUSAMI. BSG consistently channels credit to MSMEs, one of which is through KUR BOHUSAMI.
POJK No. 18 Tahun 2025 tanggal 04 Agustus 2025 dan SEOJK No. 29 Tahun 2025 tanggal 26 November 2025 POJK No. 18 of 2025 dated August 4, 2025 and SEOJK No. 29 of 2025 dated November 26, 2025	BSG wajib meningkatkan transparansi laporan keuangan dan memastikan informasi yang disampaikan akurat, lengkap, dan tepat waktu. BSG is required to enhance the transparency of financial reports and ensure that the information disclosed is accurate, complete, and timely.

19. Perubahan Kebijakan Akuntansi

Penjelasan mengenai perubahan kebijakan akuntansi dapat dilihat pada laporan audit Catatan 2.d, halaman 842.

19. Changes in Accounting Policies

Explanations regarding changes in accounting policies are presented in the Audit Report under Note 2.d, pages 842.

20. Informasi Kelangsungan Usaha

BSG secara konsisten menjaga kelangsungan usaha dan kepercayaan nasabah melalui penerapan prinsip kehati-hatian serta penguatan dukungan teknologi dan digitalisasi. Seiring dengan meningkatnya kompleksitas operasional dan risiko siber.

Dalam pengelolaan risiko operasional terkait TI, BSG memperhatikan aspek keandalan (*reliability*), keamanan (*security*), ketersediaan (*availability*), dan ketepatan waktu (*timeliness*) dengan mengkolaborasikan Unit Ketahanan dan Keamanan Siber, Divisi Teknologi Informasi dan Divisi Operasional dan Layanan guna melayani serta melindungi aset nasabah maupun Perseroan. Upaya

20. Business Continuity Information

BSG consistently maintains business continuity and customer trust through the application of prudential principles and the strengthening of technological support and digitalization, particularly in response to increasing operational complexity and cyber risks.

In managing IT-related operational risks, BSG prioritizes reliability, security, availability, and timeliness. This is achieved through collaboration between the Cyber Resilience and Security Unit, the Information Technology Division, and the Operations and Services Division to serve and protect both customer and Company assets. These efforts include implementing security systems

tersebut dilakukan melalui penerapan sistem keamanan yang sesuai dengan standar dan regulasi, penggunaan *tools monitoring system* untuk mendeteksi gangguan sistem, potensi *fraud*, dan serangan siber, serta melakukan *review* dan penerapan kebijakan keamanan pada aplikasi yang terkoneksi dengan internet.

Selain itu, BSG terus meningkatkan kompetensi karyawan untuk mendukung inovasi layanan perbankan digital dan memperkuat hubungan dengan nasabah. Proses regenerasi dan suksesi kepemimpinan juga dikelola secara prudent dengan mengedepankan nilai-nilai perusahaan serta prinsip tata kelola yang baik.

21. Suku Bunga Dasar Kredit (SBDK)

Sebagai bagian dari bentuk transparansi dan publikasi laporan, BSG secara konsisten menyampaikan informasi tentang Suku Bunga Dasar Kredit (SBDK) melalui *website*. Hal ini mendukung praktik tata kelola perusahaan dan mendorong persaingan yang sehat dalam industri perbankan. Informasi mengenai perubahan SBDK tersedia di cabang dan dapat diakses melalui website www.banksulutgo.co.id. Adapun informasi SBDK per triwulan yang telah ditetapkan oleh BSG pada tahun 2025 sebagai berikut:

that comply with standards and regulations, utilizing system monitoring tools to detect disruptions, potential fraud, and cyberattacks, and conducting security policy reviews for internet-connected applications.

Furthermore, BSG continues to enhance employee competencies to support digital banking service innovation and strengthen customer relationships. Leadership regeneration and succession processes are managed prudently, emphasizing corporate values and Good Corporate Governance (GCG) principles.

21. Prime Lending Rate (SBDK)

As part of its commitment to transparency and report publication, BSG consistently discloses information regarding the Prime Lending Rate (SBDK) via its website. This supports corporate governance practices and encourages healthy competition within the banking industry. Information regarding SBDK changes is available at branch offices and can be accessed at www.banksulutgo.co.id. The quarterly SBDK established by BSG in 2025 is as follows:

Periode Period	Kredit Non UMKM Non-MSME Loans		Kredit UMKM MSME Loans			KPR/KPA Mortgage	Non KPR/ Non KPA Non-Mortgage
	Korporasi Corporate	Ritel Retail	Menengah Medium	Kecil Small	Mikro Micro		
Q4-2024	11,71	N/A	11,71	11,71	11,71	8,92	14,28
Q1-2025	10,17	N/A	10,17	10,17	10,17	9,29	12,77
Q2-2025	11,27	N/A	11,27	11,27	11,27	9,6	13,12
Q3-2025	10,24	N/A	10,24	10,24	10,24	8,78	12,19
Q4-2025	11,19	N/A	11,19	11,19	11,19	9,13	12,96

22. Prospek, Prioritas Strategis, dan Proyeksi Tahun 2026

a. Prospek Perekonomian dan Sektor Perbankan Tahun 2026

Prospek ekonomi Indonesia tahun 2026 diperkirakan tetap solid dengan pertumbuhan berada pada kisaran 5-6%, yang didorong oleh konsumsi rumah tangga dan investasi, serta didukung oleh ketahanan ekonomi nasional yang cukup kuat di tengah dinamika global. Meskipun demikian, risiko perlambatan ekonomi global tetap perlu diwaspadai. Di sektor perbankan, pertumbuhan kredit diproyeksikan positif pada kisaran 8%–12% dengan pertumbuhan Dana Pihak Ketiga (DPK) sekitar 7%–

22. Outlook, Strategic Priorities, and 2026 Projections

a. 2026 Economic and Banking Sector Outlook

The outlook for the Indonesian economy in 2026 is expected to remain solid, with growth projected in the 5%–6% range. This growth is driven by household consumption and investment, supported by robust national economic resilience despite global dynamics. Nevertheless, the risk of a global economic slowdown remains a factor that warrants vigilance. In the banking sector, loan growth is projected to be positive, ranging between 8%–12%, with Third-Party Fund (DPK) growth estimated

9%, didukung oleh akselerasi transformasi digital melalui pemanfaatan AI dan cloud computing. Kinerja perbankan diperkirakan tetap solid dengan potensi dividen yang menarik, sementara fokus utama industri tetap pada menjaga kualitas aset dan stabilitas *Net Interest Margin* (NIM).

at 7%–9%. This performance is bolstered by the acceleration of digital transformation through the utilization of AI and cloud computing. Banking performance is expected to remain steady with attractive dividend potential, while the industry's primary focus remains on maintaining asset quality and Net Interest Margin (NIM) stability.

b. *Grand Strategy* BSG dan Proyeksi Keuangan Tahun 2026

Menghadapi tahun 2026, BSG menetapkan *Grand Strategy* yang berfokus pada "Penguatan Tata Kelola, Ekspansi Bisnis yang Berkualitas, dan Optimalisasi Biaya" sebagai landasan utama dalam mendorong pertumbuhan yang berkelanjutan. Strategi ini diarahkan untuk memperkuat fondasi internal melalui peningkatan pengendalian, manajemen risiko, dan efisiensi operasional, sekaligus memperluas ekspansi bisnis secara selektif dengan tetap menjaga kualitas aset dan profitabilitas. Implementasi strategi dilakukan secara terintegrasi di seluruh direktorat, mencakup penguatan organisasi dan SDM, peningkatan budaya kepatuhan, akselerasi digitalisasi layanan, serta optimalisasi sinergi dalam Kelompok Usaha Bank (KUB) guna mendukung pertumbuhan kredit dan penghimpunan dana.

Sejalan dengan arah strategis tersebut, BSG memproyeksikan kinerja keuangan tahun 2026 tetap menunjukkan pertumbuhan positif, dengan didukung oleh peningkatan aset, kredit, Dana Pihak Ketiga (DPK), dan laba secara berkelanjutan. Fokus pada ekspansi kredit yang berkualitas, penguatan dana ritel, serta efisiensi biaya diharapkan mampu menjaga stabilitas margin dan meningkatkan profitabilitas. Selain itu, pengembangan produk digital, peningkatan keandalan infrastruktur teknologi informasi, serta optimalisasi jaringan kantor menjadi pendorong utama dalam meningkatkan daya saing dan kualitas layanan kepada nasabah, sehingga mendukung pencapaian target bisnis dan pertumbuhan jangka panjang BSG.

b. BSG Grand Strategy and 2026 Financial Projections

Heading into 2026, BSG has established a Grand Strategy focused on "Strengthening Governance, Quality Business Expansion, and Cost Optimization" as the primary foundation for driving sustainable growth. This strategy is designed to fortify the internal foundation by enhancing oversight, risk management, and operational efficiency, while simultaneously pursuing selective business expansion to maintain asset quality and profitability. The implementation of this strategy is integrated across all directorates, encompassing organizational and human capital reinforcement, the enhancement of a compliance culture, accelerated digitalization of services, and the optimization of synergies within the Bank Integration Group (KUB) to support loan growth and fund collection.

In line with this strategic direction, BSG projects that its financial performance in 2026 will continue to show positive growth, supported by sustainable increases in assets, loans, Third-Party Funds (DPK), and net profit. A focus on high-quality loan expansion, strengthening retail funding, and cost efficiency is expected to maintain margin stability and enhance profitability. Furthermore, the development of digital products, improved reliability of IT infrastructure, and the optimization of the office network will serve as key drivers in boosting competitiveness and service quality, thereby supporting the achievement of business targets and BSG long-term growth.

BSG

05

Tata Kelola Perusahaan

Good Corporate Governance

Komitmen Penerapan Prinsip Tata Kelola Perusahaan yang Baik
Commitment to the Implementation of Good Corporate Governance Principles

Penerapan tata kelola pada BSG merupakan bagian integral dari strategi bisnis dan budaya perusahaan dengan tujuan menciptakan nilai tambah secara berkelanjutan bagi seluruh pemangku kepentingan. BSG meyakini bahwa tata kelola yang efektif tidak hanya berfungsi sebagai alat pemenuhan ketentuan regulasi, tetapi juga sebagai fondasi utama dalam meningkatkan kinerja, memperkuat daya saing, serta menjaga keberlangsungan usaha.

Sejalan dengan hal tersebut, BSG secara konsisten dan kontinu menerapkan prinsip-prinsip transparansi, akuntabilitas, responsibilitas, independensi, dan kewajaran dalam setiap aspek kegiatan usaha. Bank juga terus melakukan penyempurnaan kebijakan, prosedur dan praktik operasional secara berkelanjutan (*continuous improvement*) guna memastikan kesesuaian dengan ketentuan yang berlaku serta standar terbaik (*best practices*), termasuk yang ditetapkan oleh Otoritas Jasa Keuangan dan Bank Indonesia.

The implementation of governance at BSG constitutes an integral part of the Company's business strategy and corporate culture, aimed at creating sustainable value for all stakeholders. BSG believes that effective governance not only serves as a tool for regulatory compliance, but also as a fundamental foundation for enhancing performance, strengthening competitiveness, and ensuring business sustainability.

In line with this commitment, BSG consistently and continuously implements the principles of transparency, accountability, responsibility, independence, and fairness across all aspects of its business activities. The Bank also continuously enhances its policies, procedures, and operational practices through ongoing improvements to ensure compliance with prevailing regulations and alignment with best practices, including those established by the Financial Services Authority (OJK) and Bank Indonesia.

Sasaran Penerapan Tata Kelola
Governance Implementation Objectives

1. Mendukung Visi yaitu "Menjadi Bank Inovatif, Berdaya Saing Tinggi dan Berorientasi Pada Kepuasan Nasabah".
2. Mendukung Misi yaitu:
   a. Berkontribusi Dalam Pembangunan Daerah Yang Berdikari dan Berkeadilan.
   b. Terus Berinovasi Menciptakan Model Bisnis, Layanan & Produk Yang Terbaik Serta Bernilai Tambah Kepada Nasabah.
   c. Menciptakan *Human Capital* Sebagai Pilar Penting Dalam Pencapaian Visi Perusahaan.
   d. Melaksanakan Tata Kelola Perusahaan Yang Baik Secara Konsisten.
3. Kepercayaan nasabah, investor dan Pemerintah Daerah terhadap BSG meningkat, tercermin dari keyakinan dalam menggunakan layanan perbankan serta mempercayakan pengelolaan keuangan kepada BSG.
4. Mendorong peningkatan kinerja dan efisiensi operasional bank secara berkesinambungan serta memastikan kepatuhan terhadap peraturan perundang-undangan dan ketentuan regulator.

1. To support the Bank's vision of "Becoming an Innovative, Highly Competitive Bank Oriented Toward Customer Satisfaction".
2. To support the Bank's mission:
   a. Contributing to independent and equitable regional development.
   b. Continuously innovating to create the best business models, services, and products that deliver added value to customers.
   c. Developing human capital as a key pillar in achieving the Company's vision.
   d. Consistently implementing Good Corporate Governance principles.
3. To enhance the trust of customers, investors, and regional governments in BSG, as reflected in their confidence in utilizing banking services and entrusting financial management to the Bank.
4. To drive continuous improvement in performance and operational efficiency, while ensuring compliance with applicable laws, regulations, and regulatory requirements.

Dasar Penerapan Tata Kelola Perusahaan
Basis for Corporate Governance Implementation

1. Undang-Undang No. 7 Tahun 1992 tentang Perbankan, sebagaimana telah diubah dengan Undang-Undang No. 10 Tahun 1998;
2. Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas;
3. POJK No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum;
4. POJK No. 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan;
5. POJK No. 4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum;
6. POJK No. 5/POJK.03/2016 tentang Rencana Bisnis Bank;
7. POJK No. 12 Tahun 2021 tentang Bank Umum;
8. POJK No. 17/POJK.03/2023 tentang Tata Kelola bagi Bank Umum;
9. POJK No. 12 Tahun 2024 tentang Penerapan Strategi Anti Fraud bagi Lembaga Jasa Keuangan;
10. SEOJK No. 34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum;
11. SEOJK No. 40/SEOJK.03/2016 tentang Penerapan tata Kelola dalam Pemberian Remunerasi Bagi Bank Umum;

1. Law No. 7 of 1992 concerning Banking, as amended by Law No. 10 of 1998;
2. Law No. 40 of 2007 concerning Limited Liability Companies;
3. OJK Regulation No. 18/POJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks;
4. OJK Regulation No. 27/POJK.03/2016 concerning Fit and Proper Test for Primary Parties of Financial Services Institutions;
5. OJK Regulation No. 4/POJK.03/2016 concerning the Assessment of Commercial Bank Soundness Level;
6. OJK Regulation No. 5/POJK.03/2016 concerning Bank Business Plans;
7. OJK Regulation No. 12 of 2021 concerning Commercial Banks;
8. OJK Regulation No. 17/POJK.03/2023 concerning Corporate Governance for Commercial Banks;
9. OJK Regulation No. 12 of 2024 concerning the Implementation of Anti-Fraud Strategy for Financial Services Institutions;
10. OJK Circular Letter No. 34/SEOJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks;
11. OJK Circular Letter No. 40/SEOJK.03/2016 concerning Governance Implementation in Remuneration for Commercial Banks;

12. SEOJK No. 12/SEOJK.03/2021 tentang Rencana Bisnis Bank Umum;
13. SEOJK No. 14/SEOJK.03/2025 tentang Penerapan Tata Kelola bagi Bank Umum;
14. Anggaran Dasar BSG;
15. Kebijakan/Ketentuan Tata Kelola.

Selain ketentuan yang diharuskan dari berbagai Peraturan perundang-undangan diatas, BSG juga berpedoman pada tata kelola sebagai berikut:

1. Prinsip-prinsip *Corporate Governance* yang dikembangkan oleh *Organization for Economic Co-operation and Development* (OECD).
2. Pedoman umum Governansi Korporat Indonesia yang diterbitkan oleh Komite Nasional Kebijakan Governansi (KNKG);
3. *Principles for Enhancing Corporate Governance* yang diterbitkan oleh *Basel Committee on Banking Supervision.*

12. OJK Circular Letter No. 12/SEOJK.03/2021 concerning Commercial Bank Business Plans;
13. OJK Circular Letter No. 14/SEOJK.03/2025 concerning the Implementation of Corporate Governance for Commercial Banks;
14. BSG Articles of Association;
15. Internal Governance Policies/Regulations.

In addition to the provisions required by the various laws and regulations above, BSG is also guided by the following governance guidelines:

1. The Corporate Governance Principles developed by the Organization for Economic Co-operation and Development (OECD);
2. The Indonesian Governance Guidelines issued by the National Committee on Governance Policy (KNKG);
3. The Principles for Enhancing Corporate Governance issued by the Basel Committee on Banking Supervision.

Penerapan Prinsip Tata Kelola
Implementation of Governance Principles

Penerapan prinsip Tata Kelola BSG mengacu pada POJK dan SEOJK tentang Penerapan Tata kelola bagi Bank Umum dengan berlandaskan pada 5 (lima) prinsip dasar sebagai berikut:

The implementation of BSG Good Corporate Governance principles refers to POJK and SEOJK regulations on Governance Implementation for Commercial Banks, and is based on the following 5 (five) fundamental principles:

Keterbukaan | Transparency

- Penyampaian laporan keuangan dan laporan tahunan secara terbuka, jelas dan tepat waktu serta dapat diakses via *website* BSG;
- Publikasi produk dan suku bunga kepada nasabah;
- *Stakeholder* dapat mengakses informasi tentang BSG sesuai dengan prinsip dasar tata kelola;
- BSG secara konsisten berpedoman pada ketentuan rahasia bank.

- Disclosure of financial statements and annual reports in an open, clear, and timely manner, accessible through BSG website;
- Publication of products and interest rates to customers;
- Stakeholders are able to access information regarding BSG in accordance with governance principles;
- BSG consistently adheres to banking secrecy regulations.

Akuntabilitas | Accountability

- Pembagian tugas dan wewenang yang jelas antara Direksi dan Dewan Komisaris;
- Pemegang Saham secara berkala melakukan evaluasi terhadap kinerja Direksi dan Dewan Komisaris;
- Unit Kerja memiliki pembagian tugas dan wewenang yang selaras dengan visi dan misi BSG;
- Unit Kerja memiliki mekanisme pelaporan dan pertanggungjawaban yang terstruktur.

- Clear delineation of roles and responsibilities between the Board of Directors and the Board of Commissioners;
- Shareholders periodically evaluate the performance of the Board of Directors and the Board of Commissioners;
- Work units have clearly defined duties and authorities aligned with BSG vision and mission;
- Work units maintain structured reporting and accountability mechanisms.

Pertanggungjawaban | Responsibility

- Kepatuhan terhadap ketentuan regulator;
- Penyaluran Tanggung Jawab Sosial Lingkungan kepada *Stakeholder*;
- Dalam melaksanakan operasional senantiasa menerapkan prinsip kehati-hatian (*Prudential Banking*);
- Kepatuhan terhadap standar operasional dan etika bisnis.

- Compliance with regulatory requirements;
- Implementation of Corporate Social and Environmental Responsibility for stakeholders;
- Consistent application of prudential banking principles in operations;
- Adherence to operational standards and business ethics.

Independensi | Independence

- Senantiasa bersikap profesional dan objektif dalam pengambilan keputusan;
- Memiliki Komisaris Independen sesuai ketentuan yang berlaku.

- Upholding professionalism and objectivity in decision-making processes;
- Appointment of Independent Commissioners in accordance with applicable regulations.

Kewajaran | Fairness

- Memperhatikan kepentingan *stakeholder* dengan memperhatikan asas adil dan setara.

- Considering stakeholders' interests based on the principles of fairness and equality.

Pelaksanaan Penerapan Tata Kelola Perusahaan
Implementation of Corporate Governance

2023

Perubahan Struktur Organisasi
Penyesuaian Pedoman Internal
- Revisi BPP Akuntansi;
- Revisi BPP APU-PPT;
- Revisi BPP Strategi *Antifraud*;
- Revisi BPP Kredit Komersial;
- Revisi BPP Sistem Pembayaran BI.

Organizational Structure Changes
Internal Policy Adjustments
- Revision of Accounting Policy and Procedures (BPP);
- Revision of Anti-Money Laundering and Counter-Terrorism Financing Policy (AML-CFT);
- Revision of Anti-Fraud Strategy Policy;
- Revision of Commercial Credit Policy;
- Revision of Bank Indonesia Payment System Policy.

2024

Perubahan Struktur Organisasi
Penyesuaian Pedoman Internal

- BPP dan SOP Kartu Uang Elektronik;
- BPP dan SOP Kredit Komersial;
- BPP dan SOP Ketahanan Siber;
- Revisi BPP Sistem Pembayaran Bank Indonesia;
- Revisi BPP APU-PPT;
- BPP dan SOP PSAK 71;
- BPP Layanan *BI-Fast*;
- Revisi BPP Penerapan Strategi *Antifraud*;
- BPP Audit Investigasi;
- BPP TI *BI-Fast*;
- BPP ICAAP;
- BPP Pelindungan Konsumen dan Masyarakat;
- BPP Permintaan Bukti Keterangan, Blokir dan Sita Rekening Nasabah Untuk Tujuan Perpajakan;
- Revisi BPP Kredit Konsumer;
- Revisi BPP Tata Kelola.

Organizational Structure Changes
Internal Policy Adjustments

- Policies and Standard Operating Procedures (SOP) for Electronic Money Cards;
- Policies and SOP for Commercial Credit;
- Policies and SOP for Cyber Resilience;
- Revision of Bank Indonesia Payment System Policy;
- Revision of Anti-Money Laundering and Counter-Terrorism Financing Policy (APU-PPT);
- Policies and SOP for PSAK 71 Implementation;
- BI-FAST Service Policy;
- Revision of Anti-Fraud Strategy Implementation Policy;
- Investigation Audit Policy;
- BI-FAST IT Policy;
- Internal Capital Adequacy Assessment Process (ICAAP) Policy;
- Consumer and Public Protection Policy;
- Policy on Requests for Information, Account Blocking, and Seizure for Taxation Purposes;
- Revision of Consumer Credit Policy;
- Revision of Governance Policy.

2025

Perubahan Struktur Organisasi
Penyesuaian Pedoman Internal

- Revisi BPP Pedoman Penyelenggaraan TI;
- BPP Kegiatan Literasi & Inklusi Keuangan BSG;
- Revisi BPP Kredit Komersial;
- BPP Audit TI;
- BPP Mekanisme Pelaporan Pelanggaran melalui WBS & BPP Investigasi;
- Revisi BPP Pengadaan Barang & Jasa;
- Revisi BPP Pelayanan Umum;
- Revisi BPP Pengelolaan Aset Fisik;
- BPP Pelaksanaan Penyertaan Modal;
- Revisi BPP Perencanaan Strategis;
- BPP Penyusunan Rencana Resolusi;
- BPP Penyusunan Rencana Aksi Pemulihan;
- BPP dan SOP Ketahanan dan Keamanan Siber;
- Revisi BPP Perpajakan.

Organizational Structure Changes
Internal Policy Adjustments

- Revision of Information Technology Governance Policy and Procedures (BPP);
- Policy and Procedures for BSG Financial Literacy and Inclusion Activities;
- Revision of Commercial Credit Policy and Procedures;
- Information Technology Audit Policy and Procedures;
- Policy and Procedures for Whistleblowing System (WBS) Reporting Mechanism and Investigation;
- Revision of Procurement Policy and Procedures for Goods and Services;
- Revision of General Services Policy and Procedures;
- Revision of Physical Asset Management Policy and Procedures;
- Policy and Procedures for Capital Participation/ Investment Implementation;
- Revision of Strategic Planning Policy and Procedures;
- Policy and Procedures for Resolution Plan Preparation;
- Policy and Procedures for Recovery Action Plan Preparation;
- Policies and Standard Operating Procedures (SOP) for Cybersecurity and Cyber Resilience;
- Revision of Taxation Policy and Procedures.

Struktur dan Mekanisme Tata Kelola Perusahaan
Corporate Governance Structure and Mechanism

Pelaksanaan tata kelola perusahaan dilakukan melalui tiga pilar utama, yaitu *governance structure, governance process,* dan *governance outcome*, yang diimplementasikan secara terintegrasi, konsisten, dan berkelanjutan dengan berlandaskan prinsip-prinsip tata kelola serta berpedoman pada arah strategis perusahaan dalam rangka mendukung pencapaian kinerja yang optimal.

The implementation of corporate governance is carried out through three main pillars, namely governance structure, governance process, and governance outcome, which are applied in an integrated, consistent, and sustainable manner. These pillars are grounded in the principles of good governance and aligned with the Company's strategic direction in order to support the achievement of optimal performance.

No.	Uraian Description	Penerapan Implementation
1.	Prinsip Dasar Tata Kelola Fundamental Principles of Governance	1. Keterbukaan; 2. Akuntabilitas; 3. Pertanggungjawaban; 4. Independensi; 5. Kewajaran. 1. Transparency; 2. Accountability; 3. Responsibility; 4. Independence; 5. Fairness. Pedoman Umum Governansi Korporat Indonesia (PUGKI) 1. Perilaku Beretika; 2. Akuntabilitas; 3. Transparansi; 4. Berkelanjutan. Indonesian Code of Good Corporate Governance (PUGKI) 1. Ethical Conduct; 2. Accountability; 3. Transparency; 4. Sustainability.
2.	Arah Strategis Perusahaan Corporate Strategic Direction	1. Visi dan Misi; 2. Ketentuan; 3. Kode etik. 1. Vision and Mission; 2. Regulations/Policies; 3. Code of Conduct.
3.	*Governance Structure*	1. RUPS , Direksi dan Dewan Komisaris; 2. Struktur Organisasi pendukung Tata Kelola (Komite di bawah Direksi dan Dewan Komisaris, Sekretaris Perusahaan, Divisi Kepatuhan, SKAI dan Divisi MRI). 1. General Meeting of Shareholders (GMS), Board of Directors, and Board of Commissioners; 2. Governance-supporting organizational structure (Committees under the Board of Directors and Board of Commissioners, Corporate Secretary, Compliance Division, Internal Audit Unit/SKAI, and Risk Management Division).
4.	*Governance Process*	1. Implementasi Manajemen Risiko secara menyeluruh; 2. Penerapan Sistem Pengendalian Internal; 3. Proses Pengambilan keputusan yang terstruktur dan berbasis risiko; 4. Transparansi melalui pelaporan dan keterbukaan. 1. Comprehensive implementation of risk management; 2. Implementation of internal control systems; 3. Structured and risk-based decision-making processes; 4. Transparency through reporting and disclosure.
5.	*Governance Outcome*	1. Pertumbuhan Kinerja perusahaan; 2. Penghargaan dari berbagai Organisasi yang kredibel. 1. Improvement in the Company's performance; 2. Recognition and awards from credible institutions.

Struktur Tata Kelola Perusahaan
Corporate Governance Structure

UU Perseroan Terbatas No. 40 tahun 2007 menyebutkan bahwa organ perusahaan terdiri dari Rapat Umum Pemegang Saham (RUPS), Direksi dan Dewan Komisaris yang saling menghormati tugas, tanggung jawab dan wewenang masing-masing sesuai peraturan perundang-undangan dan Anggaran Dasar. Organ perusahaan dibangun untuk menjamin pelaksanaan prinsip-prinsip tata kelola perusahaan dapat berjalan dengan efektif dengan peran dan tanggung jawab yang jelas sehingga tercipta mekanisme kontrol *checks and balances.*

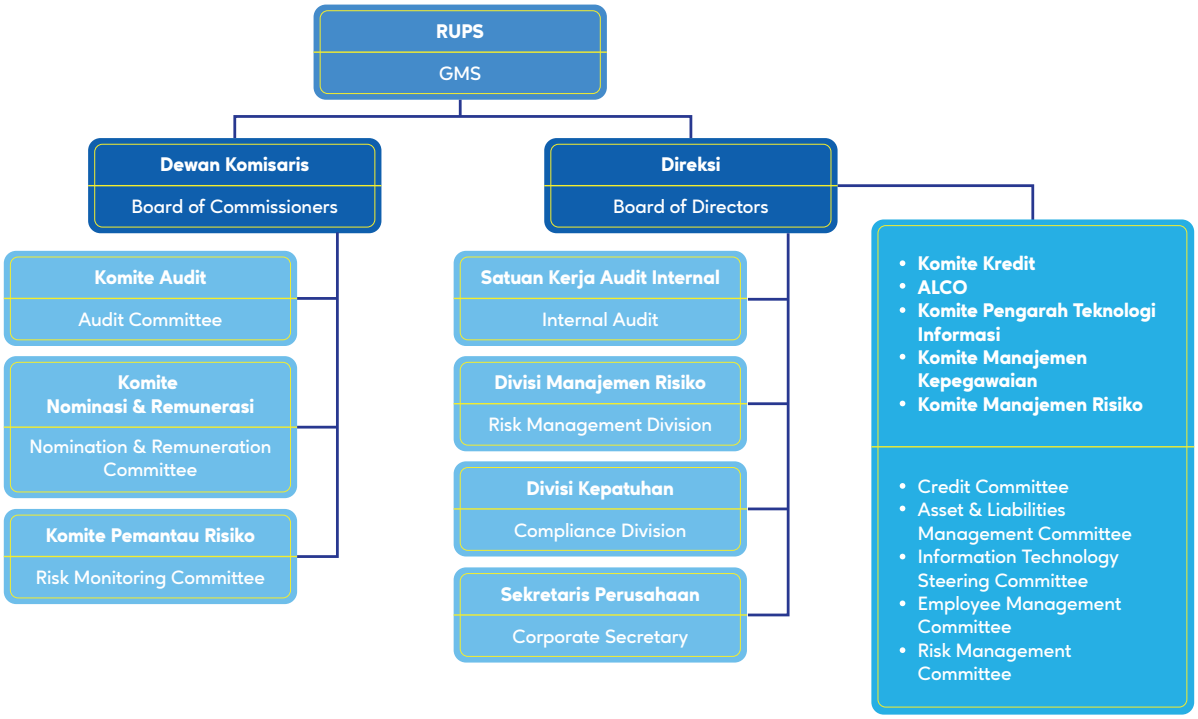
Dalam melaksanakan tugas dan fungsinya, Dewan Komisaris dan Direksi membentuk organ pendukung, antara lain:

1. Organ Pendukung Dewan Komisaris
   a. Komite Audit;
   b. Komite Nominasi dan Remunerasi;
   c. Komite Pemantau Risiko.
2. Organ Pendukung Direksi
   a. Komite-komite di bawah Direksi
      i. Komite Kredit;
      ii. *Asset & Liability Management Committee* (ALCO);
      iii. Komite Pengarah Teknologi Informasi;
      iv. Komite Manajemen Kepegawaian;
      v. Komite Manajemen Risiko.
   b. Sekretaris Perusahaan;
   c. Divisi Kepatuhan;
   d. Satuan Kerja Audit Intern;
   e. Divisi Manajemen Risiko.

Law No. 40 of 2007 concerning Limited Liability Companies stipulates that corporate organs consist of the General Meeting of Shareholders (GMS), the Board of Directors, and the Board of Commissioners, each of which carries out its duties, responsibilities, and authorities with mutual respect in accordance with prevailing laws and regulations as well as the Articles of Association. These corporate organs are established to ensure the effective implementation of good corporate governance principles through clearly defined roles and responsibilities, thereby creating a robust system of checks and balances.

In carrying out their duties and functions, the Board of Commissioners and the Board of Directors are supported by various committees and supporting units, as follows:

1. Supporting Organs of the Board of Commissioners
   a. Audit Committee;
   b. Nomination and Remuneration Committee;
   c. Risk Monitoring Committee.
2. Supporting Organs of the Board of Directors
   a. Committees under the Board of Directors
      i. Credit Committee;
      ii. Asset & Liability Management Committee (ALCO);
      iii. Information Technology Steering Committee;
      iv. Human Capital Management Committee;
      v. Risk Management Committee.
   b. Corporate Secretary;
   c. Compliance Division;
   d. Internal Audit Unit (IAU);
   e. Risk Management Division.



Proses Tata Kelola Perusahaan
Corporate Governance Process

Selain struktur organ perusahaan, BSG juga telah memiliki *governance soft structure* yang merupakan ketentuan-ketentuan yang telah ditetapkan oleh Direksi guna mengimplementasikan prinsip-prinsip tata kelola pada seluruh jenjang organisasi. Dalam pelaksanaannya, BSG 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:

In addition to the corporate governance structure, BSG has established a governance soft structure, which comprises policies and provisions set by the Board of Directors to implement governance principles across all levels of the organization. In its implementation, BSG has developed various policies and guidelines in carrying out its functions and responsibilities, collectively referred to as the Bank's governance infrastructure. The objectives of building bank governance infrastructure include:

Nama Kebijakan Policy Name	Ditetapkan Oleh Approved by	Dokumentasi Documentation
Anggaran Dasar Articles of Association	Pemegang Saham melalui RUPS Shareholders through the General Meeting of Shareholders (GMS)	Akta Pernyataan Keputusan Rapat No. 137 tanggal 24 Juni 2013 yang dibuat di hadapan M.S.E Rapat No. 137 tanggal 24 Juni 2013 yang dibuat di hadapan M.S.E Pangemanan, S.H., Notaris di Manado Deed of Resolution of Meeting No. 137 dated June 24, 2013, drawn up before M.S.E Pangemanan, S.H., Notary in Manado
Pedoman Tata Kelola Corporate Governance Guidelines	Direksi Board of Directors	Peraturan Direksi No. 015a/PBSG-KEP/DIR/VII/2024 tanggal 31 Juli 2024 Board of Directors Regulation No. 015a/PBSG-KEP/DIR/VII/2024 dated July 31, 2024
Kode Etik Code of Conduct	Direksi Board of Directors	SK Direksi No. 126/SK-HC/DIR/VI/2025 tanggal 30 Juni 2025 Board of Directors Decree No. 126/SK-HC/DIR/VI/2025 dated June 30, 2025
Board Manual	Dewan Komisaris dan Direksi Board of Commissioners and Board of Directors	Telah disahkan pada tahun 2012 Ratified in 2012
Piagam Komite Audit Audit Committee Charter	Dewan Komisaris Board of Commissioners	SK No. 06 Tahun 2008 tanggal 30 Juni 2008 Decree No. 06 of 2008 dated June 30, 2008
Piagam Komite Nominasi & Remunerasi Nomination & Remuneration Committee Charter	Dewan Komisaris Board of Commissioners	SK No. 06 Tahun 2008 tanggal 30 Juni 2008 Decree No. 06 of 2008 dated June 30, 2008
Piagam Komite Pemantau Risiko Risk Monitoring Committee Charter	Dewan Komisaris Board of Commissioners	SK No. 06 Tahun 2008 tanggal 30 Juni 2008 Decree No. 06 of 2008 dated June 30, 2008
Piagam Internal Audit Internal Audit Charter	Direksi Board of Directors	Dokumen Piagam Audit Intern Bank SulutGo 18 Maret 2024 Bank SulutGo Internal Audit Charter dated March 18, 2024
Pedoman Manajemen Risiko Risk Management Policy	Direksi Board of Directors	Peraturan Direksi No. 014/PBSG-MRi/DIR/VII/2022 tanggal 19 Juli 2022 Board of Directors Regulation No. 014/PBSG-MRi/DIR/VII/2022 dated July 19, 2022
Pedoman Sistem Pelaporan Pelanggaran atau *Whistleblowing System* (WBS) Whistleblowing System (WBS) Policy	Direksi Board of Directors	Peraturan Direksi No. 019/PBSG-SKAI/DIR/V/2025 tanggal 27 Mei 2025 Board of Directors Regulation No. 019/PBSG-SKAI/DIR/V/2025 dated May 27, 2025
Pedoman LHKPN LHKPN Guidelines (State Officials' Asset Disclosure)	Direksi Board of Directors	SK Direksi No. 106a/SK/DIV/DIR/VIII/2017 tanggal 23 Agustus 2017 Board of Directors Decree No. 106a/SK/DIV/DIR/VIII/2017 dated August 23, 2017
Kebijakan Pengendalian Gratifikasi Gratification Control Policy	Direksi Board of Directors	SK Direksi No. 006/DIV-KEP/DIR/VII/2019 tanggal 1 Juli 2019 Board of Directors Decree No. 006/DIV-KEP/DIR/VII/2019 dated July 1, 2019

Nama Kebijakan Policy Name	Ditetapkan Oleh Approved by	Dokumentasi Documentation
Antifraud	Direksi Board of Directors	Peraturan Direksi No. 029/PBSG-SKAI/DIR/XII/2024 tanggal 27 Desember 2024 Board of Directors Regulation No. 029/PBSG-SKAI/DIR/XII/2024 dated December 27, 2024
Audit dan Pengendalian Internal Internal Audit and Internal Control	Direksi Board of Directors	1) Peraturan Direksi No. 020/PBSG-SKAI/DIR/V/2025 tanggal 28 Mei 2025 Tentang BPP Audit Teknologi Informasi 2) Peraturan Direksi No. 018/PBSG-SKAI/DIR/V/2025 tanggal 27 Mei 2025 Tentang BPP Audit Investigasi 3) Peraturan Direksi No. 005/PBSG-SKAI/DIR/III/2022 tanggal 23 Maret 2022 tentang BPP Standar Pelaksanaan Audit Intern 1) Board of Directors Regulation No. 020/PBSG-SKAI/DIR/V/2025 dated May 28, 2025 concerning IT Audit Policies and Procedures; 2) Board of Directors Regulation No. 018/PBSG-SKAI/DIR/V/2025 dated May 27, 2025 concerning Investigation Audit Policies and Procedures; 3) Board of Directors Regulation No. 005/PBSG-SKAI/DIR/III/2022 dated March 23, 2022 concerning Internal Audit Standards Policies and Procedures
Anti-Money Laundering	Direksi Board of Directors	Peraturan Direksi No. 025a/PBSG-APU&PPT/DIR/XII/2023 tanggal 14 Desember 2023 Board of Directors Regulation No. 025a/PBSG-APU&PPT/DIR/XII/2023 dated December 14, 2023
Pengadaan Procurement Policy	Direksi Board of Directors	Peraturan Direksi No. 114/SK-UMM/DIR/VI/2025 tanggal 30 Juni 2025 Board of Directors Regulation No. 114/SK-UMM/DIR/VI/2025 dated June 30, 2025
Kebijakan Dividen Dividend Policy	Direksi Board of Directors	Peraturan Direksi No. 024/PBSG/DIR-REN/XI/2024 tanggal 13 November 2024 Board of Directors Regulation No. 024/PBSG/DIR-REN/XI/2024 dated November 13, 2024

Pedoman tata kelola perusahaan telah dilakukan kaji ulang/ disempurnakan melalui Peraturan Direksi No. 015a/PBSG-KEP/ DIR/VII/2024 tanggal 31 Juli 2024, dengan pokok ketentuan sebagai berikut:

a. Kebijakan Umum Tata Kelola;
b. Pedoman Kerja Direksi dan Dewan Komisaris;
c. Pedoman Kerja Komite-Komite;
d. Fungsi dan Penerapan Faktor-Faktor Tata Kelola Bank;
e. Penilaian Sendiri (*Self Assessment)* Tata Kelola Bank;
f. Etika berperilaku (*Code of conduct*).

Selain pedoman tata kelola tersebut, salah satu upaya dalam menerapkan tata kelola yang baik maka BSG telah menyusun ketentuan antara lain:

1. BPP *Whistleblowing System* (WBS)

BSG menerapkan *Whistleblowing System* (WBS) sebagai bagian dari penguatan tata kelola perusahaan yang baik dan upaya menciptakan budaya integritas di seluruh jenjang organisasi. WBS menyediakan sarana pelaporan yang aman, rahasia, dan independen bagi seluruh pemangku kepentingan untuk menyampaikan dugaan pelanggaran, termasuk tindakan *fraud*, penyalahgunaan wewenang, maupun pelanggaran terhadap ketentuan yang berlaku.

The Corporate Governance Guidelines have undergone a comprehensive review and enhancement through Board of Directors Regulation No. 015a/PBSG-KEP/DIR/VII/2024 dated July 31, 2024. The updated guidelines encompass key governance aspects, including:

a. General Governance Policy;
b. Working guidelines for the Board of Directors and the Board of Commissioners;
c. Committee charters;
d. Governance factor implementation;
e. Governance self-assessment mechanisms;
f. Code of Conduct.

Beyond formal governance guidelines, BSG continues to reinforce its governance ecosystem through the establishment and enhancement of key policies and procedures:

1. Whistleblowing System (WBS) Policy and Procedure

As part of its commitment to fostering a strong culture of integrity, BSG has implemented a Whistleblowing System (WBS) that provides a secure, confidential, and independent channel for reporting potential violations. This system enables stakeholders to report concerns related to fraud, misconduct, abuse of authority, and non-compliance with applicable regulations.

WBS memberikan manfaat dalam meningkatkan efektivitas sistem pengendalian internal melalui deteksi dini terhadap potensi pelanggaran. Setiap laporan yang diterima dikelola secara profesional, objektif, dan transparan, serta ditindaklanjuti sesuai dengan mekanisme yang telah ditetapkan, dengan tetap menjamin perlindungan terhadap pelapor (*whistleblower*). Keberadaan WBS turut memperkuat prinsip transparansi dan akuntabilitas, serta mendorong partisipasi aktif seluruh pegawai BSG dalam menjaga integritas organisasi.

2. BPP Audit

Penerapan BPP Audit memberikan manfaat dalam memastikan bahwa seluruh aktivitas operasional berjalan sesuai dengan ketentuan yang berlaku. Melalui proses audit terstruktur dan berkesinambungan, BSG mengidentifikasi potensi risiko, kelemahan pengendalian serta peluang perbaikan.

BPP Audit berperan dalam meningkatkan transparansi dan akuntabilitas, serta mendukung pengambilan keputusan yang tepat dan berbasis data. Dengan penerapan ketentuan audit yang disiplin, BSG mampu meminimalkan risiko, menjaga integritas serta meningkatkan kepercayaan *stakeholder*, sehingga mendukung kinerja dan keberlanjutan usaha bank.

3. BPP Pengadaan

Bank menerapkan ketentuan pengadaan barang dan jasa sebagai bagian dari upaya memperkuat tata kelola perusahaan yang baik. Proses pengadaan dilaksanakan secara terencana, transparan dan akuntabel dengan mengacu pada BPP Pengadaan Barang dan Jasa.

Dalam pelaksanaannya BSG memastikan bahwa setiap proses pengadaan dilakukan secara objektif dan kompetitif melalui mekanisme seleksi yang jelas serta menerapkan prinsip kehati-hatian (memperhatikan prinsip manajemen risiko dan pengelolaan benturan kepentingan), sehingga menghasilkan efisiensi biaya serta kualitas barang dan jasa yang optimal sesuai kebutuhan operasional.

4. Ketentuan *Insider Trading*

Sepanjang tahun 2025, saham BSG tidak diperdagangkan di bursa manapun, sehingga Bank tidak memiliki kebijakan terkait insider trading.

The WBS plays a strategic role in strengthening internal control effectiveness by enabling early detection and mitigation of potential risks. Each report is handled with professionalism, objectivity, and transparency, supported by a structured follow-up mechanism and a strong commitment to whistleblower protection. Through the WBS, BSG not only reinforces transparency and accountability but also cultivates active participation across the organization in upholding ethical standards and safeguarding corporate integrity.

2. Audit Policy and Procedure

BSG audit framework serves as a cornerstone in ensuring that all operational activities are conducted in accordance with applicable regulations, internal policies, and sound banking practices. Through a structured, risk-based, and continuous audit approach, the Bank proactively identifies emerging risks, evaluates control effectiveness, and drives continuous improvement.

This framework enhances transparency and accountability while supporting data-driven and well-informed decision-making. By consistently strengthening audit practices, BSG is able to mitigate risks, maintain operational integrity, and reinforce stakeholder confidence, thereby contributing to sustainable performance and long-term value creation.

3. Procurement Policy and Procedure

BSG implements procurement policies and procedures as a key component of its governance framework to foster good corporate governance. The procurement process is designed to be structured, competitive, and aligned with the principles of prudence and good governance.

The Bank ensures that all procurement decisions are carried out objectively through clear and measurable selection mechanisms, while incorporating risk management and conflict of interest controls. This approach not only enhances cost efficiency and operational effectiveness but also ensures that the quality of goods and services meets the Bank's strategic and operational requirements.

4. Insider Trading Provisions

As of 2025, BSG shares are not listed or traded on any stock exchange. Accordingly, the Bank has not established specific policies related to insider trading.

5. BPP Penyelenggaraan RUPS

Kebijakan dividen diatur dalam BPP Penyelenggaraan Rapat Umum Pemegang Saham dengan pokok ketentuan terkait prinsip pembagian dividen, pertimbangan pembagian dividen, jenis dividen serta besaran dan pembagian dividen.

5. General Meeting of Shareholders (GMS) Governance

The governance of the General Meeting of Shareholders (GMS), including dividend distribution, is regulated under the Bank's internal policies and procedures. These guidelines provide a comprehensive framework covering dividend principles, key considerations in determining dividend distribution, types of dividends, as well as the amount and allocation of dividends.

Hasil Tata Kelola Perusahaan
Corporate Governance Outcomes

BSG secara terus-menerus mengevaluasi efektivitas implementasi tata kelola perusahaan melalui penilaian mandiri berkala sesuai dengan standar peraturan yang berlaku. Hasil penilaian ini mencerminkan komitmen Bank untuk mempertahankan praktik tata kelola yang baik sekaligus mengidentifikasi area untuk peningkatan lebih lanjut.

Untuk tahun 2025, Bank mencatatkan peringkat tata kelola gabungan sebesar 3 (Cukup Baik) untuk semester pertama dan kedua.

BSG continuously evaluates the effectiveness of its corporate governance implementation through periodic self-assessment in accordance with applicable regulatory standards. The results of this assessment reflect the Bank's commitment to maintaining sound governance practices while identifying areas for further enhancement.

For 2025, the Bank recorded a composite governance rating of 3 (Fairly Good) for both the first and second semesters.

Periode Period	Peringkat Rating	Definisi Definition
Semester I First Semester	3	Mencerminkan Manajemen Bank telah melakukan penerapan Tata Kelola yang secara umum cukup baik. Hal ini tercermin dari pemenuhan yang cukup memadai atas prinsip Tata Kelola. Apabila terdapat kelemahan dalam penerapan prinsip Tata Kelola, maka secara umum kelemahan tersebut cukup signifikan dan memerlukan perhatian yang cukup dari manajemen Bank. Reflects that the Bank's management has implemented corporate governance practices that are generally adequate. This is evidenced by a reasonably sufficient level of compliance with governance principles. Any identified weaknesses are considered significant and require adequate attention from the Bank's management.
Semester II Second Semester	3	Mencerminkan Manajemen Bank telah melakukan penerapan Tata Kelola yang secara umum cukup baik. Hal ini tercermin dari pemenuhan yang cukup memadai atas prinsip Tata Kelola. Apabila terdapat kelemahan dalam penerapan prinsip Tata Kelola, maka secara umum kelemahan tersebut cukup signifikan dan memerlukan perhatian yang cukup dari manajemen Bank. Reflects that the Bank's management has implemented corporate governance practices that are generally adequate. This is evidenced by a reasonably sufficient level of compliance with governance principles. Any identified weaknesses are considered significant and require adequate attention from the Bank's management.

Rapat Umum Pemegang Saham
General Meeting of Shareholders

RUPS merupakan organ tertinggi dalam struktur tata kelola merupakan sarana agar Pemegang Saham dapat melaksanakan hak dan kewajibannya. Rapat Umum Pemegang Saham (RUPS) Perseroan terdiri dari RUPS Tahunan dan RUPS Luar Biasa.

- RUPS Tahunan diselenggarakan tiap tahun paling lambat 6 (enam) bulan setelah tahun buku Bank ditutup.
- RUPS Luar Biasa dapat diselenggarakan sewaktu-waktu berdasarkan kebutuhan untuk membicarakan dan memutuskan mata acara rapat.

The General Meeting of Shareholders (GMS) represents the highest governing body within the Company's corporate governance structure, serving as a primary forum through which shareholders exercise their rights and fulfill their obligations. The Company's GMS consists of the Annual General Meeting of Shareholders (AGMS) and the Extraordinary General Meeting of Shareholders (EGMS).

- The AGMS is held annually no later than six months after the end of the Bank's financial year,
- while the EGMS may be convened at any time as deemed necessary to deliberate and resolve specific matters requiring shareholder approval.

Dasar Hukum Pelaksanaan RUPS di BSG
Legal Basis for the Implementation of GMS

Pelaksanaan RUPS di BSG diatur oleh hukum yang berlaku dan peraturan internal, termasuk:

1. Undang-Undang No. 40 Tahun 2007 Tentang perseroan Terbatas;
2. Anggaran Dasar BSG;
3. Peraturan Direksi No. 024/PBSG/DIR-REN/XI/2024 tentang BPP Penyelenggaraan Rapat Umum Pemegang Saham (RUPS).

The conduct of GMS at BSG is governed by applicable laws and internal regulations, including:

1. Law No. 40 of 2007 concerning Limited Liability Companies;
2. BSG Articles of Association;
3. Board of Directors Regulation No. 024/PBSG/DIR-REN/XI/2024 concerning Policies and Procedures for the Implementation of the General Meeting of Shareholders (GMS).

Hak Pemegang Saham dalam RUPS
Shareholders' Rights in the GMS

BSG memastikan bahwa para pemegang saham dapat menjalankan hak-hak mereka secara adil dan transparan melalui Rapat Umum Pemegang Saham (RUPS), termasuk:

1. Pemegang saham dapat melakukan permintaan penyelenggaraan RUPS.
2. Pada saat pelaksanaan RUPS, pemegang saham berhak memperoleh informasi mata acara rapat dan bahan terkait mata acara rapat sepanjang tidak bertentangan dengan kepentingan Bank.
3. Menerima dividen saham dengan syarat dan ketentuan sesuai dengan keputusan RUPS.
4. Turut berpartisipasi dalam mengambil keputusan di dalam RUPS berdasarkan dengan syarat dan ketentuan yang berlaku dan Tata Tertib RUPS.
5. Menerima informasi mengenai Tata Tertib RUPS dan prosedur voting di dalam RUPS.

BSG ensures that shareholders are able to exercise their rights in a fair and transparent manner through the GMS, including:

1. The right to request the convening of a GMS.
2. The right to obtain complete and relevant information regarding meeting agendas and supporting materials, provided such disclosure does not conflict with the Bank's interests.
3. The right to receive dividends in accordance with the terms and conditions approved at the GMS.
4. The right to participate in decision-making processes in accordance with applicable regulations and GMS procedures.
5. The right to obtain information regarding GMS procedures, including voting mechanisms.

Wewenang RUPS
GMS Authorities

Sebagai badan pengambil keputusan tertinggi, Rapat Umum Pemegang Saham (RUPS) memiliki wewenang strategis atas hal-hal penting perusahaan, termasuk:

1. Mengevaluasi kinerja Dewan Komisaris dan Direksi.
2. Mengesahkan perubahan Anggaran Dasar.
3. Memberikan persetujuan atas Laporan Direksi, Laporan Tugas Pengawasan Dewan Komisaris serta Laporan Keuangan Bank.
4. Menetapkan alokasi penggunaan laba.
5. Menunjuk dan menetapkan biaya jasa akuntan publik.
6. Menetapkan jumlah dan jenis kompensasi serta fasilitas pengurus.
7. Menyetujui Laporan Tahunan termasuk Laporan Keuangan Bank dan Laporan Tugas Pengawasan Dewan Komisaris serta memberikan pelunasan dan pembebasan tanggung jawab (*acquit et de charge*) kepada anggota Direksi dan Dewan Komisaris atas tindakan pengurusan dan pengawasan yang telah dilakukannya masing-masing.
8. Memberi kuasa dan wewenang kepada Direksi untuk menentukan dan membayar dividen final.
9. Mengambil keputusan-keputusan menyangkut struktur organisasi misalnya perubahan Anggaran Dasar, penggabungan, peleburan, pemisahan, pembubaran dan likuidasi Bank. Mengangkat dan/ atau mengubah susunan anggota Direksi dan Dewan Komisaris.
10. Memutuskan remunerasi yakni: penetapan gaji, tunjangan lain serta honorarium Direksi dan Dewan Komisaris Bank.
11. Memberi persetujuan terhadap transaksi yang mengandung benturan kepentingan.
12. Memberikan kuasa dan kewenangan kepada Dewan Komisaris untuk menunjuk Kantor Akuntan Publik (KAP) dengan memperhatikan rekomendasi dari Komite Audit.

As the highest decision-making body, the GMS holds strategic authority over key corporate matters, including:

1. Evaluating the performance of the Board of Commissioners and the Board of Directors.
2. Approving amendments to the Articles of Association.
3. Approving the Board of Directors' Report, the Board of Commissioners' Supervisory Report, and the Bank's Financial Statements.
4. Determining the allocation of net profit.
5. Appointing and determining the remuneration of the public accounting firm.
6. Determining the remuneration, compensation, and benefits of the Board of Commissioners and the Board of Directors.
7. Approving the Annual Report, including granting full release and discharge (acquit et de charge) to members of the Board of Directors and the Board of Commissioners for their management and supervisory actions.
8. Granting authority to the Board of Directors to determine and distribute final dividends.
9. Approving strategic corporate actions, including amendments to the Articles of Association, mergers, consolidations, acquisitions, spin-offs, dissolution, and liquidation of the Bank, as well as the appointment and/or changes in the composition of the Board of Directors and the Board of Commissioners.
10. Deciding on remuneration policies for the Board of Directors and the Board of Commissioners.
11. Approving transactions involving conflicts of interest.
12. Granting authority to the Board of Commissioners to appoint a Public Accounting Firm (KAP) based on the recommendation of the Audit Committee.to appoint a Public Accounting Firm (KAP), taking into account the recommendations from the Audit Committee.

Tata Cara Penyelenggaraan RUPS
GMS Implementation Procedures

Penyelenggaraan RUPS BSG mengacu kepada Anggaran Dasar dan Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas, BPP Penyelenggaraan RUPS, serta aturan lain yang terkait. Tata cara penyelenggaraan RUPS adalah sebagai berikut:

1. RUPS diselenggarakan dalam Bahasa Indonesia.
2. RUPS akan dipimpin oleh seorang Anggota Dewan Komisaris yang ditunjuk oleh Dewan Komisaris.
3. Ketentuan mengenai Korum RUPS diatur pada Anggaran Dasar.
4. Semua acara RUPS dibahas dan dibicarakan secara berkesinambungan.
5. Setelah selesai membicarakan setiap acara RUPS, Pimpinan RUPS akan memberikan kesempatan kepada para Pemegang Saham atau kuasanya untuk mengajukan pertanyaan, pendapat, usul atau saran sebelum diadakan pemungutan suara mengenai hal yang berhubungan dengan acara RUPS yang dibicarakan.
6. Yang berhak mengajukan pertanyaan dan/atau pendapat dalam RUPS hanyalah para Pemegang Saham atau kuasanya yang sah yang namanya tercatat dalam Daftar Pemegang Saham.
7. Pertanyaan:
   a. Para Pemegang Saham yang ingin mengajukan pertanyaan, dipersilahkan untuk mengangkat tangan dan mengisi formulir pertanyaan yang telah dibagikan. Petugas akan mengumpulkan formulir yang sudah diisi oleh penanya, yang mencantumkan nama, jumlah saham yang dimiliki atau diwakili dan pertanyaan yang diajukan.
   b. Setelah penanya mengajukan pertanyaan melalui formulir, Pimpinan RUPS akan menjawab atau menanggapinya.
   c. Pertanyaan yang akan dijawab adalah pertanyaan yang berkaitan langsung dengan acara RUPS.
8. Hak Suara
   a. Hanya para Pemegang Saham yang namanya tercatat dalam Daftar Pemegang Saham yang berhak untuk mengeluarkan suara.
   b. Tiap-tiap saham memberikan hak kepada pemegangnya untuk mengeluarkan 1 (satu) suara.
9. Keputusan RUPS dilakukan dengan cara musyawarah untuk mufakat, apabila musyawarah untuk mufakat tidak tercapai, maka dilakukan pemungutan suara.

The implementation of the GMS is conducted in accordance with the Articles of Association, Law No. 40 of 2007, internal GMS policies and procedures, and other relevant regulations. The key procedures are as follows:

1. The GMS is conducted in the Indonesian language.
2. The meeting is chaired by a member of the Board of Commissioners appointed by the Board of Commissioners.
3. Quorum requirements are determined in accordance with the Articles of Association.
4. All agenda items are discussed in a structured and sequential manner.
5. Upon completion of each agenda item, shareholders or their authorized representatives are given the opportunity to raise questions, opinions, proposals, or suggestions prior to voting.
6. Only registered shareholders or their valid proxies, as recorded in the Shareholders Register, are entitled to participate in discussions.
7. Question Mechanism:
   a. Shareholders wishing to raise questions are required to submit a completed question form, including their name, number of shares owned or represented, and the question raised.
   b. The Chair of the GMS will address or respond to the submitted questions.
   c. Questions addressed are limited to matters directly related to the meeting agenda.
8. Voting Rights
   a. Only shareholders listed in the Shareholders Register are entitled to vote.
   b. Each share grants its holder one (1) voting right.
9. Decisions at the GMS are primarily reached through deliberation for consensus. In the event that consensus cannot be achieved, resolutions are determined through voting in accordance with applicable provisions.

Tahapan Penyelenggaraan RUPS
GMS Implementation Stages

Pelaksanaan Rapat Umum Pemegang Saham (RUPS) di BSG dilakukan secara terstruktur, transparan, dan sesuai dengan peraturan yang berlaku dan kebijakan internal Bank. Setiap tahapan proses RUPS dikelola dengan cermat untuk memastikan partisipasi pemegang saham yang efektif, menjunjung tinggi prinsip tata kelola, dan mendukung pengambilan keputusan yang akuntabel.

The implementation of the General Meeting of Shareholders (GMS) at BSG is conducted in a structured, transparent, and compliant manner in accordance with prevailing regulations and the Bank's internal policies. Each stage of the GMS process is carefully managed to ensure effective shareholder participation, uphold governance principles, and support accountable decision-making.

Berikut ini menguraikan tahapan-tahapan utama dalam pelaksanaan RUPS 2025:

The following outlines the key stages in the implementation of the 2025 GMS:

Tahapan Stage	Keterangan Description
Pemberitahuan RUPS Notification of GMS	Diberitahukan kepada OJK melalui surat No. 035/A/REN/DIR/III/2025 tanggal 24 Maret 2025 The GMS was duly notified to the Financial Services Authority (OJK) through Letter No. 035/A/REN/DIR/III/2025 dated March 24, 2025.
Pemanggilan RUPS Invitation of GMS	Pemanggilan RUPS melalui surat No. 001/A/RUPS/BSG/III/2025 tanggal 17 Maret 2025 The GMS invitation was distributed through Letter No. 001/A/RUPS/BSG/III/2025 dated March 17, 2025.
Penyelenggaraan RUPS GMS Implementation	Rabu, 9 April 2025 Bertempat di: Jl. Pierre Tendean No. 100 Ballroom Kantor Pusat BSG Wednesday, April 9, 2025 At: Jl. Pierre Tendean No. 100 Ballroom BSG Head Office Ballroom
	Waktu Pelaksanaan: RUPS Tahunan Pukul: 10.24 - 12.54 WITA RUPS LB: Pukul 14.04 - 15.05 WITA Time: Annual GMS at: 10.24 - 12.54 WITA Extraordinary GMS at: 14.04 - 15.05 WITA
	Kuorum Dalam RUPS telah hadir para pemegang saham yang memiliki saham (100% hak suara sah) yang telah dikeluarkan oleh perseroan sampai dengan hari ini yakni sejumlah 13.271.176 (tiga belas juta dua ratus tujuh puluh satu ribu seratus tujuh puluh enam) lembar saham sehingga dengan demikian berdasarkan pasal 86 ayat (1) Undang-Undang No. 40 tahun 2007 tentang Perseroan Terbatas, Rapat ini adalah sah susunannya dan berhak mengambil keputusan-keputusan yang sah dan mengikat perseroan tentang segala hal yang dibicarakan. Quorum The meeting was attended by shareholders representing 100% of the total issued shares, amounting to 13,271,176 (thirteen million two hundred seventy-one thousand one hundred seventy-six) shares with valid voting rights. Accordingly, pursuant to Article 86 paragraph (1) of Law No. 40 of 2007 concerning Limited Liability Companies, the meeting was duly constituted and authorized to adopt valid and binding resolutions on all agenda items discussed.

Tahapan Stage	Keterangan Description
	Kehadiran Dewan Komisaris/Attendance of the Board of Commissioners 1. Edwin H. Silangen – Komisaris Utama/President Commissioner 2. Max R.M. Kembuan – Komisaris/Commissioner 3. Marhany V.P. Pua – Komisaris Independen/Independent Commissioner 4. Fedriyanto Koniyo – Komisaris Independen/Independent Commissioner 5. Buhari Mokoagow – Komisaris Independen/Independent Commissioner **Kehadiran Direksi/Attendance of the Board of Directors** 1. Revino M. Pepah – Direktur Utama/President Director 2. Machmud Turuis - Direktur Kepatuhan/Compliance Director 3. Joubert R.J Dondokambey – Direktur Umum/General Director 4. Louisa J. Parengkuan – Direktur Operasional/Operations Director 5. Pius S. L. Batara – Direktur Pemasaran/Marketing Director Seluruh Anggota Dewan Komisaris dan Direksi hadir dalam RUPS (100%). All members of the Board of Commissioners and the Board of Directors were present at the GMS (100% attendance).
	Pimpinan RUPS Sesuai dengan Anggaran Dasar BSG, RUPS dipimpin oleh **Edwin H. Silangen** selaku Komisaris Utama. Chairman of the GMS In accordance with BSG Articles of Association, the GMS was chaired by **Edwin H. Silangen** in his capacity as President Commissioner.
Risalah Rapat (Akta Berita Acara RUPS) Minutes of Meeting	» Akta Berita Acara telah disampaikan kepada OJK Melalui Surat No. 051/A/DIR/IV/2025 tanggal 22 April 2025. » BSG juga telah menyampaikan hasil keputusan RUPS kepada seluruh Pemegang Saham. » The Minutes of Meeting (Deed of GMS Resolutions) were submitted to OJK through Letter No. 051/A/DIR/IV/2025 dated April 22, 2025. » BSG has also communicated the resolutions of the GMS to all shareholders.

Keberhasilan pelaksanaan Rapat Umum Pemegang Saham (RUPS) 2025, dengan partisipasi penuh pemegang saham dan kehadiran lengkap dari Dewan Komisaris dan Dewan Direksi, mencerminkan komitmen kuat BSG terhadap transparansi, akuntabilitas, dan keterlibatan pemegang saham.

Kuorum penuh yang tercapai menegaskan tingkat kepercayaan pemegang saham yang tinggi dan partisipasi aktif dalam proses pengambilan keputusan strategis Bank. Lebih jauh lagi, pelaksanaan terstruktur dan tepat waktu dari semua tahapan RUPS mulai dari pemberitahuan dan undangan hingga pengungkapan resolusi menunjukkan kepatuhan BSG terhadap kepatuhan peraturan dan praktik terbaik tata kelola.

Melalui implementasi RUPS yang efektif, BSG terus memperkuat kerangka tata kelolanya, memastikan bahwa keputusan-keputusan penting perusahaan dibuat secara transparan, inklusif, dan selaras dengan kepentingan pemegang saham dan pemangku kepentingan lainnya, sekaligus mendukung lintasan pertumbuhan berkelanjutan Bank.

The successful conduct of the 2025 GMS, with full shareholder participation and complete attendance of both the Board of Commissioners and the Board of Directors, reflects BSG strong commitment to transparency, accountability, and shareholder engagement.

The full quorum achieved underscores a high level of shareholder confidence and active participation in the Bank's strategic decision-making process. Moreover, the structured and timely execution of all GMS stages ranging from notification and invitation to resolution disclosure demonstrates BSG adherence to regulatory compliance and governance best practices.

Through the effective implementation of the GMS, BSG continues to strengthen its governance framework, ensuring that key corporate decisions are made transparently, inclusively, and in alignment with the interests of shareholders and other stakeholders, while supporting the Bank's sustainable growth trajectory.

Keputusan RUPS 2025 Serta Tindak Lanjut
2025 GMS Resolutions and Follow-Up Actions

Rapat Umum Pemegang Saham (RUPS) tahun 2025, yang terdiri dari RUPS Tahunan dan RUPS Luar Biasa, berfungsi sebagai forum pengambilan keputusan utama bagi para pemegang saham untuk membahas dan menyetujui hal-hal strategis yang memengaruhi kinerja, tata kelola, dan arah jangka panjang Bank. Resolusi yang diputuskan mencerminkan komitmen BSG untuk memperkuat praktik tata kelola, meningkatkan ketahanan keuangan, dan mendukung pertumbuhan berkelanjutan.

Berikut ini merangkum resolusi utama dan tindakan tindak lanjutnya masing-masing:

The 2025 General Meeting of Shareholders (GMS), comprising both the Annual GMS and the Extraordinary GMS, served as a key decision-making forum for shareholders to deliberate and approve strategic matters affecting the Bank's performance, governance, and long-term direction. The resolutions adopted reflect BSG commitment to strengthening governance practices, enhancing financial resilience, and supporting sustainable growth.

The following summarizes the key resolutions and their respective follow-up actions:

No.	Agenda Agenda	Keputusan RUPS Tahunan Annual GMS Resolution
1.	Laporan Tahunan Mengenai Jalannya Perseroan Selama Tahun Buku 2024 dan Penjelasan Tentang Rencana Bisnis Bank (RBB) Tahun 2025-2027, Rencana Aksi Pemulihan dan Rencana Resolusi	1. Menyetujui dan mengesahkan Laporan Tahunan mengenai jalannya Perseroan selama Tahun Buku 2024 yang telah diaudit oleh Kantor Akuntan Publik Hananta Budianto dan Rekan; 2. Memberikan pembebasan tanggung jawab sepenuhnya (*acquit et de charge*) kepada Direksi Perseroan atas semua tindakan kepengurusan dan pelaksanaan kewenangan oleh Direksi serta Dewan Komisaris Perseroan atas semua tindakan pengawasannya selama Tahun Buku 2024; 3. Menyetujui dan mengesahkan tentang Rencana Bisnis Bank (RBB) Tahun 2025-2027, Rencana Aksi Pemulihan dan Rencana Resolusi.
	Tindak Lanjut: -	
	Approval of Annual Report, Business Plans 2025 – 2027, Recovery Plan and Resolution Plan	1. Approved and ratified the Annual Report for Financial Year 2024, audited by Public Accounting Firm Hananta Budianto and Rekan; 2. Granted full release and discharge (acquit et de charge) to the Board of Directors and Board of Commissioners for their management and supervisory actions during 2024; 3. Approved the Bank Business Plan (RBB) 2025–2027, Recovery Plan, and Resolution Plan.
	Execution Status: -	
2.	Penetapan Penggunaan Laba Bersih Tahun Buku 2024	1. Menyetujui penetapan Penggunaan Laba Bersih Tahun Buku 2024 sebesar Rp224.120.099.570,- (dua ratus dua puluh empat miliar seratus dua puluh juta sembilan puluh sembilan ribu lima ratus tujuh puluh rupiah) dengan rincian: 1) Sejumlah 87,50% dari laba bersih perseroan atau sebesar Rp196.105.087.124,- (seratus sembilan puluh enam miliar seratus lima juta delapan puluh tujuh ribu seratus dua puluh empat rupiah) dibagikan kepada Pemegang Saham sebagai Dividen secara proporsional berdasarkan jumlah saham per 31 Desember 2024;

No.	Agenda Agenda	Keputusan RUPS Tahunan Annual GMS Resolution
		2) Sejumlah 12,50% dari laba bersih perseroan atau Rp28.015.012.446,- (dua puluh delapan miliar lima belas juta dua belas ribu empat ratus empat puluh enam rupiah) digunakan sebagai berikut: a) Sebesar Rp25.000.000.000,- (dua puluh lima miliar rupiah) digunakan untuk dana TJSL perseroan 2025; b) Sebesar Rp1.135.031.311,- (satu miliar seratus tiga puluh lima tiga puluh satu ribu tiga ratus sebelas rupiah) digunakan untuk membayar kompensasi Dana Setoran Modal sampai dengan tanggal tiga puluh satu Desember dua ribu dua puluh empat (31 Desember 2024); 2. Sisanya sebesar Rp1.879.981.135,- (satu miliar delapan ratus tujuh puluh sembilan juta sembilan ratus delapan puluh satu ribu seratus tiga puluh lima rupiah) digunakan untuk menambah Cadangan Perseroan; 3. Pemberian Jasa Produksi, Kesejahteraan Pegawai dan Tantiem: 1) Menyetujui pemberian Jasa Produksi dan insentif Kesejahteraan Pegawai dalam jumlah keseluruhan sebesar 25% yang terdiri dari Jasa Produksi sebesar 10% dan Insentif Kesejahteraan Pegawai sebesar 15% dihitung dari laba bersih perseroan tahun buku 2024; 2) Menyetujui Pemberian Tantiem kepada Anggota Dewan Komisaris dan Direksi Perseroan sebesar 10% dihitung dari laba bersih perseroan tahun buku 2024; 3) Jasa Produksi, Insentif Kesejahteraan Pegawai dan Tantiem dibebankan pada Tahun Buku 2025.
		Tindak Lanjut: Telah diproses dalam pencatatan dan pembukuan Bank, selanjutnya untuk dividen telah dibayarkan kepada Pemegang Saham.
	Determination of Net Profit Utilization for Fiscal Year 2024	1. Approved net profit of IDR224,120,099,570 with allocation as follows: 1) 87.50% (IDR196,105,087,124) distributed as dividends proportionally to shareholders; 2) 12.50% (IDR28,015,012,446) allocated for: a) CSR/TJSL fund: IDR25 billion; b) Compensation for Paid-in Capital Fund: IDR1,135,031,311; 2. Retained earnings/reserves: IDR1,879,981,135; 3. Provision of Production Bonuses, Employee Welfare, and Tantiem: 1) Approved the provision of Production Bonuses and Employee Welfare incentives in a total amount of 25%, consisting of 10% Production Bonuses and 15% Employee Welfare incentives, calculated from the Company's net profit for the 2024 financial year; 2) Approved the provision of tantiem to members of the Board of Commissioners and the Board of Directors amounting to 10%, calculated from the Company's net profit for the 2024 financial year; 3) Production Bonuses, Employee Welfare incentives, and tantiem shall be charged to the 2025 financial year.
		Execution Status: Recorded in the Bank's financial statements; dividends have been distributed to shareholders.

No.	Agenda Agenda	Keputusan RUPS Tahunan Annual GMS Resolution
3.	Penetapan Dana Kegiatan Tanggung Jawab Sosial dan Keuangan Berkelanjutan Tahun 2025	Menyetujui Penetapan Dana Kegiatan Tanggung Jawab Sosial dan Keuangan Berkelanjutan BSG Tahun 2025 sebesar Rp25.000.000.000,- (dua puluh lima miliar) yang disisihkan dari laba bersih tahun buku 2024 dan akan dibagikan kepada seluruh Pemegang Saham secara proporsional berdasarkan jumlah saham terakhir.
	Tindak Lanjut: Sampai dengan 31 Desember 2025 dana TJSL telah direalisasikan dengan berpedoman pada ketentuan internal BSG.	
	Determination of Corporate Social Responsibility (CSR) and Sustainable Finance Fund 2025	Approve the allocation of funds for BSG Social Responsibility and Sustainable Finance Activities for 2025 amounting to IDR25,000,000,000 (twenty-five billion Rupiah), which is set aside from the net profit of the 2024 financial year and will be distributed to all Shareholders proportionally based on their latest share ownership.
	Execution Status: As of 31 December 2025, the CSR funds have been fully realized in accordance with internal policies.	
4.	Pemberian Wewenang Kepada Dewan Komisaris untuk Menunjuk Kantor Akuntan Publik yang akan Melakukan Audit Laporan Keuangan Perseroan Tahun Buku 2025	Menyetujui pemberian wewenang kepada Dewan Komisaris untuk menunjuk Kantor Akuntan Publik yang akan melakukan audit Laporan Keuangan Perseroan Tahun Buku 2025.
	Tindak Lanjut: Telah ditindaklanjuti melalui penetapan Kantor Akuntan Publik “HLB Hadori Sugiarto Adi & Rekan” yang melakukan audit laporan keuangan BSG Tahun Buku 2025.	
	Granting of Authority to the Board of Commissioners to Appoint a Public Accounting Firm to Conduct an Audit of the Company’s Financial Statements for the 2025 Fiscal Year	Approve the granting of authority to the Board of Commissioners to appoint a Public Accounting Firm to audit the Company’s Financial Statements for the 2025 financial year.
	Execution Status: Appointment of Public Accounting Firm HLB Hadori Sugiarto Adi & Rekan to audit FY 2025 financial statements.	
5.	Pengesahan Dana Setoran Modal Tahun 2024-2025	1. Menyetujui dan mengesahkan Konversi Dana Setoran Modal sejumlah Rp72.950.000.000.- (tujuh puluh dua miliar sembilan ratus lima puluh juta rupiah) untuk disahkan menjadi modal disetor; 2. Menyetujui Perubahan Struktur Modal Disetor setelah konversi Dana Setoran Modal menjadi Modal disetor; 3. Berdasarkan perjanjian Kelompok Usaha Bank (KUB) bahwa PT Mega Corpora akan melakukan setoran modal untuk mempertahankan komposisi kepemilikan saham 24,90% sesudah pelaksanaan RUPS ini sebesar Rp47.446.000.000,-.
	Tindak Lanjut: Telah dilakukan pencatatan pada pembukuan BSG	
	Ratification of Capital Deposit Funds for 2024-2025	1. Approve and ratify the conversion of Capital Deposit Funds amounting to IDR72,950,000,000 (seventy-two billion nine hundred fifty million Rupiah) to be recognized as paid-up capital; 2. Approve the changes to the paid-up capital structure following the conversion of Capital Deposit Funds into paid-up capital; 3. Based on the Bank Business Group (KUB) agreement, PT Mega Corpora will make an additional capital injection of IDR47,446,000,000 to maintain its shareholding composition at 24.90% after the implementation of this General Meeting of Shareholders.
	Execution Status: Recorded in BSG financial statements.	

No.	Agenda Agenda	Keputusan RUPS Tahunan Annual GMS Resolution
6.	Tindak Lanjut Implementasi Kelompok Usaha Bank (KUB)	Menyetujui Pemenuhan Modal Inti akan ditempuh selama 8 (delapan) tahun, sebagai berikut: 1. Penyisihan cadangan yang bersumber dari Laba bersih sebesar 30% per tahun; 2. Seluruh pemegang saham akan di berikan kouta setoran modal selama 8 tahun (2025-2032) yang akan direalisasikan per tahun dengan rincian: » Pemerintah Provinsi Sulut : Rp41,3 Miliar/ tahun » Mega Corpora : Rp25,6 Miliar/ tahun » Koperasi Karyawan Bank Sulut : Rp6,6 Miliar/ tahun » Pemerintah Provinsi Gorontalo : Rp3,1 Miliar/ tahun » Pemerintah Daerah Kabupaten/Kota Sulut dan Gorontalo : Rp1,25 Miliar/ tahun Tindak Lanjut: Setoran modal dari Pemegang Saham dengan memperhatikan kemampuan fiskal masing-masing daerah.
	Implementation of Bank Business Group (KUB	Approved phased core capital fulfillment over 8 years (2025–2032), including: 1. 30% annual allocation from retained earnings; 2. Annual capital injections from shareholders, including regional governments and strategic investors. » North Sulawesi Provincial Government: IDR41.3 billion per year » Mega Corpora: IDR25.6 billion per year » Bank Sulut Employees Cooperative: IDR6.6 billion per year » Gorontalo Provincial Government: IDR3.1 billion per year » Regency/City Governments of North Sulawesi and Gorontalo: IDR1.25 billion per year Execution Status: Capital injections are being implemented in accordance with each shareholder's fiscal capacity.

Rapat Umum Pemegang Saham Luar Biasa (RUPS) berfungsi sebagai forum strategis bagi para pemegang saham untuk membahas dan menyetujui hal-hal penting perusahaan yang memerlukan perhatian segera di luar lingkup RUPS Tahunan.

Pada tahun 2025, RUPS terutama membahas perubahan dalam komposisi manajemen Perusahaan, sebagai bagian dari upaya berkelanjutan BSG untuk memperkuat tata kelola, meningkatkan efektivitas kepemimpinan, dan memastikan keselarasan dengan arah strategis Bank dan persyaratan peraturan.

The Extraordinary General Meeting of Shareholders (EGMS) serves as a strategic forum for shareholders to deliberate and approve significant corporate matters that require immediate attention beyond the scope of the Annual GMS.

In 2025, the EGMS primarily addressed changes in the composition of the Company's management, as part of BSG ongoing efforts to strengthen governance, enhance leadership effectiveness, and ensure alignment with the Bank's strategic direction and regulatory requirements.

No.	Agenda Agenda	Keputusan RUPS Luar Biasa Extraordinary GMS Resolutions
1.	Pembahasan Pengurus Perseroan	1. Pemberhentian sebagian pengurus (Dewan Komisaris) sebagai berikut: **Dewan Komisaris** Komisaris Utama — Edwin H. Silangen Komisaris Independen — Marhany V.P. Pua Komisaris Independen — Buhari Mokoagow Komisaris Independen — Fedriyanto Koniyo Kepada pengurus yang diberhentikan rapat mengucapkan terima kasih selama menjabat di PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo dan diberikan hak-hak yang bersangkutan sesuai dengan ketentuan yang berlaku; 2. Penetapan dan pengangkatan Dewan Komisaris sebagai berikut: **Dewan Komisaris** Komisaris Utama — Ramoy Markus Thimotius Luntungan Komisaris Independen — Sam Sachrul Mamonto Komisaris Independen — Djafar Alkatiri Komisaris Independen — Jaclyn Ivana Koloay 3. Pengurus (Dewan Komisaris) yang baru diangkat dan Pengurus (Dewan Komisaris dan Direksi) yang tidak diberhentikan menjabat sampai dengan akhir periode masa jabatan sampai dengan 18 Maret 2026 atau pada RUPS berikutnya di tahun 2026; 4. Untuk penempatan Direktur Kepatuhan dari PT Mega Corpora akan dilaksanakan bersamaan dengan penggantian pengurus untuk periode baru; 5. Pengurus yang baru diangkat dalam RUPS harus mengikuti proses penilaian kemampuan dan kepatutan (PKK) oleh Otoritas Jasa Keuangan; 6. Pengurus yang baru diangkat, secara otomatis efektif menjalankan tindakan, tugas dan fungsinya setelah mendapat persetujuan dari Otoritas Jasa Keuangan; 7. Pengurus yang baru diangkat akan menerima remunerasi sesuai ketentuan baik ketentuan internal maupun regulator (Otoritas Jasa Keuangan); 8. Pengurus yang baru diangkat dapat menerima fasilitas lainnya sesuai dengan ketentuan dalam rangka persiapan penilaian kemampuan dan kepatutan (PKK) oleh Otoritas Jasa Keuangan; 9. Memberikan kuasa kepada Dewan Komisaris untuk mengatur batas kewenangan Direksi serta hal-hal yang dianggap penting dalam rangka efisiensi untuk meningkatkan kinerja PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo. Tindak Lanjut: Dewan Komisaris telah mengikuti proses penilaian kemampuan dan kepatuhan serta telah dinyatakan kompeten oleh OJK, selanjutnya Dewan Komisaris telah melaksanakan tugas dan tanggung jawabnya pada BSG.

No.	Agenda Agenda	Keputusan RUPS Luar Biasa Keputusan RUPS Luar Biasa
	Changes in Company Management	1. Dismissal of certain members of the Board of Commissioners as follows: **Board of Commissioners** President Commissioner — Edwin H. Silangen Independent Commissioner — Marhany V.P. Pua Independent Commissioner — Buhari Mokoagow Independent Commissioner — Fedriyanto Koniyo The Meeting expressed its appreciation for their contributions during their tenure at PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo and granted their respective rights in accordance with applicable regulations; 2. Appointment of the Board of Commissioners as follows: **Board of Commissioners** President Commissioner — Ramoy Markus Thimotius Luntungan Independent Commissioner — Sam Sachrul Mamonto Independent Commissioner — Djafar Alkatiri Independent Commissioner — Jaclyn Ivana Koloay 3. The newly appointed members of the Board of Commissioners, along with the existing members of the Board of Commissioners and Board of Directors who were not dismissed, shall serve until the end of their term on March 18, 2026 or until the next GMS in 2026; 4. The appointment of the Compliance Director from PT Mega Corpora will be carried out concurrently with the appointment of management for the new term; 5. Newly appointed management members are required to undergo the Fit and Proper Test conducted by the Financial Services Authority (OJK); 6. Newly appointed management members shall effectively assume their duties and responsibilities upon obtaining approval from OJK; 7. Newly appointed management members shall receive remuneration in accordance with applicable internal policies and regulatory provisions; 8. Newly appointed management members may receive additional facilities in accordance with applicable provisions in preparation for the Fit and Proper Test by OJK; 9. The Board of Commissioners is authorized to determine the limits of authority of the Board of Directors and other matters deemed necessary to enhance efficiency and improve the performance of PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo. Execution Status: The Board of Commissioners has undergone the Fit and Proper Test and has been declared fit and proper by Financial Services Authority, and has subsequently carried out its duties and responsibilities at BSG.

Pihak Independen yang Melakukan Penghitungan Suara dalam RUPS
Independent Party Conducting the Vote Counting in the GMS

BSG telah menunjuk pihak independen yang melakukan penghitungan suara, pencatat dan pembuat akta keputusan dalam RUPS (Tahunan dan Luar Biasa) 2025 yaitu Hesky Nofri Sompie, S.H., M.Kn selaku Notaris.

BSG appointed an independent party, Hesky Nofri Sompie, S.H., M.Kn, Notary, to conduct vote tabulation, record proceedings, and prepare the deed of resolutions for both the Annual and Extraordinary GMS 2025.

Keputusan RUPS 2024 dan Tindak Lanjutnya
GMS Resolutions 2024 and its Implementation

Rapat Umum Pemegang Saham (RUPS) tahun 2024, yang terdiri dari RUPS Tahunan dan RUPS Luar Biasa, membahas hal-hal strategis, keuangan, dan tata kelola utama. Resolusi-resolusi ini mencerminkan komitmen BSG untuk mempertahankan kinerja keuangan yang sehat, memperkuat struktur modalnya, dan memastikan keselarasan dengan persyaratan peraturan dan strategi bisnis jangka panjangnya.

The 2024 General Meeting of Shareholders (GMS), comprising both the Annual and Extraordinary GMS, addressed key strategic, financial, and governance matters. The resolutions reflect BSG commitment to maintaining sound financial performance, strengthening capital structure, and ensuring alignment with regulatory requirements and long-term business strategy.

No.	Agenda Agenda	Keputusan RUPS Tahunan Annual GMS Resolution
1.	Laporan Tahunan Mengenai Jalannya Perseroan Selama Tahun Buku 2023 Dan Penjelasan Tentang Rencana Bisnis Bank (RBB) Tahun 2024-2026	1. Menyetujui dan mengesahkan Laporan Tahunan mengenai jalannya Perseroan selama Tahun Buku 2023 termasukl laporan penyesuaian remunerasi pengurus; 2. Perseroan menjelaaskan terkait pinjaman Daerah Kabupaten Kepulauan Talaud; 3. Menyetujui dan mengesahkan tentang Rencana Bisnis Bank (RBB) tahun 2024-2026.
	Tindak Lanjut: -	
	Annual Report on the Company's Operations During the 2023 Fiscal Year and Explanation of the Bank's Business Plan for 2024-2026	1. Approved and ratified the Annual Report for FY 2023, including adjustments to management remuneration; 2. Provided clarification regarding regional loans of Talaud Regency; 3. Approved the Bank Business Plan for 2024–2026.
	Execution Status: -	
2.	Pengesahan Laporan Keuangan Tahun Buku 2023 dan Penetapan Penggunaan Laba Bersih Tahun Buku 2023	1. Menyetujui dan mengesahkan Laporan Keuangan Tahun Buku 2023 yang telah diaudit oleh Kantor Akuntan Publik Hananta Budianto & Rekan; 2. Memberikan pembebasan tanggung jawab sepenuhnya (*acquit et de charge*) kepada Direksi Perseroan atas semua tindakan kepengurusan dan pelaksanaan kewenangan oleh Direksi serta Dewan Komisaris Perseroan atas semua tindakan pengawasannya selama Tahun Buku 2023; 3. Menyetujui penggunaan Laba Bersih Tahun Buku 2023 sebesar Rp250.007.952.011,- (Dua ratus lima puluh miliar tujuh juta sembilan ratus lima puluh dua ribu sebelas rupiah) sebagai berikut: 1) Sejumlah 80,00% dari laba bersih perseroan atau sebesar Rp200.006.361.609,- (dua ratus miliar enam juta tiga ratus enam puluh satu ribu enam ratus sembilan rupiah) dibagikan kepada Pemegang Saham sebagai Dividen secara proporsional berdasarkan jumlah saham per 31 Desember 2023;

No.	Agenda Agenda	Keputusan RUPS Tahunan Annual GMS Resolution
		2) Sejumlah 20,00% dari laba bersih perseroan atau Rp50.001.590.402,- (lima puluh miliar satu juta lima ratus sembilan puluh ribu empat ratus dua rupiah) digunakan sebagai berikut: a) Sebesar Rp8.000.000.000,- (delapan miliar rupiah) digunakan untuk tambahan dana TJSL perseroan 2024; b) Sebesar Rp969.533.966,- (sembilan ratus enam puluh sembilan juta lima ratus tiga puluh tiga ribu sembilan ratus enam puluh enam rupiah) digunakan untuk membayar kompensasi Dana Setoran Modal sampai dengan tanggal tiga puluh satu Desember dua ribu dua puluh tiga (31-12-2023); c) Sisanya sebesar Rp41.032.056.436,- (empat puluh satu miliar tiga puluh dua juta lima puluh enam ribu empat ratus tiga puluh enam rupiah) digunakan untuk menambah Cadangan Perseroan. 4. Pemberian Jasa Produksi, Kesejahteraan Pegawai dan Tantiem: 1) Menyetujui pemberian Jasa Produksi dan insentif Kesejahteraan Pegawai dalam jumlah keseluruhan sebesar 28% yang terdiri dari Jasa Produksi sebesar 13% dan Insentif Kesejahteraan Pegawai sebesar 15% dihitung dari laba bersih perseroan tahun buku 2023; 2) Menyetujui Pemberian Tantiem kepada Anggota Dewan Komisaris dan Direksi Perseroan sebesar 12,5% dihitung dari laba bersih perseroan tahun buku 2023; 3) Jasa Produksi, Insentif Kesejahteraan Pegawai dan Tantiem dibebankan pada Tahun Buku 2024; 4) Perhitungan Bonus untuk pegawai bagi masing-masing yang berhak dan pembayarannya akan dilakukan oleh Direksi, sedangkan Tantiem bagi Anggota Dewan Komisaris dan Direksi ditentukan bersama oleh Dewan Komisaris dan Direksi.
		Tindak Lanjut: Telah diproses dalam pencatatan dan pembukuan Bank, selanjutnya untuk dividen telah dibayarkan kepada Pemegang Saham.
	Approval of Financial Statements and Determination of Net Profit Utilization Fiscal Year 2023	1. Approve and ratify the Financial Statements for the 2023 financial year, which have been audited by Public Accounting Firm Hananta Budianto & Rekan; 2. Grant full release and discharge (acquit et de charge) to the Board of Directors for all management actions and the exercise of their authority, as well as to the Board of Commissioners for all supervisory actions carried out during the 2023 financial year; 3. Approve the appropriation of Net Profit for the 2023 financial year amounting to IDR250,007,952,011 (two hundred fifty billion seven million nine hundred fifty-two thousand eleven Rupiah) as follows: 1) An amount of 80.00% of the Company's net profit or IDR200,006,361,609 (two hundred billion six million three hundred sixty-one thousand six hundred nine Rupiah) to be distributed to Shareholders as dividends proportionally based on share ownership as of December 31, 2023; 2) An amount of 20.00% of the Company's net profit or IDR50,001,590,402 (fifty billion one million five hundred ninety thousand four hundred two Rupiah) to be allocated as follows:

No.	Agenda Agenda	Keputusan RUPS Tahunan Annual GMS Resolution
		a) IDR8,000,000,000 (eight billion Rupiah) for additional Corporate Social and Environmental Responsibility (TJSL) funds for 2024; b) IDR969,533,966 (nine hundred sixty-nine million five hundred thirty-three thousand nine hundred sixty-six Rupiah) to pay compensation for Capital Deposit Funds up to December 31, 2023 (31-12-2023); c) The remaining IDR41,032,056,436 (forty-one billion thirty-two million fifty-six thousand four hundred thirty-six Rupiah) to be allocated to the Company's reserves. 4. Granting of Production Services, Employee Welfare, and Tantiem: 1) Approve the provision of Production Services and Employee Welfare incentives totaling 28%, consisting of 13% for Production Services and 15% for Employee Welfare incentives, calculated from the Company's net profit for the 2023 financial year; 2) Approve the granting of tantiem to members of the Board of Commissioners and Board of Directors amounting to 12.5%, calculated from the Company's net profit for the 2023 financial year; 3) Production Services, Employee Welfare incentives, and tantiem shall be charged to the 2024 financial year; 4) The calculation and payment of bonuses for eligible employees shall be carried out by the Board of Directors, while the tantiem for members of the Board of Commissioners and Board of Directors shall be determined jointly by the Board of Commissioners and Board of Directors.
		Execution Status: Recorded in financial statements; dividends have been distributed.
3.	Penetapan Dana Kegiatan Tanggung Jawab Sosial dan Keuangan Berkelanjutan Tahun 2024	Menyetujui dan menetapkan total Dana Tanggung Jawab Sosial dan Keuangan Berkelanjutan di Tahun 2024 Sebesar Rp40.000.000.000,- (empat puluh miliar rupiah). Dari jumlah tersebut sebesar Rp8.000.000.000,- (delapan miliar rupiah) disisihkan dari laba bersih Tahun Buku 2023 dan sebesar Rp32.000.000.000,- (tiga puluh dua miliar rupiah) dibebankan pada Laba Operasional Tahun 2024, dengan rincian: 1) Sebesar Rp38.000.000.000,- (tiga puluh delapan miliar rupiah) dibagikan kepada seluruh pemegang saham dengan metode pembagian secara proporsional berdasarkan jumlah saham terakhir; 2) Sebesar Rp2.000.000.000,- (dua miliar rupiah) digunakan untuk Rencana Aksi Keuangan Berkelanjutan yang dikelola oleh Perusahaan sesuai amanat POJK No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik.
		Tindak Lanjut: Sampai dengan 31 Desember 2024 dana TJSL telah direalisasikan dengan berpedoman pada ketentuan internal BSG.

No.	Agenda Agenda	Keputusan RUPS Tahunan Annual GMS Resolution
	CSR and Sustainable Finance Fund 2024	Approved and determined the total allocation for Corporate Social Responsibility (CSR) and Sustainable Finance activities for 2024 amounting to IDR40,000,000,000 (forty billion rupiah). Of this amount, IDR8,000,000,000 (eight billion rupiah) was allocated from the net profit of Financial Year 2023, while IDR32,000,000,000 (thirty-two billion rupiah) was charged to the operational profit of Financial Year 2024, with the following details: 1) An amount of IDR38,000,000,000 (thirty-eight billion rupiah) was distributed to all shareholders proportionally based on their respective share ownership; 2) An amount of IDR2,000,000,000 (two billion rupiah) was allocated for the Sustainable Finance Action Plan, managed by the Company in accordance with OJK Regulation No. 51/POJK.03/2017 concerning Sustainable Finance Implementation for Financial Institutions, Issuers, and Public Companies.
	Execution Status: As of 31 December 2024, funds have been fully realized in accordance with internal policies.	
4.	Pemberian Wewenang Kepada Dewan Komisaris Untuk Menunjuk Kantor Akuntan Publik Yang Akan Melakukan Audit Laporan Keuangan Perseroan Tahun Buku 2024	Menyetujui pemberian wewenang kepada Dewan Komisaris untuk menunjuk Kantor Akuntan Publik yang akan melakukan audit Laporan Keuangan Perseroan Tahun Buku 2024.
	Tindak Lanjut: Telah ditindaklanjuti melalui penetapan Kantor Akuntan Publik “Hananta Budianto & Rekan” yang melakukan audit laporan keuangan BSG Tahun Buku 2024.	
	Granting of Authority to the Board of Commissioners to Appoint a Public Accounting Firm to Conduct an Audit of the Company’s Financial Statements for the 2024 Fiscal Year	Authorized the Board of Commissioners to appoint a Public Accounting Firm for FY 2024 audit.
	Execution Status: Appointment of Hananta Budianto & Rekan as external auditor.	

Resolusi yang diputuskan pada Rapat Umum Pemegang Saham Luar Biasa (EGMS) mencerminkan upaya proaktif BSG untuk mematuhi persyaratan peraturan, khususnya terkait konsolidasi modal dan penyelarasan tata kelola, sekaligus memperkuat posisi strategis Bank melalui implementasi kerangka kerja KUB.

The resolutions adopted during the Extraordinary General Meeting of Shareholders (EGMS) reflect BSG proactive efforts to comply with regulatory requirements, particularly regarding capital consolidation and governance alignment, while strengthening the Bank’s strategic position through the implementation of the Bank Business Group (KUB) framework.

No.	Agenda Agenda	Keputusan RUPS Luar Biasa Extraordinary GMS Resolutions
1.	Pengesahan Dana Setoran Modal Tahun 2022-2023	1. Menyetujui dan mengesahkan Dana Setoran Modal sejumlah Rp66.095.400.000,- (enam puluh enam miliar sembilan puluh lima juta empat ratus ribu rupiah) untuk disahkan menjadi modal disetor dan akan mengubah komposisi saham perseroan. 2. Menyetujui dan mengesahkan perubahan Struktur Modal Disetor dengan adanya konversi Dana Setoran Modal tahun 2023-2024 menjadi modal disetor.
	Tindak Lanjut: Telah dilakukan pencatatan pada pembukuan BSG.	
	Capital Injection Approval (2022–2023)	1. Approved and ratified the conversion of Paid-in Capital Funds amounting to IDR66,095,400,000 (sixty-six billion ninety-five million four hundred thousand rupiah) into paid-up capital, resulting in changes to the Company's shareholding composition. 2. Approved and ratified the adjustment of the paid-up capital structure following the conversion of Paid-in Capital Funds for the period 2023–2024 into paid-up capital.
	Execution Status: Recorded in BSG financial statements.	
2.	Tindak Lanjut Pemenuhan Modal Inti Bank Sebesar Rp3 Triliun Sampai Dengan Tahun 2024 Melalui Kelompok Usaha Bank	1. Menyetujui dan mengesahkan pelaksanaan Kelompok Usaha Bank (KUB), dan *Initial Public Offering* (IPO) sebagai alternatif lainnya dalam rangka pemenuhan POJK No. 12/POJK.03/2020 tentang Konsolidasi Bank Umum. 2. Penunjukan Perusahaan Induk pelaksanaan Kelompok Usaha Bank (KUB) akan dibahas dalam Rapat Umum Pemegang Saham Luar Biasa berikutnya yang akan dilaksanakan dalam waktu yang tidak terlalu lama pada tahun 2024.
	Tindak Lanjut: Pada tanggal 12 Juli 2024 telah dilaksanakan RUPS LB lanjutan keputusan penunjukan perusahan induk Kelompok Usaha Bank (KUB).	
	Core Capital Fulfillment through Bank Business Group (KUB)	1. Approved and ratified the implementation of the Bank Business Group (KUB), as well as the Initial Public Offering (IPO) as an alternative option, in order to comply with OJK Regulation No. 12/POJK.03/2020 concerning Commercial Bank Consolidation. 2. The appointment of the holding company for the implementation of the Bank Business Group (KUB) will be discussed at a subsequent Extraordinary General Meeting of Shareholders to be convened in the near future in 2024.
	Execution Status: On July 12, 2024, a follow-up Extraordinary General Meeting of Shareholders (EGMS) was held to resolve the appointment of the Parent Company for the Bank Business Group (KUB).	

No.	Agenda Agenda	Keputusan RUPS Luar Biasa Extraordinary GMS Resolutions
3.	Mekanisme Penggunaan/Pembagian Agio	1. Menyetujui mekanisme penggunaan/pembagian agio. 2. Memberikan kewenangan kepada Dewan Komisaris dan Direksi untuk menetapkan mekanisme penggunaan/pembagian agio dalam surat keputusan berdasarkan ketentuan bank. 3. Memberikan kewenangan kepada Dewan Komisaris dan Direksi melakukan penyesuaian terhadap mekanisme penggunaan/pembagian agio, apabila dikemudian hari terdapat kekeliruan sepanjang tidak bertentangan dengan peraturan perundang-undangan
	Tindak Lanjut: Telah ditindaklanjuti melalui Peraturan Direksi Bank SulutGo No. 024/PBSG/DIR-REN/XI/2024 tanggal 13 November 2024 tentang Buku Pedoman Perusahaan (BPP) Penyelenggaraan RUPS.	
	Agio Allocation Mechanism	1. Approved the mechanism for the utilization/distribution of share premium (agio). 2. Authorized the Board of Commissioners and the Board of Directors to determine the mechanism for the utilization/distribution of share premium (agio) through a formal resolution in accordance with the Bank's policies. 3. Authorized the Board of Commissioners and the Board of Directors to make adjustments to the mechanism for the utilization/distribution of share premium (agio) in the event of any discrepancies in the future, provided that such adjustments do not conflict with applicable laws and regulations.
	Execution Status: Formalized through Board of Directors Regulation No. 024/PBSG/DIR-REN/XI/2024 dated November 13, 2024 concerning the Company Guidelines for the GMS Organizing.	
4.	Implementasi POJK 17 Tahun 2023 Tentang Penerapan Tata Kelola Bagi Bank Umum Terhadap Anggaran Dasar Perseroan Terkait Dengan Periode Kepengurusan	1. Menyetujui dan mengesahkan perubahan Anggaran Dasar Perseroan. 2. Menyetujui dan mengesahkan perubahan keputusan RUPS tahun 2021 sesuai akta RUPS LB No. 6 tahun 2021 khususnya terkait periode kepengurusan.
	Tindak Lanjut: Perubahan Anggaran Dasar telah mendapatkan persetujuan dari Kementrian Hukum dan HAM RI No. AHUAH.01.03-0038178 tahun 2024.	
	Implementation of OJK Regulation No. 17 of 2023 concerning Governance for Commercial Banks in relation to the Company's Articles of Association, particularly with respect to the term of office of the management.	1. Approved and ratified the amendments to the Company's Articles of Association. 2. Approved and ratified the amendments to the 2021 GMS resolution in accordance with the Deed of Extraordinary GMS No. 6 of 2021, particularly with respect to the term of office of the management.
	Execution Status: Approved by Ministry of Law and Human Rights (No. AHU-AH.01.03-0038178/2024).	

No.	Agenda Agenda	Keputusan RUPS Luar Biasa Extraordinary GMS Resolutions
5.	RUPS LB Tanggal 12 Juli 2024 Tindak Lanjut Hasil Keputusan RUPS Tanggal 5 Februari 2024 Tentang Pemenuhan Modal Inti Sampai dengan Rp3 Triliun Tahun 2024 Melalui Kelompok Usaha Bank (KUB), Sesuai Peraturan Otoritas Jasa Keuangan No. 12/POJK.03/2020 Tentang Konsolidasi Bank Umum, dengan Menetapkan Perusahaan Induk dan Bank Pelaksana Perusahaan Induk.	1. Menyetujui dan mengesahkan PT Mega Corpora sebagai Perusahaan Induk Kelompok Usaha Bank dan PT Bank Mega, Tbk sebagai Bank Pelaksanan Perusahaan Induk (PPI). 2. Memberikan kuasa/wewenang kepada Gubernur Sulawesi Utara sebagai Pemegang Saham Pengendali untuk mewakili para pemegang saham untuk melakukan pembahasan dan penandatanganan Perjanjian Kerja Sama terkait Kelompok Usaha Bank (KUB) dengan PT Mega Corpora.
	Tindak Lanjut: 1. Penandatangan PKS No. 059/PKS/REN/DIR/X/2024 dan No. 022/DIR-MC/X/2024 antara Gubernur Sulawesi Utara, PT Mega Corpora, PT BSG dan PT Bank Mega, Tbk; 2. PT BSG telah Ber-KUB sesuai surat Otoritas Jasa Keuangan No. S-284/PB.31/2024 tanggal 31 Desember 2024.	
	Extraordinary General Meeting of Shareholders (EGMS) dated July 12, 2024 as a follow-up to the resolutions of the GMS dated February 5, 2024 concerning the fulfillment of core capital up to IDR3 trillion in 2024 through the Bank Business Group (KUB), in accordance with OJK Regulation No. 12/POJK.03/2020 concerning Commercial Bank Consolidation, including the determination of the holding company and the implementing bank of the holding company.	1. Approved and ratified PT Mega Corpora as the Holding Company of the Bank Business Group (KUB) and PT Bank Mega Tbk as the Implementing Bank of the Holding Company (PPI); 2. Granted authority to the Governor of North Sulawesi, as the Controlling Shareholder, to represent the shareholders in conducting discussions and executing the Cooperation Agreement related to the Bank Business Group (KUB) with PT Mega Corpora.
	Execution Status: 1. Approved and ratified PT Mega Corpora as the Holding Company of the Bank Business Group (KUB) and PT Bank Mega Tbk as the Implementing Bank of the Holding Company; 2. Granted authority to the Governor of North Sulawesi, as the Controlling Shareholder, to represent the shareholders in conducting discussions and executing the Cooperation Agreement related to the Bank Business Group (KUB) with PT Mega Corpora.	

Pihak Independen yang melakukan penghitungan suara dalam RUPS
Independent Party Conducting the Vote Counting in the GMS

BSG telah menunjuk pihak independen yang melakukan penghitungan suara, pencatat dan pembuat akta keputusan dalam RUPS (Tahunan dan Luar Biasa) 2024 yaitu Edmund Lodi Mangowal, S.H., M.Kn selaku Notaris.

To ensure transparency and integrity, BSG appointed an independent party, Edmund Lodi Mangowal, S.H., M.Kn, Notary, to conduct vote tabulation, record proceedings, and prepare the deed of resolutions for both the Annual and Extraordinary GMS 2024.

Realisasi Pembayaran Dividen
Dividend Payment Realization

Pembayaran dividen kepada Pemegang Saham dilakukan berdasarkan asas keadilan dan tepat waktu. Tata cara pembayaran dividen telah diatur dalam BPP Penyelenggaraan RUPS. Pembayaran Dividen final tahun buku 2024 dilakukan pada tanggal 15 April 2025.

Dividend payments to shareholders are carried out based on the principles of fairness and timeliness. The procedures for dividend distribution are governed under the Policies and Procedures for the Implementation of the General Meeting of Shareholders (GMS). The final dividend for Financial Year 2024 was distributed on April 15, 2025.

Tindak Lanjut Keputusan RUPS
Implementation of GMS Resolutions

BSG telah menindaklanjuti hasil keputusan RUPS (Tahunan dan Luar Biasa) tahun 2025 dan 2024, tetapi keputusan RUPS tahun 2024 (tentang Tindak Lanjut Implementasi Kelompok Usaha Bank/KUB) terkait tambahan setoran modal dari Pemegang Saham selama 8 (delapan) tahun memperhatikan kemampuan fiskal dari masing-masing daerah.

BSG has followed up on the resolutions of the 2025 and 2024 General Meetings of Shareholders (Annual and Extraordinary). However, the 2024 GMS resolution (regarding the Follow-up on the Implementation of the Bank Business Group/KUB) stipulates additional capital injections from Shareholders over a period of eight (8) years, taking into account the fiscal capacity of each respective region.

Informasi Pemegang Saham Utama/ Pengendali

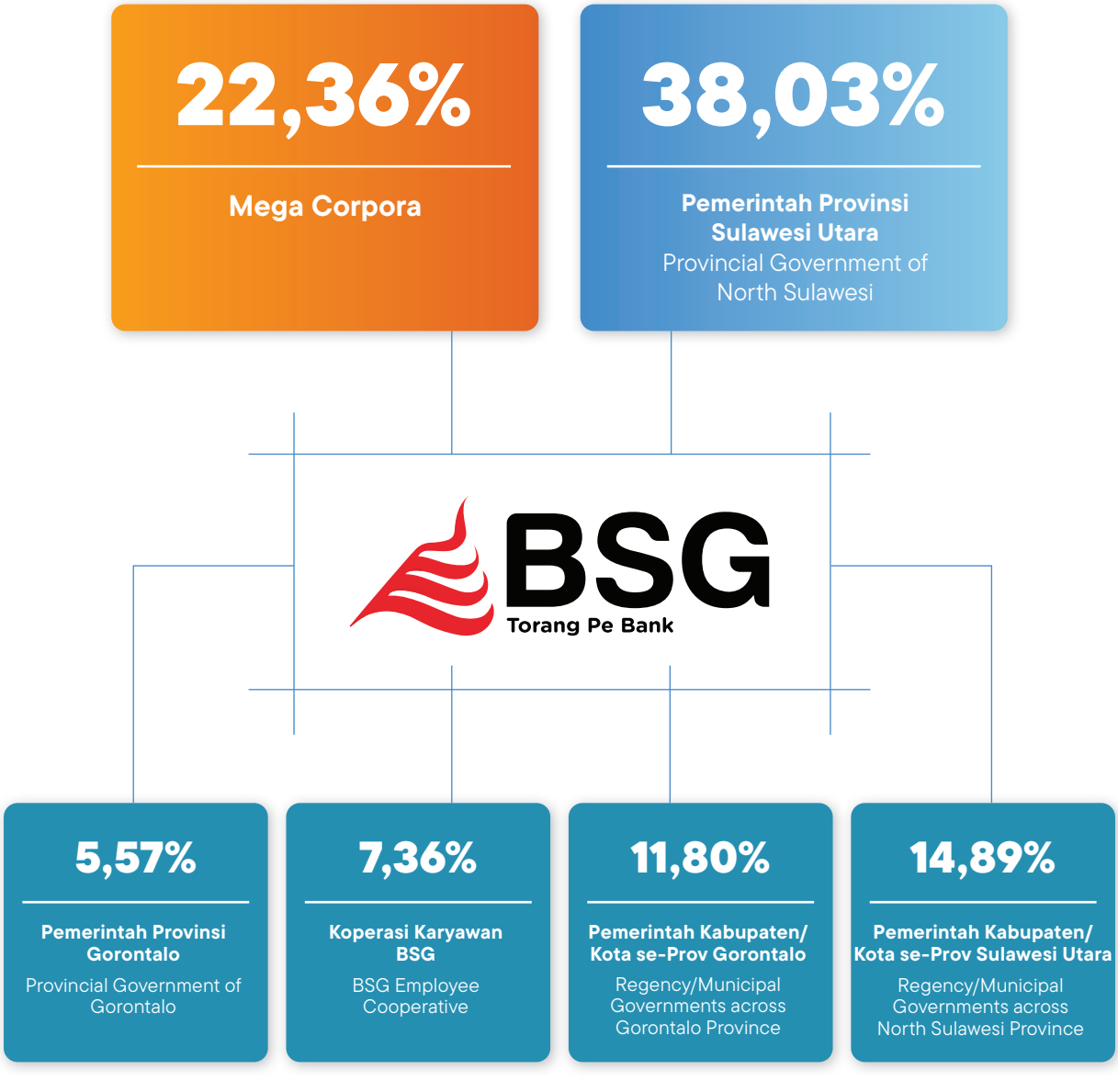
Information on Major/Controlling Shareholders

Sejak tanggal 31 Desember 2024, PT Mega Corpora telah ditetapkan menjadi Pemegang Saham Pengendali BSG sesuai Surat Keputusan Anggota Dewan Komisioner OJK No. KEPR-182/D.03/2024. pada saat itu juga BSG menjadi anggota Kelompok Usaha Bank (KUB) Mega Corpora sesuai Surat OJK No. S-284/PB.31/2024.

As of December 31, 2024, PT Mega Corpora has been designated as the Controlling Shareholder of BSG based on the Decree of the Members of the Board of Commissioners of the Financial Services Authority (OJK) No. KEPR-182/D.03/2024. Concurrently, BSG became part of the Mega Corpora Bank Business Group (KUB) in accordance with OJK Letter No. S-284/PB.31/2024.

Pemegang Saham Pengendali Bank terdiri dari dua pihak utama, yaitu Pemerintah Provinsi Sulawesi Utara selaku PSP I dan PT Mega Corpora selaku PSP II. Kedua pemegang saham pengendali tersebut memiliki peran strategis dalam menentukan arah kebijakan dan pengembangan usaha Bank secara berkelanjutan. Kehadiran Pemerintah Provinsi Sulawesi Utara sebagai PSP I mencerminkan komitmen pemerintah daerah dalam memperkuat fungsi intermediasi perbankan guna mendorong pertumbuhan ekonomi daerah, peningkatan kesejahteraan masyarakat, serta optimalisasi pengelolaan keuangan daerah. Sementara itu, PT Mega Corpora sebagai PSP II memberikan dukungan dalam bentuk penguatan tata kelola perusahaan yang baik, peningkatan kapasitas manajemen, serta pengembangan bisnis yang lebih kompetitif melalui penerapan praktik perbankan yang profesional dan berorientasi pada kinerja. Sinergi antara kedua pemegang saham pengendali tersebut diharapkan mampu memperkuat struktur permodalan, meningkatkan daya saing Bank, serta memastikan keberlangsungan usaha yang sehat dan berkelanjutan dalam menghadapi dinamika industri perbankan.

The Bank's controlling shareholders consist of two main parties, namely the Provincial Government of North Sulawesi as the Primary Controlling Shareholder (PSP I) and PT Mega Corpora as the Secondary Controlling Shareholder (PSP II). Both controlling shareholders play a strategic role in determining the Bank's policy direction and ensuring sustainable business development. The presence of the Provincial Government of North Sulawesi as PSP I reflects the regional government's commitment to strengthening the banking intermediation function in order to drive regional economic growth, improve public welfare, and optimize regional financial management. Meanwhile, PT Mega Corpora as PSP II provides support through strengthening good corporate governance practices, enhancing management capacity, and advancing business development through the adoption of professional and performance-oriented banking practices. The synergy between these two controlling shareholders is expected to strengthen the Bank's capital structure, enhance competitiveness, and ensure sustainable and sound business continuity amid the dynamic banking industry environment.



Pemegang Saham Pengendali 1 (PSP-1)
Controlling Shareholder 1

Pemegang Saham Pengendali 2 (PSP-2)
Controlling Shareholder 2

Dewan Komisaris
Board of Commissioners

Dewan Komisaris merupakan organ perusahaan yang bertugas dan bertanggung jawab secara kolektif kolegial untuk melakukan pengawasan dan memberikan nasihat kepada Direksi serta memastikan bahwa Bank melaksanakan tata kelola pada seluruh tingkatan atau jenjang organisasi. Dalam melaksanakan tugas, Dewan Komisaris bertanggung jawab kepada RUPS. Pertanggung jawaban Dewan Komisaris kepada RUPS merupakan perwujudan akuntabilitas pengawasan atas pengelolaan Bank dalam rangka pelaksanaan prinsip-prinsip tata kelola.

The Board of Commissioners is a corporate organ that collectively holds the responsibility for supervising and providing advice to the Board of Directors, as well as ensuring that the Bank implements good corporate governance at all levels of the organization. In carrying out its duties, the Board of Commissioners is accountable to the General Meeting of Shareholders (GMS). This accountability reflects the Board's responsibility in overseeing the management of the Bank in line with governance principles.

Pedoman dan Tata tertib Dewan Komisaris
Board Manual for the Board of Commissioners

Dewan Komisaris memiliki Pedoman Kerja (*Board Manual*) yang disahkan Dewan Komisaris dan Direksi pada bulan Desember 2012. *Board Charter* disusun berdasarkan peraturan dan perundang-undangan yang berlaku. *Board Charter* menjelaskan tahapan aktivitas secara terstruktur, sistematis, mudah dipahami dan dapat dijalankan dengan konsisten sehingga dapat menjadi acuan dalam menjalankan tugas masing-masing Dewan Komisaris untuk mencapai visi dan misi Bank.

The Board of Commissioners has a Board Manual (Board Charter) which was approved by the Board of Commissioners and the Board of Directors in December 2012. The Board Charter is developed in accordance with prevailing laws and regulations and provides a structured, systematic, and practical framework that serves as a reference for the Board of Commissioners in carrying out their respective duties to achieve the Bank's vision and mission.

Hal-hal yang diatur dalam pedoman tersebut di antaranya:

1. Pendahuluan;
2. Prinsip Dasar Hubungan Kerja Dewan Komisaris dan Direksi;
3. Persyaratan dan Komposisi Dewan Komisaris;
4. Tanggung Jawab Dewan Komisaris;
5. Tugas dan Kewajiban Dewan Komisaris;
6. Wewenang Dewan Komisaris;
7. Hak-hak Dewan Komisaris;
8. Etika Jabatan;
9. Waktu Kerja;
10. Rapat Dewan Komisaris;
11. Evaluasi Kinerja Dewan Komisaris;
12. Sanksi;
13. Naskah Dewan Komisaris;
14. Komite-komite Dewan Komisaris;
15. Sekretaris Dewan Komisaris.

The Board Charter governs, among others:

1. Introduction;
2. Fundamental principles of the working relationship between the Board of Commissioners and the Board of Directors;
3. Requirements and composition of the Board of Commissioners;
4. Responsibilities of the Board of Commissioners;
5. Duties and obligations of the Board of Commissioners;
6. Authority of the Board of Commissioners;
7. Rights of the Board of Commissioners;
8. Code of conduct;
9. Working hours;
10. Meetings of the Board of Commissioners;
11. Performance evaluation of the Board of Commissioners;
12. Sanctions;
13. Board documentation;
14. Committees under the Board of Commissioners;
15. Secretary to the Board of Commissioners.

Tugas dan Tanggung Jawab Dewan Komisaris
Duties and Responsibilities of the Board of Commissioners

Berdasarkan Anggaran Dasar Bank dan Board Charter, maka tugas dan kewajiban Dewan Komisaris Bank adalah sebagai berikut:

Umum

1. Mematuhi Anggaran dasar dan peraturan perundang-undangan yang berlaku serta keputusan RUPS. Beritikad baik dan dengan penuh tanggung jawab menjalankan tugas untuk kepentingan dan usaha Perusahaan;
2. Melakukan pengawasan terhadap kebijakan pengurusan Bank yang dilakukan Direksi serta memberi nasihat kepada Direksi termasuk mengenai rencana pengembangan Bank, Rencana Jangka Panjang, Rencana Kerja dan Anggaran Dasar Bank, pelaksanaan ketentuan-ketentuan Anggaran Dasar dan Keputusan;
3. RUPS dan peraturan perundang-undangan yang berlaku;
4. Memberi nasihat kepada Direksi dalam melaksanakan pengurusan Bank;
5. Melaksanakan kepentingan Bank dengan memperhatikan kepentingan para Pemegang saham dan bertanggung jawab kepada RUPS;
6. Memantau efektivitas praktik tata kelola yang diterapkan Bank antara lain dengan mengadakan pertemuan berkala antara Dewan Komisaris dengan Direksi untuk membahas implementasi tata kelola;
7. Menyusun rencana Kerja Dewan Komisaris untuk periode tahun berikutnya;
8. Mempertanggungjawabkan pelaksanaan tugasnya kepada RUPS.

Pengawasan

Dewan Komisaris menjalankan peran pengawasannya melalui, antara lain:

1. Meminta keterangan secara tertulis kepada Direksi tentang suatu permasalahan di Bank;
2. Melakukan kunjungan ke unit kerja/kantor cabang proyek tertentu, baik dengan atau tanpa pemberitahuan kepada Direksi sebelumnya;
3. Memberikan tanggapan atas laporan berkala dari Direksi;
4. Menugaskan Komite Audit untuk melakukan tugas-tugas pengawasan sebagaimana yang tercantum dalam Piagam Komite Audit.

Based on the Bank's Articles of Association and the Board Charter, the duties and responsibilities of the Board of Commissioners include the following:

General Duties

1. Comply with the Articles of Association, applicable laws and regulations, and resolutions of the GMS, and perform duties in good faith and with full responsibility in the best interest of the Company;
2. Supervise the policies of the Board of Directors in managing the Bank and provide advice to the Board of Directors, including matters related to the Bank's development plans, long-term plans, and annual business plans;
3. Ensure compliance with the Articles of Association, GMS resolutions, and applicable regulations;
4. Provide advice to the Board of Directors in managing the Bank;
5. Act in the best interest of the Bank while considering the interests of shareholders and remain accountable to the GMS;
6. Monitor the effectiveness of governance practices implemented by the Bank, including through regular meetings with the Board of Directors to discuss governance implementation;
7. Prepare the Board of Commissioners' annual work plan;
8. Report the performance of its duties to the GMS.

Supervisory Functions

The Board of Commissioners exercises its supervisory role through, among others:

1. Requesting written explanations from the Board of Directors on specific issues within the Bank;
2. Conducting visits to work units, branches, or specific projects, with or without prior notice to the Board of Directors;
3. Providing responses to periodic reports submitted by the Board of Directors;
4. Assigning the Audit Committee to carry out supervisory duties as stipulated in the Audit Committee Charter.

Tugas Berkaitan dengan RUPS

Dalam hubungannya dengan RUPS Dewan Komisaris bertugas dan berkewajiban untuk:

1. Memberikan pendapat dan saran kepada RUPS mengenai Rencana Kerja dan Anggaran tahunan Bank serta perubahan dan penambahannya;
2. Mengikuti perkembangan kegiatan Bank;
3. Memberikan pendapat dan saran kepada RUPS mengenai setiap masalah yang dianggap penting bagi kepengurusan Bank;
4. Melaporkan dengan segera kepada RUPS apabila terjadi gejala menurunnya kinerja Bank dengan disertai saran mengenai langkah perbaikan yang harus ditempuh;
5. Memberikan pendapat dan saran kepada RUPS mengenai Rencana perbuatan pengurusan Bank oleh Direksi yang harus mendapatkan persetujuan RUPS;
6. Meneliti dan menelaah serta menandatangani Laporan Tahunan yang disusun dan disampaikan oleh Direksi kepada RUPS. Dalam hal ada Komisaris yang tidak menandatangani Laporan Tahunan harus menyebutkan alasannya secara tertulis;
7. Melakukan tugas-tugas pengawasan lainnya yang ditentukan oleh RUPS;
8. Memberikan laporan dengan segera kepada RUPS apabila terjadi gejala menurunnya kinerja Bank;
9. Mempertanggungjawabkan pelaksanaan tugasnya kepada RUPS;
10. Mengajukan calon Auditor Eksternal kepada RUPS yang dilengkapi dengan alasan pencalonan dan besarnya honorarium.

Duties Related to the GMS

In relation to the GMS, the Board of Commissioners is responsible for:

1. Providing opinions and recommendations to the GMS regarding the Bank's annual business plan and budget, including any amendments;
2. Monitoring the Bank's operational developments;
3. Providing opinions and recommendations on matters deemed important to the Bank's management;
4. Reporting promptly to the GMS in the event of declining performance, along with recommended corrective actions;
5. Providing recommendations on management actions requiring GMS approval;
6. Reviewing, examining, and signing the Annual Report prepared by the Board of Directors, with any dissenting opinions disclosed in writing;
7. Performing other supervisory duties as determined by the GMS;
8. Reporting promptly to the GMS on any indication of declining performance;
9. Being accountable to the GMS for the execution of its duties;
10. Proposing candidates for External Auditor to the GMS, including justification and proposed remuneration.

Pengelolaan Manajemen Risiko

Dewan Komisaris mempunyai kewajiban untuk mengawasi dan memberikan nasihat kepada Direksi secara berkala mengenai efektivitas penerapan manajemen risiko.

Risk Management Oversight

The Board of Commissioners is responsible for overseeing and providing periodic advice to the Board of Directors regarding the effectiveness of risk management implementation.

Sistem Pengendalian Internal

Dewan Komisaris mempunyai kewajiban untuk mengawasi dan memberikan nasihat kepada Direksi agar menetapkan sistem pengendalian internal yang efektif.

Internal Control System

The Board of Commissioners is responsible for overseeing and advising the Board of Directors to ensure the establishment of an effective internal control system.

Etika Berusaha dan Anti Korupsi

Anggota Dewan Komisaris tidak diperkenankan meminta atau menerima hadiah dan sejenisnya dari setiap pihak yang berkepentingan, bagi dirinya sendiri, keluarga atau rekan di mana hal tersebut dapat mempengaruhi objektivitasnya mewakili kepentingan Bank.

Business Ethics and Anti-Corruption

Members of the Board of Commissioners are prohibited from requesting or accepting gifts or any form of benefit from any party with vested interests, for themselves, their families, or related parties, where such actions may compromise their objectivity in representing the interests of the Bank.

Tugas dan Tanggung Jawab Dewan Komisaris
Duties and Responsibilities of Board of Commissioners

Dewan Komisaris adalah organ Perusahaan yang bertugas melakukan pengawasan secara umum dan atau khusus serta memberikan nasihat kepada Direksi dalam menjalankan Perusahaan. Pengawasan dan pemberian nasehat oleh Dewan Komisaris dilaksanakan dengan prinsip-prinsip sebagai berikut:

1. Dalam melakukan pengawasan Dewan Komsaris akan selalu mematuhi Anggaran Dasar dan peraturan perundang-undangan yang berlaku;
2. Pengawasan dilakukan oleh Dewan Komisaris terhadap pengelolaan Perusahaan oleh Direksi;
3. Dalam melakukan pengawasan Dewan Komisaris bertindak sebagai majelis dan tidak dapat bertindak sendiri-sendiri mewakili Dewan Komisaris;
4. Pengawasan tidak boleh berubah menjadi pelaksanaan tugas-tugas eksekutif, kecuali dalam hal Perusahaan tidak mempunyai Direksi, dengan kewajiban dalam waktu selambat-lambatnya 30 (tiga puluh) hari setelah tidak ada Direksi harus memanggil RUPSuntuk mengangkat Direksi;
5. Pengawasan dilakukan tidak hanya dengan sekedar menyetujui atau tidak menyetujui terhadap tindakan-tindakan yang memerlukan persetujuan Dewan Komisaris, tetapi pengawasan dilakukan secara proaktif, mencakup semua aspek bisnis Perusahaan;
6. Dewan Komisaris dapat menggunakan jasa profesional yang mandiri dan/atau membentuk Komite untuk membantu tugas Dewan Komisaris.

The Board of Commissioners is a corporate organ responsible for conducting general and/or specific supervision and providing advice to the Board of Directors in managing the Company. The supervisory and advisory functions of the Board of Commissioners are carried out based on the following principles:

1. In performing its supervisory duties, the Board of Commissioners shall always comply with the Articles of Association and prevailing laws and regulations;
2. Supervision is exercised over the management of the Company conducted by the Board of Directors;
3. The Board of Commissioners acts collectively as a collegial body and may not act individually on behalf of the Board;
4. Supervisory functions must not be transformed into executive functions, except in the event that the Company does not have a Board of Directors, in which case the Board of Commissioners must convene a GMS within no later than 30 (thirty) days to appoint a Board of Directors;
5. Supervision is conducted not merely through approval or disapproval of actions requiring Board of Commissioners' consent, but proactively and comprehensively across all aspects of the Company's business;
6. The Board of Commissioners may engage independent professional services and/or establish committees to support the execution of its duties.

Kewenangan Dewan Komisaris
Authority of the Board of Commissioners

Kewenangan Dewan Komisaris juga tertuang di dalam *Board Charter* sebagaimana di bawah ini:

1. Mendirikan suatu usaha baru atau turut serta pada perusahaan lain baik di dalam maupun di luar negeri;
2. Melepaskan dan menghapuskan aktiva bergerak dengan umur ekonomis yang lazim berlaku dalam industri pada umumnya sampai dengan 5 (lima) tahun, dan menghapuskan piutang macet, persediaan barang mati sampai dengan nilai tertentu baru ditetapkan RUPS;
3. Mengadakan kerja sama operasi atau kontrak manajemen yang berlaku untuk jangka waktu tidak lebih dari 1 (satu) tahun atau 1 (satu) siklus usaha;
4. Menetapkan dan menyesuaikan struktur organisasi;

The authority of the Board of Commissioners, as stipulated in the Board Charter, includes:

1. Establishing new business ventures or participating in other companies domestically or internationally;
2. Disposing of or writing off movable assets within their economic useful life, and writing off non-performing receivables or obsolete inventory up to a certain threshold as determined by the GMS;
3. Entering into operational cooperation or management contracts with a term of not more than one year or one business cycle;
4. Determining and adjusting the organizational structure;

5. Mengambil bagian baik sebagian atau seluruhnya atau ikut serta dalam suatu perseroan atau badan-badan lain atau menyelenggarakan perusahaan baru atau mendirikan anak perusahaan yang melibatkan nilai sampai dengan jumlah tertentu yang telah ditetapkan oleh RUPS;
6. Melepaskan sebagian atau seluruhnya penyertaan modal perusahaan dalam suatu perusahaan atau badan-badan lain yang melibatkan nilai sampai dengan jumlah tertentu yang ditetapkan oleh RUPS;
7. Menjaminkan sebagian saham yang melibatkan nilai sampai dengan jumlah tertentu yang telah ditetapkan oleh RUPS;
8. Memasuki bangunan-bangunan dan halaman-halaman atau tempat-tempat lain 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;
9. Dengan suara terbanyak, memberhentikan Dengan suara terbanyak, memberhentikan untuk sementara waktu seorang atau lebih anggota Direksi, jikalau mereka bertindak bertentangan dengan Anggaran Dasar atau melalaikan kewajibannya atau terdapat alasan mendesak bagi Bank sesuai dengan ketentuan yang berlaku.

5. Participating, either partially or wholly, in other companies or establishing subsidiaries within a value threshold determined by the GMS;
6. Divesting part or all of the Company's equity participation in other entities within a value threshold determined by the GMS;
7. Pledging shares within a value threshold determined by the GMS;
8. Accessing Company premises and reviewing books, documents, inventories, cash balances, and other securities for verification purposes, as well as monitoring actions taken by the Board of Directors;
9. By majority vote, temporarily suspending one or more members of the Board of Directors in the event of actions contrary to the Articles of Association, negligence of duties, or urgent circumstances in accordance with applicable regulations.

Kriteria Anggota Dewan Komisaris
Criteria for Members of the Board of Commissioners

Persyaratan Anggota Dewan Komisaris BSG diatur dalam *Board Charter* Dewan Komisaris, yakni sebagai berikut:

1. Tidak boleh merangkap jabatan lain sebagai pejabat dalam jabatan struktural dan fungsional pada instansi/ lembaga pemerintah pusat dan/atau daerah sebagaimana diatur dalam Undang-Undang No. 25 Tahun 2010 tentang Pejabat Publik;
2. Memiliki integritas dan reputasi yang baik, tidak pernah secara langsung atau tidak langsung terlibat dalam perbuatan rekayasa dan praktik-praktik menyimpang, cidera janji serta perbuatan lain yang merugikan perusahaan di mana yang bersangkutan bekerja atau pernah bekerja;
3. Memiliki kemampuan untuk mempertimbangkan suatu masalah secara memadai;
4. Memiliki kemampuan untuk membahas permasalahan tanpa campur tangan manajemen;
5. Memiliki akhlak dan moral yang baik;
6. Memiliki komitmen untuk mematuhi peraturan perundang-undangan yang berlaku;
7. Memiliki pengetahuan dibidang perbankan yang memadai dan relevan dengan jabatanya dan/atau memiliki pengalaman di bidang perbankan atau bidang keuangan;

The requirements for members of the Board of Commissioners are regulated in the Board Charter and include, among others:

1. Must not hold concurrent positions in structural or functional roles within central and/or regional government institutions as stipulated by applicable laws;
2. Must possess integrity and a good reputation, and must not have been directly or indirectly involved in fraudulent or unethical practices, breaches of contract, or other actions detrimental to the Company;
3. Must have the ability to assess issues objectively and independently;
4. Must be capable of discussing matters without management interference;
5. Must demonstrate good moral character and ethics;
6. Must be committed to complying with applicable laws and regulations;
7. Must possess adequate knowledge in banking or relevant financial experience;

8. Lulus Penilaian Kemampuan dan Kepatutan yang dilakukan oleh Otoritas Jasa Keuangan;
9. Mantan anggota Direksi atau Pejabat Eksekutif Bank atau pihak-pihak lain yang mempunyai hubungan dengan Bank yang dapat mempengaruhi kemampuan untuk bertindak independen, tidak dapat menjadi independen sebagai anggota Dewan Komisaris pada bank bersangkutan, sebelum menjalani masa tunggu (*cooling off*) selama 1 tahun;
10. Ketentuan masa tunggu (*cooling off*) untuk menjadi pihak independen sebagaimana dimaksud pada angka (9) di atas tidak berlaku bagi mantan anggota Direksi atau Pejabat Eksekutif yang tugasnya melakukan fungsi pengawasan;
11. Bank harus meneliti kebenaran seluruh dokumen atau data pendukung pemenuhan persyaratan pihak independen, antara lain surat pernyataan pribadi mengenai integritas yang bersangkutan;
12. Memiliki komitmen untuk menyediakan waktu yang memadai untuk melaksanakan tugas dan tanggung jawab Dewan Komisaris;
13. Memiliki kompetensi yaitu kemampuan dan pengalaman dalam bidang-bidang yang relevan dengan tugas dan tanggung jawab Dewan Komisaris;
14. Jumlah anggota Dewan Komisaris paling kurang 3 (tiga) orang dan paling banyak sama dengan jumlah anggota Direksi;
15. Anggota Dewan Komisaris wajib berdomisili ditempat kedudukan hukum Kantor Pusat BSG paling kurang 50% dari jumlah anggota Dewan Komisaris adalah Komisaris Independen;
16. Anggota Dewan Komisaris wajib memiliki pengetahuan dan atau pengalaman dibidang perbankan;
17. Anggota Dewan Komisaris hanya dapat merangkap jabatan sebagai Anggota Dewan Komisaris, Direksi, Pejabat Eksekutif yang melaksanakan fungsi pengawasan pada 1 (satu) perusahaan anak bukan lembaga keuangan;
18. Anggota Dewan Komisaris, Direksi, Pejabat Eksekutif yang melaksanakan fungsi pengawasan pada 1 (satu) perusahaan anak bukan Bank yang dikendalikan oleh Bank;
19. Mayoritas anggota Dewan Komisaris dilarang memiliki hubungan keluarga sampai derajat kedua dengan sesama anggota Dewan Komisaris;
20. Calon anggota Dewan Komisaris yang berasal dari Pegawai BSG yang terpilih dan diangkat sebagai anggota Dewan Komisaris, harus segera diberhentikan sebagai pegawai dan menjalani masa pensiun;
21. Setiap pengusulan penggantian dan/atau pengangkatan anggota Dewan Komisaris kepada RUPS, wajib memperhatikan rekomendasi Komite Nominasi dan Remunerasi.

8. Passed the Fit and Proper Test conducted by the OJK;
9. Former Directors, Executive Officers, or related parties that may affect independence are subject to a one-year cooling-off period before being eligible as Independent Commissioners;
10. The cooling-off requirement does not apply to former Directors or Executive Officers performing supervisory functions;
11. The Bank must verify the validity of all supporting documents related to independence requirements;
12. Must commit sufficient time to carry out duties and responsibilities;
13. Must have relevant competence and experience;
14. The number of Board of Commissioners members must be at least three and not exceed the number of Board of Directors members;
15. At least 50% of the Board of Commissioners must be Independent Commissioners, with domicile at the Bank's head office location;
16. Members must possess knowledge and/or experience in banking;
17. Members may hold concurrent positions only in one subsidiary that is not a financial institution;
18. Members may serve in supervisory roles in one non-bank subsidiary controlled by the Bank;
19. The majority of members must not have family relationships up to the second degree with fellow Board members;
20. Internal candidates from BSG must resign from employment upon appointment as Commissioners and enter retirement status;
21. Any nomination and/or replacement of Board members submitted to the GMS must consider recommendations from the Nomination and Remuneration Committee.

Jumlah dan Komposisi Dewan Komisaris
Number and Composition of the Board of Commissioners

Jumlah dan Komposisi Dewan Komisaris BSG sesuai dengan ketentuan tata Kelola adalah sebagai berikut:

The number and composition of BSG Board of Commissioners are in compliance with applicable governance regulations, as outlined below:

No.	Syarat POJK Tata Kelola Governance Requirements (POJK)	Penerapan BSG BSG Implementation
1.	Memiliki paling sedikit 3 (tiga) orang anggota Dewan Komisaris dan paling banyak sama dengan jumlah anggota Direksi. Must consist of at least 3 (three) members of the Board of Commissioners and no more than the number of members of the Board of Directors.	Anggota Dewan Komisaris berjumlah 5 (lima) orang. The Board of Commissioners consists of 5 (five) members.
2.	Memiliki paling sedikit 1 (satu) orang anggota Dewan Komisaris yang berdomisili di Indonesia. Must have at least 1 (one) member of the Board of Commissioners domiciled in Indonesia.	Seluruh anggota Dewan Komisaris berdomisili di Indonesia. All members of the Board of Commissioners are domiciled in Indonesia.
3.	Memiliki Komisaris Independen paling sedikit berjumlah 50% dari jumlah anggota Dewan Komisaris. Must have Independent Commissioners comprising at least 50% of the total members of the Board of Commissioners.	Jumlah Komisaris Independen adalah 3 (tiga) orang dari jumlah anggota Dewan Komisaris. The number of Independent Commissioners is 3 (three) out of the total members of the Board of Commissioners.

Pada tahun 2025, terdapat perubahan komposisi Dewan Komisaris sesuai dengan hasil keputusan RUPS tanggal 9 April 2025. Komposisi Dewan Komisaris pada tahun 2025 sebanyak 5 (lima) orang yang terdiri dari 1 (satu) orang Komisaris Utama, 1 (satu) orang Komisaris dan 3 (tiga) orang Komisaris Independen. Seluruh anggota Dewan Komisaris berdomisili di wilayah kerja Kantor BSG. Komposisi dan dasar pengangkatan Dewan Komisaris dapat dilihat pada tabel di bawah ini:

In 2025, there was a change in the composition of the Board of Commissioners in accordance with the resolutions of the GMS dated April 9, 2025. The Board of Commissioners comprises 5 (five) members, consisting of 1 (one) President Commissioner, 1 (one) Commissioner, and 3 (three) Independent Commissioners. All members of the Board of Commissioners are domiciled within the operational area of BSG. The composition and basis of appointment of the Board of Commissioners are presented in the table below:

Komposisi Dewan komisaris sampai dengan RUPS LB Tahun 2025
Composition of the Board of Commissioners as of the 2025 Extraordinary GMS

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment	Persetujuan OJK OJK Approval	Masa Jabatan Term of Office
Edwin H. Silangen	Komisaris Utama President Commissioner	RUPS-LB pada 18 Maret 2021 Extraordinary GMS on March 18, 2021	Surat Otoritas Jasa Keuangan (OJK) Nomor KEP-98/D.03/2021 Tanggal 16 Juli 2021 Financial Services Authority (OJK) Decree No. KEP-98/D.03/2021 dated July 16, 2021	2021-2025
Max R.M. Kembuan	Komisaris Commissioner	RUPS-LB pada 18 Maret 2021 Extraordinary GMS on March 18, 2021	Surat Otoritas Jasa Keuangan (OJK) Nomor KEP-98/D.03/2021 Tanggal 16 Juli 2021 Financial Services Authority (OJK) Decree No. KEP-98/D.03/2021 dated July 16, 2021	2021-2026

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment	Persetujuan OJK OJK Approval	Masa Jabatan Term of Office
Marhany V.P. Pua	Komisaris Independen Independent Commissioner	RUPS-LB pada 18 Maret 2021 Extraordinary GMS on March 18, 2021	Surat Otoritas Jasa Keuangan (OJK) Nomor KEP-98/D.03/2021 Tanggal 16 Juli 2021 Financial Services Authority (OJK) Decree No. KEP-98/D.03/2021 dated July 16, 2021	2021-2025
Fedriyanto Koniyo	Komisaris Independen Independent Commissioner	RUPS-LB pada 18 Maret 2021 Extraordinary GMS on March 18, 2021	Surat Otoritas Jasa Keuangan (OJK) Nomor KEP-12/D.03/2022 tanggal 27 Januari 2022 Financial Services Authority (OJK) Decree No. KEP-12/D.03/2022 dated January 27, 2022	2021-2025
Buhari Mokoagow	Komisaris Independen Independent Commissioner	RUPS-LB pada 18 Maret 2021 Extraordinary GMS on March 18, 2021	Surat Otoritas Jasa Keuangan (OJK) Nomor KEP-98/D.03/2021 Tanggal 16 Juli 2021 Financial Services Authority (OJK) Decree No. KEP-98/D.03/2021 dated July 16, 2021	2021-2025

Komposisi Dewan komisaris Setelah RUPS LB Tahun 2025
Composition of the Board of Commissioners After the 2025 EGMS

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment	Persetujuan OJK OJK Approval	Masa Jabatan Term of Office
Ramoy Markus Thimotius Luntungan	Komisaris Utama President Commissioner	RUPS-LB pada 9 April 2025 Extraordinary GMS on April 9, 2025	Surat Otoritas Jasa Keuangan (OJK) Nomor: KEPR-96/D.03/2025 Financial Services Authority (OJK) Decree No. KEPR-96/D.03/2025	2025-2026
Max R.M. Kembuan	Komisaris Commissioner	RUPS-LB pada 18 Maret 2021 Extraordinary GMS on March 18, 2021	Surat Otoritas Jasa Keuangan (OJK) Nomor KEP-98/D.03/2021 Tanggal 16 Juli 2021 Financial Services Authority (OJK) Decree No. KEP-98/D.03/2021 dated July 16, 2021	2021-2026
Sam Sachrul Mamonto	Komisaris Independen Independent Commissioner	RUPS-LB pada 9 April 2025 EGMS dated April 9, 2025	Surat Otoritas Jasa Keuangan (OJK) Nomor: KEPR-95/D.03/2025 Financial Services Authority (OJK) Decree No. KEPR-95/D.03/2025	2025-2026
Djafar Alkatiri	Komisaris Independen Independent Commissioner	RUPS-LB pada 9 April 2025 Extraordinary GMS on April 9, 2025	Surat Otoritas Jasa Keuangan (OJK) Nomor: KEPR-93/D.03/2025 Financial Services Authority (OJK) Decree No. KEPR-93/D.03/2025	2025-2026
Jaclyn Ivana Koloay	Komisaris Independen Independent Commissioner	RUPS-LB pada 9 April 2025 Extraordinary GMS on April 9, 2025	Surat Otoritas Jasa Keuangan (OJK) Nomor: KEPR-94/D.03/2025 Financial Services Authority (OJK) Decree No. KEPR-94/D.03/2025	2025-2026

Masa Jabatan Anggota Dewan Komisaris
Term of Office of the Board of Commissioners

Keputusan RUPS atau RUPSLB mengenai pengangkatan dan pemberhentian anggota Dewan Komisaris menetapkan saat mulai berlakunya pengangkatan dan pemberhentian tersebut. Dalam hal RUPS atau RUPSLB tidak menetapkan, maka pengangkatan dan pemberhentian anggota Dewan Komisaris tersebut mulai berlaku sejak penutupan RUPS dengan memperhatikan ketentuan perundang-undangan.

Para anggota Dewan Komisaris diangkat untuk jangka waktu terhitung sejak tanggal yang ditetapkan oleh RUPS yang mengangkatnya dan berakhir pada penutupan RUPS yang ke 5 (lima) setelah tanggal pengangkatannya, dengan syarat tidak boleh melebihi jangka waktu 5 (lima) tahun, dengan memperhatikan peraturan perundang-undangan, namun dengan tidak mengurangi hak dari RUPS untuk sewaktu-waktu dapat memberhentikan para anggota Dewan Komisaris sebelum masa jabatannya berakhir.

Khusus untuk Komisaris Independen yang telah menjabat selama 2 (dua) periode masa jabatan berturut-turut dapat diangkat kembali pada periode selanjutnya sebagai Komisaris Independen dalam hal:

» Rapat anggota Dewan Komisaris menilai bahwa Komisaris Independen tetap dapat bertindak independen;

» Komisaris Independen menyatakan dalam RUPS mengenai independensi yang bersangkutan.

Pernyataan independensi Komisaris Independen tersebut wajib diungkapkan dalam laporan pelaksanaan tata kelola.

Resolutions of the GMS or Extraordinary GMS regarding the appointment and dismissal of members of the Board of Commissioners shall determine the effective date of such appointment and dismissal. In the event that the GMS or Extraordinary GMS does not specify the effective date, the appointment and dismissal shall become effective as of the closing of the GMS, subject to prevailing laws and regulations.

Members of the Board of Commissioners are appointed for a term commencing from the date determined by the GMS and ending at the closing of the fifth (5th) GMS following their appointment, provided that the term does not exceed 5 (five) years, in accordance with applicable laws and regulations. This provision shall not prejudice the right of the GMS to dismiss members of the Board of Commissioners at any time prior to the expiry of their term of office.

Specifically, Independent Commissioners who have served for 2 (two) consecutive terms may be reappointed for the subsequent term as Independent Commissioners, provided that:

» The Board of Commissioners, through its internal assessment, determines that the Independent Commissioner remains capable of acting independently;

» The Independent Commissioner declares his/her independence at the GMS.

Such declaration of independence must be disclosed in the corporate governance implementation report.

Pembidangan Tugas Pengawasan Dewan Komisaris
Division of Supervisory Duties of the Board of Commissioners

Agar lebih efektif dalam menjalankan fungsi, tugas dan tanggung jawabnya, Dewan Komisaris telah membagi tugas pengawasan untuk masing-masing anggota Dewan Komisaris. Pembagian lingkup tugas tersebut berdasarkan keputusan Dewan Komisaris No. 049/SK-HC/DIR/IV/2025 tanggal 08 April 2025.

The Board of Commissioners has established a structured allocation of supervisory responsibilities among its members to enhance the effectiveness of its oversight function. The allocation of supervisory responsibilities is determined based on the Resolution of the Board of Commissioners No. 049/SK-HC/DIR/IV/2025 dated April 8, 2025.

Nama Name	Jabatan Position	Pembagian Tugas Division of Task
Ramoy Markus Thimotius Luntungan	Komisaris Utama President Commissioner	Koordinator Coordinator
Max R.M. Kembuan	Komisaris Commissioner	Anggota Komite Nominasi dan Remunerasi Member of the Nomination and Remuneration Committee
Sam Sachrul Mamonto	Komisaris Independen Independent Commissioner	Ketua Komite Audit Chairman of the Audit Committee
Djafar Alkatiri	Komisaris Independen Independent Commissioner	Ketua Komite Nominasi dan Remunerasi Chairman of the Nomination and Remuneration Committee
Jaclyn Ivana Koloay	Komisaris Independen Independent Commissioner	Ketua Komite Pemantau Risiko Chairman of the Risk Monitoring Committee

Program Orientasi bagi Dewan Komisaris Baru
Orientation Program for Newly Appointed Board of Commissioners

Program Pengenalan kepada Dewan Komisaris yang baru diangkat bertujuan untuk memberikan pengetahuan mengenai Bank, agar dapat memahami tugas dan tanggung jawab sebagai Dewan Komisaris dan proses bisnis Bank yang dilaksanakan oleh Direksi, sehingga dapat bekerja selaras dengan organ lainnya.

Program orientasi Dewan Komisaris meliputi:

1. Profil Bank (Visi, Misi, Kode Etik dan Struktur Organisasi);
2. Kinerja Bank;
3. Rencana Bisnis Bank dan Rencana Korporasi;
4. Produk dan layanan utama;
5. Tata Kelola bank;
6. Penerapan Manajemen Risiko;
7. Regulasi yang berlaku;
8. hal-hal yang dianggap penting lainnya.

Orientasi bagi Dewan Komisaris dilakukan dengan cara:

1. Presentasi dan pemaparan dari Divisi Bisnis dan Divisi *Supporting;*
2. Rapat dan pertemuan serta diskusi interaktif dengan pengurus eksisting terkait kinerja, kendala dan solusi serta informasi yang dibutuhkan;
3. Melakukan kunjungan ke unit kerja;
4. Akses ke *daily report;*
5. Mengikuti sertifikasi manajemen risiko;
6. Mengikuti seminar atau *workshop* perbankan.

The orientation program for newly appointed members of the Board of Commissioners is designed to provide comprehensive knowledge of the Bank, enabling them to understand their roles and responsibilities as members of the Board of Commissioners, as well as the Bank's business processes carried out by the Board of Directors.

The orientation program for the Board of Commissioners includes:

1. Bank profile (Vision, Mission, Code of Conduct, and Organizational Structure);
2. Bank performance;
3. Bank Business Plan and Corporate Plan;
4. Key products and services;
5. Corporate governance practices;
6. Implementation of risk management;
7. Applicable regulations;
8. Other relevant matters deemed important.

The orientation is conducted through the following methods:

1. Presentations and briefings by Business and Supporting Divisions;
2. Meetings and interactive discussions with existing management regarding performance, challenges, solutions, and relevant information;
3. On-site visits to operational units;
4. Access to daily reports;
5. Participation in risk management certification programs;
6. Participation in banking-related seminars or workshops.

Pelaksanaan Orientasi Tahun 2025

Pada tahun 2025 terdapat pelaksanaan program orientasi bagi anggota Dewan Komisaris baru yakni: Bapak Ramoy Markus Thimotius Luntungan, Bapak Sam Sachrul Mamonto, Bapak Djafar Alkatiri dan Ibu Jaclyn Ivana Koloay yang diangkat sebagai Komisaris BSG pada RUPS-LB tanggal 9 April 2025. Seluruh anggota Dewan Komisaris baru mendapatkan pemaparan terkait pelaksanaan tugas dan tanggung jawab Dewan Komisaris, Struktur Organisasi dan Rencana Strategis Bank pada bulan Mei-Juni 2025.

Implementation of the 2025 Orientation Program

In 2025, the orientation program was conducted for newly appointed members of the Board of Commissioners, namely Mr. Ramoy Markus Thimotius Luntungan, Mr. Sam Sachrul Mamonto, Mr. Djafar Alkatiri, and Ms. Jaclyn Ivana Koloay, who were appointed as Commissioners of BSG at the Extraordinary GMS held on April 9, 2025. All newly appointed members of the Board of Commissioners received comprehensive briefings on the duties and responsibilities of the Board of Commissioners, the Bank's organizational structure, and its strategic plan during May–June 2025.

Program Pelatihan yang Diikuti Anggota Dewan Komisaris
Training Programs Attended by Members of the Board of Commissioners

BSG memiliki komitmen dalam menciptakan SDM yang unggul dan berdaya saing dengan mengadakan program pengembangan kompetensi bagi seluruh insan BSG. Pengembangan kompetensi Dewan Komisaris merupakan upaya *update knowledge* untuk mendukung pelaksanaan tugas pengawasan dan penasihatan dalam pengelolaan bisnis Bank.

Berikut informasi pengembangan kompetensi bagi Dewan Komisaris sepanjang tahun 2025:

BSG is committed to developing high-quality and competitive human capital through continuous competency development programs for all employees. The competency development of the Board of Commissioners is part of ongoing efforts to enhance knowledge and capabilities, thereby supporting the effective execution of their supervisory and advisory roles in overseeing the Bank's business management.

The following presents the competency development activities undertaken by members of the Board of Commissioners throughout 2025:

Program Pelatihan Dewan Komisaris 2025
Board of Commissioners Training Programs 2025

Nama Name	Jabatan Position	Program yang Diikuti Program Attended	Penyelenggara Organizer	Tempat Place	Waktu Date
Edwin H. Silangen	Komisaris Utama President Commissioner	Seminar Nasional Forum Komunikasi Dewan Komisaris (FKDK) BPD Seluruh Indonesia (Meningkatkan Peran Pengawasan Dewan Komisaris BPD) Board of Commissioners Communication Forum BPD National Seminar (Enhancing the Supervisory Role of the Board of Commissioners of BPD)	FKDK BPDSI	Hotel Grand Mercure Malang	16–17 Januari 2025 January 16–17, 2025
		Pembekalan & Ujian Badan Sertifkasi Manajemen Risiko (BSMR) Risk Management Certification Agency Certification Preparation & Examination	IRPA	Hotel Sheraton Jakarta	24–25 Februari 2025 February 24–25, 2025
Marhany V.P. Pua	Komisaris Independen Independent Commissioner	Seminar Nasional FKDK BPDSI (Meningkatkan Peran Pengawasan Dewan Komisaris BPDSI) FKDK BPDSI National Seminar (Enhancing the Supervisory Role of the Board of Commissioners of BPDSI)	FKDK BPDSI	Hotel Grand Mercure Malang	16–17 Januari 2025 January 16–17, 2025

Nama Name	Jabatan Position	Program yang Diikuti Program Attended	Penyelenggara Organizer	Tempat Place	Waktu Date
Buhari Mokoagow	Komisaris Independen Independent Commissioner	Seminar Nasional FKDK BPDSI (Meningkatkan Peran Pengawasan Dewan Komisaris BPDSI) FKDK BPDSI National Seminar (Enhancing the Supervisory Role of the Board of Commissioners of BPDSI)	FKDK BPDSI	Hotel Grand Mercure Malang	16–17 Januari 2025 January 16–17, 2025
Ramoy Markus Thimotius Luntungan	Komisaris Utama President Commissioner	Pembekalan dan Ujian Sertifikasi Manajemen Risiko – Jenjang 6 Risk Management Certification (Level 6) Preparation & Examination	TD Consultant	Jakarta	21–24 April 2025 April 21–24, 2025
		Pelatihan dan Pembekalan FPT Fit and Proper Test (FPT) Training and Preparation	TD Consultant & Jerry Marmen	BSG Jakarta Branch & The Trans Luxury Hotel Bandung	14–17 Mei 2025 May 14–17, 2025
		Diskusi *Roadmap* Penguatan BPD & Tata Kelola AI Perbankan Discussion on BPD Strengthening Roadmap & AI Governance in Banking	Asbanda	Hotel Royal Ambarrukmo Yogyakarta	21 Agustus 2025 August 21, 2025
		Implementasi GRC & Perlindungan Hukum Direksi/Komisaris Implementation of Governance, Risk and Compliance (GRC) & Legal Protection for Directors and Commissioners	Asbanda	Hotel Grand Hyatt Jakarta	25–26 September 2025 September 25–26, 2025
		Terompet dari Timur – Strategi FKDK BPDSI "Trumpet from the East" – Strategic Direction of FKDK BPDSI	FKDK BPDSI	Bank BJB Regional Office II Jakarta	27 September 2025 September 27, 2025
Sam Sachrul Mamonto	Komisaris Independen Independent Commissioner	Pembekalan dan Ujian Sertifikasi Manajemen Risiko – Jenjang 6 Risk Management Certification (Level 6) Preparation & Examination	TD Consultant	Jakarta	21–24 April 2025 April 21–24, 2025
		Pelatihan dan Pembekalan FPT Fit and Proper Test (FPT) Training and Preparation	TD Consultant & Jerry Marmen	BSG Jakarta Branch & The Trans Luxury Hotel Bandung	14–17 Mei 2025 May 14–17, 2025
		Diskusi Roadmap Penguatan BPD & Tata Kelola AI Perbankan Discussion on BPD Strengthening Roadmap & AI Governance in Banking	Asbanda	Hotel Royal Ambarrukmo Yogyakarta	21 Agustus 2025 August 21, 2025
		Implementasi GRC & Perlindungan Hukum Direksi/Komisaris Implementation of Governance, Risk and Compliance (GRC) & Legal Protection for Board of Directors and Board of Commissioners	Asbanda	Hotel Grand Hyatt Jakarta	25–26 September 2025 September 25–26, 2025
		Terompet dari Timur – Strategi FKDK BPDSI "Trumpet from the East" – Strategic Direction of FKDK BPDSI	FKDK BPDSI	Bank BJB Regional Office II Jakarta	27 September 2025 September 27, 2025
Djafar Alkatiri	Komisaris Independen Independent Commissioner	Pembekalan dan Ujian Sertifikasi Manajemen Risiko – Jenjang 6 Risk Management Certification (Level 6) Preparation & Examination	TD Consultant	Jakarta	21–24 April 2025 April 21–24, 2025
		Pelatihan dan Pembekalan FPT Fit and Proper Test (FPT) Training and Preparation	TD Consultant & Jerry Marmen	BSG Jakarta Branch & The Trans Luxury Hotel Bandung	14–17 Mei 2025 May 14–17, 2025

Nama Name	Jabatan Position	Program yang Diikuti Program Attended	Penyelenggara Organizer	Tempat Place	Waktu Date
Jaclyn Ivana Koloay	Komisaris Independen Independent Commissioner	Pembekalan dan Ujian Sertifikasi Manajemen Risiko – Jenjang 6 Risk Management Certification (Level 6) Preparation & Examination	TD Consultant	Jakarta	21–24 April 2025 April 21–24, 2025
		Pelatihan dan Pembekalan FPT Fit and Proper Test (FPT) Training and Preparation	TD Consultant & Jerry Marmen	BSG Jakarta Branch & The Trans Luxury Hotel Bandung	14–17 Mei 2025 May 14–17, 2025

Kepemilikan Saham Anggota Dewan Komisaris
Share Ownership of Members of the Board of Commissioners

Sebagai wujud penerapan prinsip transparansi dalam prinsip Tata Kelola, seluruh anggota Dewan Komisaris BSG mengungkapkan bahwa tidak satupun anggota yang memiliki saham, baik saham BSG atau bahkan pada bank dan perusahaan lainnya sesuai dengan Peraturan OJK No. 17 tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum pasal 39 ayat 1 mengenai aspek transparansi Dewan Komisaris, yaitu anggota Dewan Komisaris wajib mengungkapkan kepemilikan saham yang mencapai 5% atau lebih, baik pada Bank yang bersangkutan maupun pada bank dan perusahaan lain, yang berkedudukan di dalam dan di luar negeri.

As part of the implementation of the transparency principle in corporate governance, all members of the Board of Commissioners of BSG have disclosed that none of the members hold any shares, either in BSG or in other banks and companies. This disclosure is in accordance with OJK Regulation No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks, particularly Article 39 paragraph (1) regarding transparency aspects of the Board of Commissioners, which requires members of the Board of Commissioners to disclose share ownership of 5% or more, whether in the Bank itself or in other banks and companies, both domestically and internationally.

Berikut adalah penjabaran kepemilikan saham anggota Dewan Komisaris BSG hingga akhir tahun 2025:

The following presents the details of share ownership of members of the Board of Commissioners of BSG as of the end of 2025:

Kepemilikan Saham Anggota Dewan Komisaris
Share Ownership of Members of the Board of Commissioners

Nama dan Jabatan Name and Position	Kepemilikan saham BSG, baik langsung maupun tidak langsung*) BSG Share Ownership (direct & indirect)	Kepemilikan Saham >5% pada Bank Lain Share Ownership >5% in Other Banks	Lembaga Keuangan Non Bank Non-Bank Financial Institutions	Perusahan Lain Other Companies
Ramoy Markus Thimotius Luntungan Komisaris Utama President Commissioner	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
Max R.M. Kembuan Komisaris Commissioner	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
Sam Sachrul Mamonto Komisaris Independen Independent Commissioner	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil

Nama dan Jabatan Name and Position	Kepemilikan saham BSG, baik langsung maupun tidak langsung*) BSG Share Ownership (direct & indirect)	Kepemilikan Saham >5% pada Bank Lain Share Ownership >5% in Other Banks	Lembaga Keuangan Non Bank Non-Bank Financial Institutions	Perusahan Lain Other Companies
Djafar Alkatiri Komisaris Independen Independent Commissioner	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
Jaclyn Ivana Koloay Komisaris Independen Independent Commissioner	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil

Rangkap Jabatan Anggota Dewan Komisaris
Concurrent Positions of the Board of Commissioners

Sesuai POJK 17/2023, anggota Dewan Komisaris dilarang merangkap jabatan:

1. Sebagai anggota direksi, anggota dewan komisaris, anggota dewan pengawas syariah, atau pejabat eksekutif pada lembaga keuangan atau perusahaan keuangan baik bank maupun bukan bank;
2. Sebagai anggota direksi, anggota dewan komisaris, anggota dewan pengawas syariah, atau pejabat eksekutif pada lebih dari 1 (satu) lembaga atau perusahaan bukan keuangan, baik yang berkedudukan di dalam maupun di luar negeri;
3. Pada bidang tugas fungsional pada lembaga keuangan bank dan/atau lembaga keuangan bukan bank yang berkedudukan di dalam maupun di luar negeri;
4. Pada jabatan lain yang dapat menimbulkan benturan kepentingan dalam pelaksanaan tugas sebagai anggota Dewan Komisaris; dan/atau
5. Pada jabatan lain sesuai dengan ketentuan peraturan perundangundangan.

In accordance with OJK Regulation No. 17/2023, members of the Board of Commissioners are prohibited from holding concurrent positions as follows:

1. As members of the Board of Directors, Board of Commissioners, Sharia Supervisory Board, or executive officers in financial institutions or financial companies, whether banking or non-banking institutions;
2. As members of the Board of Directors, Board of Commissioners, Sharia Supervisory Board, or executive officers in more than 1 (one) non-financial institution or company, whether domiciled domestically or abroad;
3. In functional positions within banking financial institutions and/or non-bank financial institutions, whether domiciled domestically or abroad;
4. In other positions that may give rise to conflicts of interest in the execution of their duties as members of the Board of Commissioners; and/or
5. In other positions as restricted by prevailing laws and regulations.

Rangkap Jabatan Anggota Dewan Komisaris
Concurrent Positions of Members of the Board of Commissioners

Nama Name	Jabatan Position	Rangkap Jabatan Concurrent Position	Nama Perusahaan/ Instansi Company/ Institution Name	Keterangan Description
Ramoy Markus Thimotius Luntungan	Komisaris Utama President Commissioner	Tidak Ada Nil	Tidak Ada Nil	–
Max R.M. Kembuan	Komisaris Commissioner	Komisaris Commissioner	Bank Sulteng	Bank Sulteng merupakan Anggota KUB Mega Corpora Bank Sulteng is a member of the Mega Corpora Bank Business Group (KUB) together with BSG

Nama Name	Jabatan Position	Rangkap Jabatan Concurrent Position	Nama Perusahaan/ Instansi Company/ Institution Name	Keterangan Description
Sam Sachrul Mamonto	Komisaris Independen Independent Commissioner	Tidak Ada Nil	Tidak Ada Nil	–
Djafar Alkatiri	Komisaris Independen Independent Commissioner	Tidak Ada Nil	Tidak Ada Nil	–
Jaclyn Ivana Koloay	Komisaris Independen Independent Commissioner	Tidak Ada Nil	Tidak Ada Nil	–

Penilaian Komite di Bawah Dewan Komisaris
Assessment of Committees under the Board of Commissioners

Dewan Komisaris dibantu oleh 3 (tiga) komite yaitu Komite Audit, Komite Remunerasi dan Nominasi, serta Komite Pemantau Risiko. Dewan Komisaris secara berkala melakukan penilaian atas efektivitas kinerja Komite-komite di bawah Dewan Komisaris.

The Board of Commissioners is supported by 3 (three) committees, namely the Audit Committee, the Nomination and Remuneration Committee, and the Risk Monitoring Committee. The Board of Commissioners periodically evaluates the effectiveness of the performance of these committees as part of its oversight function.

Penilaian yang dilakukan Dewan Komisaris mencakup program kerja Komite sebagaimana tercantum dalam Rencana Kerja di 2025. Selain itu, Dewan Komisaris juga menilai Laporan dan Rekomendasi dari Komite-komite telah disusun secara komprehensif untuk setiap topik yang dibahas melalui berbagai rapat, diskusi, hingga pelaksanaan *site visit* untuk mendapatkan informasi dari berbagai pihak pertama. Berdasarkan hal tersebut, Dewan Komisaris menilai ketiga Komite Dewan Komisaris telah melaksanakan tugas dan fungsinya dengan baik. Seluruh rekomendasi dari masing-masing Komite juga telah diterima oleh Dewan Komisaris dan menjadi bahan pertimbangan dalam proses pengambilan keputusan atas usulan yang disampaikan Direksi maupun dalam penyusunan arahan dan rekomendasi agar dilaksanakan oleh Direksi.

The assessment conducted by the Board of Commissioners covers the committees' work programs as outlined in the 2025 Work Plan. In addition, the Board of Commissioners evaluates whether the reports and recommendations submitted by the committees have been prepared comprehensively for each issue discussed, including through meetings, discussions, and site visits to obtain relevant insights from various sources.
Based on this evaluation, the Board of Commissioners concluded that all three committees have effectively carried out their duties and responsibilities. The recommendations provided by each committee have been duly received by the Board of Commissioners and have served as key considerations in the decision-making process, both in evaluating proposals submitted by the Board of Directors and in formulating directives and recommendations for implementation by the Board of Directors.

Dalam menilai kinerja Komite, indikator yang digunakan Dewan Komisaris antara lain:

1. Kewajiban rutin Komite untuk menyelesaikan laporan dan kajian sesuai tugas pokok Komite termasuk yang diminta oleh OJK dapat dipenuhi dan diselesaikan tepat waktu.
2. Penugasan Dewan Komisaris kepada Komite untuk melakukan pengawasan, supervisi dan menindaklanjuti temuan terhadap unit kerja, cabang dan cabang pembantu berjalan dengan baik dan efektif.
3. Tingkat kehadiran Komite pada rapat-rapat internal maupun rapat bersama Dewan Komisaris.

In assessing the performance of the committees, the Board of Commissioners applies, among others, the following indicators:

1. The committees' ability to fulfill routine obligations in completing reports and analyses in accordance with their respective mandates, including those requested by OJK, in a timely manner;
2. The effectiveness of committees in carrying out assignments from the Board of Commissioners, including supervision, oversight, and follow-up on findings related to work units, branches, and sub-branches;
3. The level of attendance of committee members in both internal meetings and joint meetings with the Board of Commissioners.

No.	Komite Committee	Penilaian Assessment
1.	Komite Audit Audit Committee	Komite Audit telah membantu dan memfasilitasi Dewan Komisaris dalam hal-hal terkait dengan kualitas informasi keuangan, sistem pengendalian internal, efektivitas pelaksanaan manajemen risiko serta kepatuhan terhadap peraturan perundang-undangan yang berlaku. Komite Audit telah mengadakan 19 (sembilan belas) kali rapat selama tahun 2025. The Audit Committee has supported and facilitated the Board of Commissioners in matters related to the quality of financial information, internal control systems, effectiveness of risk management implementation, and compliance with applicable laws and regulations. The Audit Committee held 19 (nineteen) meetings throughout 2025.
2.	Komite Nominasi dan Remunerasi Nomination and Remuneration Committee	Komite Nominasi dan Remunerasi telah membantu Dewan Komisaris terkait aspek remunerasi dan nominasi. Pada tahun 2025, Komite telah mengadakan 5 (lima) kali rapat untuk membahas kebijakan remunerasi Dewan Komisaris dan Direksi, serta nominasi calon anggota Dewan Komisaris dan Direksi yang hasilnya disampaikan dalam Rapat Umum Pemegang Saham (RUPS). The Nomination and Remuneration Committee has supported the Board of Commissioners in matters related to remuneration and nomination. In 2025, the Committee held 5 (five) meetings to discuss remuneration policies for the Board of Commissioners and Board of Directors, as well as the nomination of candidates, with the results submitted to the General Meeting of Shareholders (GMS).
3.	Komite Pemantau Risiko Risk Monitoring Committee	Komite Pemantau Risiko telah melakukan pengawasan terhadap tata kelola risiko Perseroan, *risk appetite* dan batasan-batasan (*limit*) Bank serta untuk mengawasi bahwa risiko-risiko tersebut dikelola secara efektif di dalam keseluruhan kerangka tata kelola risiko. Komite telah mengadakan 18 (delapan belas) kali rapat pada tahun 2025 untuk memberikan gambaran kepada Dewan Komisaris tentang pengawasan aktif dan penerapan manajemen risiko strategis dan kebijakan BSG. The Risk Monitoring Committee has overseen the Company's risk governance, risk appetite, and risk limits, ensuring that risks are effectively managed within the overall risk governance framework. The Committee held 18 (eighteen) meetings in 2025, providing the Board of Commissioners with insights on active oversight and the implementation of strategic risk management and BSG policies.

Pengelolaan Benturan Kepentingan Dewan Komisaris
Management of Conflicts of Interest of the Board of Commissioners

Dewan Komisaris Benturan kepentingan adalah kondisi tertentu di mana kepentingan individual anggota Dewan Komisaris berpotensi untuk bertentangan dengan kepentingan Bank untuk meraih laba, meningkatkan nilai Bank, mencapai visi dan menjalankan misi Bank serta melaksanakan keputusan RUPS.

Atas hal tersebut maka Anggota Komisaris hendaknya senantiasa harus:

1. Mengutamakan kepentingan Bank dan tidak mengurangi keuangan Bank dalam hal terjadi benturan kepentingan;
2. Menghindari diri dari pengambilan keputusan dalam situasi dan kondisi adanya benturan kepentingan;
3. Melakukan pengungkapan hubungan kekeluargaan, hubungan keuangan, hubungan kepengurusan, hubungan kepemilikan dengan Anggota Komisaris lain dan/atau anggota Direksi dan/atau pemegang saham pengendali Bank dan/atau pihak lainnya dalam rangka bisnis Bank;
4. Melakukan pengungkapan dalam hal pengambilan keputusan tetap harus diambil pada kondisi adanya benturan kepentingan.

A conflict of interest refers to a situation in which the personal interests of members of the Board of Commissioners may potentially conflict with the interests of the Bank in generating profit, enhancing corporate value, achieving its vision, fulfilling its mission, and implementing resolutions of the General Meeting of Shareholders (GMS).

In this regard, members of the Board of Commissioners are required to:

1. Prioritize the interests of the Bank and refrain from actions that may adversely affect the Bank's financial condition in the event of a conflict of interest;
2. Abstain from participating in decision-making processes in situations where a conflict of interest exists;
3. Disclose any relationships, including familial, financial, managerial, or ownership relationships, with other members of the Board of Commissioners, members of the Board of Directors, controlling shareholders, and/or other parties in relation to the Bank's business activities;
4. Ensure full disclosure in cases where decisions must still be taken despite the existence of a conflict of interest.

Komisaris Independen
Independent Commissioners

Komisaris Independen adalah anggota Dewan Komisaris yang tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan anggota Direksi, anggota Dewan Komisaris lain dan/atau pemegang saham pengendali, atau hubungan dengan Perseroan yang dapat mempengaruhi kemampuan yang bersangkutan untuk bertindak independen.

Komisaris Independen Perseroan ditetapkan paling kurang 50% (lima puluh persen) dari jumlah anggota Dewan Komisaris. Per 31 Desember 2025, Bank memiliki 3 (tiga) Komisaris Independen dari keseluruhan jumlah Dewan Komisaris sebanyak 5 (lima) orang dan telah memenuhi aturan tersebut di atas. Pengangkatan seluruh Komisaris Independen Bank telah melalui Uji Kemampuan dan Kepatutan yang dilakukan oleh Otoritas Jasa Keuangan, termasuk independensi sebagai Komisaris Independen.

Independent Commissioners are members of the Board of Commissioners who do not have any financial, management, share ownership, and/or family relationships with members of the Board of Directors, other members of the Board of Commissioners, and/or controlling shareholders, nor any relationship with the Company that may affect their ability to act independently.

The number of Independent Commissioners must represent at least 50% (fifty percent) of the total members of the Board of Commissioners. As of December 31, 2025, the Bank has 3 (three) Independent Commissioners out of a total of 5 (five) members of the Board of Commissioners, thereby complying with the aforementioned requirement. All Independent Commissioners have been appointed through the Fit and Proper Test conducted by the Financial Services Authority (OJK), including the assessment of their independence.

Kriteria Komisaris Independen
Criteria for Independent Commissioners

Anggota Komisaris Independen telah memenuhi syarat utama, mencakup:

1. Komisaris Independen paling sedikit berjumlah 50% dari jumlah anggota Dewan Komisaris.
2. Anggota Dewan Komisaris yang tidak memiliki hubungan keuangan, hubungan kepengurusan, hubungan kepemilikan saham, hubungan keluarga dengan anggota Dewan Komisaris lainnya, Direksi dan/atau Pemegang Saham Pengendali atau hubungan dengan Bank, yang dapat mempengaruhi kemampuannya untuk bertindak independent.
3. Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan Bank dalam waktu 6 (enam) bulan terakhir, kecuali untuk pengangkatan kembali sebagai Komisaris Independen pada periode berikutnya.
4. Tidak mempunyai saham baik langsung maupun tidak langsung pada Bank.
5. Tidak mempunyai hubungan Afiliasi dengan Bank, anggota Dewan Komisaris, anggota Direksi, atau pemegang saham utama.
6. Memenuhi persyaratan Komisaris Independen sebagaimana diatur dalam peraturan yang berlaku.
7. Tidak mempunyai hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha BSG.

Members of the Independent Commissioners have met the main requirements, including:

1. Independent Commissioners must account for at least 50% of the total members of the Board of Commissioners.
2. Members of the Board of Commissioners who have no financial, management, share ownership, or familial relationships with other members of the Board of Commissioners, Board of Directors, and/or Controlling Shareholders, or any relationship with the Bank that could affect their ability to act independently.
3. Have not been employed by or had the authority and responsibility to plan, lead, control, or supervise the Bank's activities within the last 6 (six) months, except for reappointment as an Independent Commissioner for the subsequent period.
4. No share ownership, either directly or indirectly, in the Bank.
5. Not affiliated with the Bank, members of the Board of Commissioners, members of the Board of Directors, or majority shareholders.
6. Meet the requirements for Independent Commissioners as stipulated in the prevailing regulations.
7. No business relationship, either directly or indirectly, related to BSG business activities.

8. Komisaris Non Independen dapat beralih menjadi Komisaris Independen setelah memenuhi persyaratan sebagai Komisaris Independen.
9. Komisaris Non Independen yang akan beralih menjadi Komisaris Independen sebagaimana dimaksud di atas wajib menjalani masa tunggu (*cooling off*) paling singkat 6 (enam) bulan.
10. Peralihan dari Komisaris Non Independen menjadi Komisaris Independen wajib memperoleh persetujuan Otoritas Jasa Keuangan.
11. Komisaris Independen yang telah menjabat selama 2 (dua) periode masa jabatan berturut-turut dapat diangkat kembali pada periode selanjutnya sebagai Komisaris Independen dalam hal:
    - » Rapat anggota Dewan Komisaris menilai bahwa Komisaris Independen tetap dapat bertindak *independent*.
    - » Komisaris Independen menyatakan dalam RUPS mengenai independensi yang bersangkutan.
12. Pernyataan independensi Komisaris Independen sebagaimana dimaksud di atas.

8. A Non-Independent Commissioner may transition to an Independent Commissioner after meeting the requirements for an Independent Commissioner.
9. A Non-Independent Commissioner intending to transition into an Independent Commissioner, as mentioned above, must undergo a cooling-off period of at least 6 (six) months.
10. The transition from a Non-Independent Commissioner to an Independent Commissioner must obtain approval from the Financial Services Authority (OJK).
11. Independent Commissioners who have served for 2 (two) consecutive terms may be reappointed for the subsequent period as Independent Commissioners provided that:
    - » The Board of Commissioners' meeting assesses that the Independent Commissioner can continue to act independently.
    - » The Independent Commissioner declares their independence during the GMS.
12. The declaration of independence by the Independent Commissioner as referred to above.

Masa Jabatan Komisaris Independen
Term of Office of Independent Commissioners

Masa jabatan Komisaris Independen mengikuti masa jabatan Dewan Komisaris secara umum yaitu menjabat hingga tahun 2026. Komisaris Independen yang telah menjabat selama 2 (dua) periode masa jabatan berturut-turut dapat diangkat kembali pada periode selanjutnya sebagai Komisaris Independen dengan mempertimbangkan hal-hal yang tercantum dalam kriteria komisaris independen poin 11 di atas.

The term of office for Independent Commissioners follows the general term of the Board of Commissioners, which is until 2026. Independent Commissioners who have served for 2 (two) consecutive terms may be reappointed for the subsequent period as Independent Commissioners, taking into account the matters stipulated in point 11 of the Independent Commissioner criteria above.

Independensi Komisaris Independen
Independence of Independent Commissioners

Komisaris Independen BSG yang menjabat saat ini telah diangkat pada tahun 2025 dan keputusan pengangkatan tersebut akan berlaku hingga tahun 2026. Masing-masing Seluruh Komisaris Independen Bank telah memenuhi kriteria independensi sebagaimana disebutkan di atas dan telah dinyatakan oleh masing-masing Komisaris Independen dengan menandatangani surat pernyataan yang diperbaharui setiap tahun.

The current Independent Commissioners of BSG were appointed in 2025, and their appointment remains effective until 2026. All of the Bank's Independent Commissioners have fulfilled the independence criteria mentioned above, as declared by each Independent Commissioner through the signing of a statement of independence, which is updated annually.

Kriteria Criteria	Sam Sachrul Mamonto	Djafar Alkatiri	Jaclyn Ivana Koloay
Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan Bank dalam waktu 6 (enam) bulan terakhir, kecuali untuk pengangkatan kembali sebagai Komisaris Independen pada periode berikutnya; Has not been a person employed by or having the authority and responsibility to plan, lead, control, or supervise the Bank's activities within the last 6 (six) months, except for reappointment as an Independent Commissioner for the subsequent period;	✓	✓	✓
Tidak memiliki saham Bank baik langsung maupun tidak langsung; Does not hold any shares in the Bank, either directly or indirectly;	✓	✓	✓
Tidak memiliki hubungan Afiliasi dengan Komisaris, Direksi dan Pemegang Saham Utama. Does not have an Affiliated relationship with the Board of Commissioners, the Board of Directors, or the Majority Shareholders.	✓	✓	✓

Direksi
Board of Directors

Direksi merupakan organ dalam pelaksanaan Tata Kelola yang bertanggung jawab atas pengurusan Bank untuk kepentingan sesuai dengan maksud dan tujuan Bank serta mewakili Bank baik di dalam maupun di luar Pengadilan tentang segala hal dan segala kejadian dengan pembatasan-pembatasan sebagaimana diatur dalam peraturan perundang-undangan, Anggaran Dasar Bank dan/atau Keputusan RUPS. Direksi bertanggung jawab mengelola dan menetapkan arah strategis Bank, memanfaatkan dan menjaga aset Bank untuk tujuan dan kepentingan Bank. Untuk selanjutnya, Direksi melaporkan pelaksanaan tugas dan tanggung jawabnya kepada Dewan Komisaris.

The Board of Directors is a corporate organ responsible for managing the Bank in accordance with its objectives and purposes, as well as representing the Bank both in and outside the court in all matters and events, subject to limitations stipulated in prevailing laws and regulations, the Bank's Articles of Association, and/or resolutions of the General Meeting of Shareholders (GMS). The Board of Directors is accountable for managing the Bank and determining its strategic direction, while safeguarding and optimizing the Bank's assets for the benefit of the Bank. The Board of Directors reports the implementation of its duties and responsibilities to the Board of Commissioners.

Pedoman dan Tata tertib Direksi
Board Charter and Code of Conduct

Dalam melakukan tugas dan kewajibannya, Direksi senantiasa merujuk pada Pedoman Tata Kerja Direksi yang tertuang dalam Anggaran Dasar Bank dan dijabarkan pada Surat Keputusan Direksi No. 07/PBS-KEP/DIR/XII/2012. Dalam kebijakan tersebut, dijelaskan mengenai tahapan aktivitas secara terstruktur, sistematis, mudah dipahami, dan dapat dijalankan dengan konsisten dalam melaksanakan tugasnya masing-masing untuk mencapai visi dan misi Bank, sehingga diharapkan akan tercapai standar kerja yang tinggi selaras dengan prinsip-prinsip Tata Kelola.

In performing its duties and responsibilities, the Board of Directors refers to the Board of Directors' Working Guidelines as stipulated in the Bank's Articles of Association and further elaborated in the Board of Directors Decree No. 07/PBS-KEP/DIR/XII/2012. These guidelines outline structured, systematic, and practical processes that are easy to understand and consistently implement, enabling each member of the Board of Directors to perform their duties effectively in achieving the Bank's vision and mission, while ensuring high standards of performance aligned with good corporate governance principles.

Hal-hal yang diatur dalam pedoman tersebut terutama tentang Prinsip Dasar Hubungan Kerja Dewan Komisaris dan Direksi.

The matters governed in the guideline primarily concern the Basic Principles of the Working Relationship between the Board of Commissioners and the Board of Directors.

Tugas dan Tanggung Jawab Direksi
Duties and Responsibilities of the Board of Directors

Tugas

1. Setiap Anggota Direksi wajib dengan itikad baik dan penuh tanggung jawab menjalankan tugas untuk kepentingan dan usaha Bank;
2. Tunduk pada ketentuan peraturan perundang-undangan yang berlaku. Anggaran Dasar dan keputusan RUPS dan memastikan seluruh aktivitas Bank telah sesuai dengan ketentuan peraturan perundang-undangan yang berlaku, Anggaran Dasar dan keputusan RUPS;
3. Memimpin dan mengurus Bank sesuai dengan maksud dan tujuan Bank dan senantiasa berusaha untuk meningkatkan efisiensi dan efektivitas Bank;
4. Menguasai, memelihara dan mengurus kekayaan Bank;
5. Bertanggung jawab penuh dalam melaksanakan tugasnya untuk kepentingan Bank dalam mencapai maksud dan tujuannya;
6. Mewakili Bank baik di dalam maupun di luar pengadilan;
7. Melakukan segala tindakan dan perbuatan, baik mengenai pengurusan maupun pemilikan serta mengikat Bank dengan pihak lain dan atau pihak lain dengan Bank, dengan pembatasan tertentu;
8. Menyiapkan susunan organisasi dan tata kerja Bank lengkap dengan perincian tugasnya;
9. Menerapkan *good corporate governance* secara konsisten;
10. Wajib menyelenggarakan dan menyimpan Daftar Khusus sesuai ketentuan peraturan perundang-undangan;
11. Bertanggung jawab secara pribadi atas kesalahan dan kelalaiannya dalam menjalankan tugas, yaitu segala keputusan yang diambil dan bertentangan dengan tata tertib ini dan bertentangan dengan undang-undang Perseroan Terbatas;
12. Pembagian tugas dan wewenang setiap Anggota Direksi ditetapkan oleh Rapat Umum Pemegang Saham dan wewenang tersebut oleh Rapat Umum Pemegang Saham dapat dilimpahkan kepada Dewan Komisaris dan apabila RUPS tidak melimpahkannya kepada Dewan Komisaris maka Direksi dapat menentukan sendiri pembagian tugas dan wewenang dimaksud yang diputuskan dalam suatu rapat Direksi dan disampaikan kepada Dewan Komisaris;
13. Memberikan penjelasan tentang segala hal yang ditanyakan oleh Dewan Komisaris atau para ahli yang membantunya.

Duties

1. Each member of the Board of Directors shall perform their duties in good faith and with full responsibility in the interest of the Bank;
2. Comply with prevailing laws and regulations, the Articles of Association, and GMS resolutions, and ensure that all Bank activities adhere to such provisions;
3. Lead and manage the Bank in accordance with its objectives and continuously strive to enhance efficiency and effectiveness;
4. Administer, safeguard, and manage the Bank's assets;
5. Assume full responsibility in carrying out duties for the benefit of the Bank in achieving its objectives;
6. Represent the Bank both in and outside the court;
7. Undertake all actions and decisions related to management and ownership, including binding the Bank with other parties, subject to certain limitations;
8. Establish the organizational structure and work procedures of the Bank, including detailed roles and responsibilities;
9. Consistently implement good corporate governance;
10. Maintain and administer special registers in accordance with applicable regulations;
11. Be personally responsible for any errors and negligence in carrying out their duties, including all decisions made that are in violation of these rules and the Company Law;
12. The division of duties and authorities of each member of the Board of Directors is determined by the General Meeting of Shareholders. Such authority may be delegated by the General Meeting of Shareholders to the Board of Commissioners. In the event that the GMS does not delegate such authority to the Board of Commissioners, the Board of Directors may determine the division of duties and authorities independently through a Board of Directors meeting, the results of which shall be submitted to the Board of Commissioners;
13. Provide explanations on matters requested by the Board of Commissioners or its appointed experts.

Tanggung Jawab

1. Direksi merupakan organ perusahaan yang bertanggung jawab penuh atas pengurusan Bank untuk kepentingan dan tujuan Bank serta mewakili Bank baik di dalam maupun di luar pengadilan sesuai ketentuan Anggaran Dasar.
2. Sifat dari tanggung jawab tersebut adalah tanggung renteng hingga harta pribadi apabila yang bersangkutan bersalah atau lalai menjalankan tugasnya untuk kepentingan Bank.

Responsibilities

1. The Board of Directors is the corporate organ fully responsible for the management of the Bank for the Bank's interests and goals, representing the Bank both in and out of court in accordance with the Articles of Association.
2. The nature of this responsibility is joint and several liability, extending to personal assets if the individual is found guilty of or negligent in performing their duties for the Bank's interests.

Kewenangan Direksi
Authorities of the Board of Directors

Dalam menjalankan pengelolaan bank, Direksi memiki wewenang sebagai berikut:

1. Mewakili Bank di dalam dan di luar Pengadilan.
2. Melakukan segala tindakan dan perbuatan baik mengenai pengurusan maupun mengenai pemilikan serta mengikat Bank dengan pihak lain dan/atau pihak lain dengan Bank dalam batas ketentuan yang berlaku.
3. Menetapkan kebijaksanaan dalam memimpin pengurusan Bank.
4. Mengatur ketentuan-ketentuan tentang kepegawaian Bank, termasuk pengangkatan dan pemberhentian pegawai berdasarkan peraturan perundang-undangan tentang ketenagakerjaan yang berlaku.
5. Mengangkat seorang atau lebih sebagai wakil atau kuasanya, dengan memberikan kepadanya atau kepada mereka kekuasaan untuk perbuatan tertentu yang diatur dalam surat kuasa.
6. Menjalankan tindakan-tindakan lainnya, dalam hal pengurusan Bank maupun pengurusan kekayaan Bank sesuai dengan ketentuan dalam Anggaran Dasar dan sesuai dengan ketetapan RUPS.

In managing the Bank, the Board of Directors holds the following authorities:

1. Represent the Bank both in and outside the Court.
2. Perform all actions and deeds concerning both management and ownership, as well as bind the Bank with other parties and/or other parties with the Bank, within the limits of prevailing regulations.
3. Establish policies for leading the management of the Bank.
4. Regulate provisions regarding the Bank's personnel, including the appointment and dismissal of employees based on prevailing labor laws and regulations.
5. Appoint one or more persons as representatives or attorneys-in-fact, granting them specific powers for certain actions as stipulated in a power of attorney.
6. Carry out other actions concerning the management of the Bank as well as the management of the Bank's assets in accordance with the provisions of the Articles of Association and GMS resolutions.

Kriteria Anggota Direksi
Criteria for Members of the Board of Directors

Untuk dapat diangkat sebagai anggota Direksi Bank pada prinsipnya diatur di dalam Undang-Undang Perseroan Terbatas, Anggaran Dasar Bank, Peraturan OJK, dan Pedoman Sistem dan Prosedur Pemilihan/Penggantian Dewan Komisaris dan Direksi BSG.

The appointment of members to the Bank's Board of Directors is regulated under the Law on Limited Liability Companies, the Bank's Articles of Association, OJK Regulations, and the Guidelines for the the Appointment/Replacement of the Board of Commissioners and Board of Directors of BSG.

Terkait Persyaratan Integritas

1. Mempunyai akhlak, moral, dan integritas yang baik.
2. Cakap melakukan perbuatan hukum.
3. Memiliki komitmen untuk memenuhi peraturan perundang-undangan dan mendukung kebijakan OJK.
4. Tidak termasuk sebagai pihak yang dilarang untuk menjadi anggota Direksi.
5. Tidak pernah dihukum karena melakukan tindak pidana yang merugikan keuangan negara dan/atau yang berkaitan dengan sektor keuangan dalam waktu 5 (lima) tahun sebelum pengangkatannya.
6. Memiliki komitmen untuk pengembangan Bank yang sehat.

Terkait Persyaratan Reputasi atau Kelayakan Keuangan

1. Tidak memiliki kredit dan/atau pembiayaan macet dan tidak pernah dinyatakan pailit.
2. Tidak pernah menjadi pemegang saham, anggota Direksi dan/atau anggota Dewan Komisaris yang dinyatakan bersalah menyebabkan suatu perusahaan dinyatakan pailit dalam waktu 5 (lima) tahun terakhir sebelum dicalonkan.

Terkait Persyaratan Kompetensi

1. Memiliki pengetahuan di bidang perbankan yang memadai dan relevan dengan jabatannya, antara lain pengetahuan tentang peraturan dan operasional bank umum, termasuk pemahaman mengenai manajemen risiko.
2. Pengalaman dan keahlian di bidang perbankan dan/atau dibidang keuangan, antara lain di bidang operasional, pemasaran, akuntansi, audit, perkreditan, pendanaan, pasar modal, atau pengalaman di bidang pengawasan lembaga jasa keuangan.
3. Kemampuan melakukan pengelolaan yang strategis dalam rangka pengembangan Bank yang sehat, antara memiliki kemampuan untuk mengantisipasi perkembangan dunia usaha atau perekonomian, mengintepretasikan visi dan misi Bank.
4. Pengetahuan mengenai tugas dan tanggung jawab entitas utama serta pemahaman mengenai kegiatan bisnis utama dan risiko utama lembaga jasa keuangan dalam konglomerasi keuangan.

Integrity Requirements

1. Possess good character, morals, and integrity.
2. Capable of performing legal actions.
3. Committed to complying with laws and regulations and supporting OJK policies.
4. Not included in the list of parties prohibited from serving as members of the Board of Directors.
5. Never convicted of a criminal offense that caused financial loss to the state and/or relates to the financial sector within 5 (five) years prior to appointment.
6. Committed to the development of a sound Bank.

Reputation or Financial Soundness Requirements

1. Have no non-performing loans and/or financing and have never been declared bankrupt.
2. Have never been a shareholder, member of the Board of Directors, and/or member of the Board of Commissioners found guilty of causing a company to be declared bankrupt within the last 5 (five) years prior to nomination.

Competency Requirements

1. Possess adequate knowledge in the banking sector relevant to the position, including knowledge of regulations and operations of commercial banks, as well as an understanding of risk management.
2. Possess experience and expertise in banking and/or finance, including operations, marketing, accounting, auditing, lending, funding, capital markets, or experience in the supervision of financial service institutions.
3. Capable of performing strategic management for the development of a sound Bank, including the ability to anticipate business or economic developments and interpret the Bank's vision and mission.
4. Possess knowledge of the duties and responsibilities of the main entity and understanding of the core business activities and primary risks of financial service institutions within a financial conglomerate.

Jumlah dan Komposisi Direksi
Number and Composition of the Board of Directors

Jumlah dan Komposisi Direksi BSG sesuai degan ketentuan tata kelola:

The number and composition of the Board of Directors of BSG are in accordance with governance provisions:

No.	Syarat POJK Tata Kelola POJK Governance Requirements	Penerapan BSG BSG Implementation
1.	Bank wajib memiliki anggota Direksi dengan jumlah paling sedikit 3 (tiga) orang The Bank is required to have at least 3 (three) members of the Board of Directors	Anggota Direksi berjumlah 5 (lima) orang The Board of Directors consists of 5 (five) members
2.	Seluruh anggota Direksi wajib berdomisili di Indonesia All members of the Board of Directors must reside in Indonesia	Seluruh anggota Direksi berdomisili di Indonesia All members of the Board of Directors reside in Indonesia
3.	Direksi wajib dipimpin oleh Presiden Direktur atau Direktur Utama The Board of Directors must be led by a President Director	Direksi BSG dipimpin oleh Direktur Utama The Board of Directors of BSG is led by a President Director

Pada tahun 2025, tidak ada perubahan komposisi Direksi sesuai dengan hasil keputusan RUPS tahun 2021. Seluruh anggota Direksi berdomisili di wilayah kerja Kantor BSG. Komposisi dan dasar pengangkatan Direksi dapat dilihat pada tabel di bawah ini:

In 2025, there were no changes to the composition of the Board of Directors in accordance with the resolution of the 2021 GMS. All members of the Board of Directors reside within the working area of the BSG Office. The composition and basis for the appointment of the Board of Directors are presented in the table below:

Nama Name	Jabatan Position	Dasar Pengangkatan Legal Basis of Appointment	Persetujuan OJK OJK Approval	Masa Jabatan Term of Office
Revino M. Pepah	Direktur Utama President Director	RUPS-LB pada 18 Maret 2021 Extraordinary GMS on March 18, 2021	Surat Otoritas Jasa Keuangan (OJK) Nomor KEP-98/D.03/2021 Tanggal 16 Juli 2021 Financial Services Authority (OJK) Decree No. KEP-98/D.03/2021 Dated July 16, 2021	2021-2026
Joubert R.J. Dondokambey	Direktur Umum General Director	RUPS-LB pada 18 Maret 2021 Extraordinary GMS on March 18, 2021	Surat Otoritas Jasa Keuangan (OJK) Nomor KEP-12/D.03/2022 tanggal 27 Januari 2022 Financial Services Authority (OJK) Decree No. KEP-12/D.03/2022 Dated January 27, 2022	2021-2026
Machmud Turuis	Direktur Kepatuhan Compliance Director	RUPS-LB pada 9 Februari 2023 Extraordinary GMS on February 9, 2023	Surat Otoritas Jasa Keuangan (OJK) Nomor KEPR-55/D.03/2023 tanggal 15 Juni 2023 Financial Services Authority (OJK) Decree No. KEP-55/D.03/2023 Dated June 15, 2023	2021-2026

Nama Name	Jabatan Position	Dasar Pengangkatan Legal Basis of Appointment	Persetujuan OJK OJK Approval	Masa Jabatan Term of Office
Louisa J. Parengkuan	Direktur Operasional Operations Director	RUPS-LB pada 18 Maret 2021 Extraordinary GMS on March 18, 2021	Surat Otoritas Jasa Keuangan (OJK) Nomor KEP-101/D.03/2021 Tanggal 16 Juli 2021 Financial Services Authority (OJK) Decree No. KEP-101/D.03/2021 Dated July 16, 2021	2021-2026
Pius S.L. Batara	Direktur Pemasaran Marketing Director	RUPS-LB pada 9 Februari 2023 Extraordinary GMS on February 9, 2023	Surat Otoritas Jasa Keuangan (OJK) Nomor SR-37/KO.063/2023 tanggal 04 April 2023 Financial Services Authority (OJK) Decree No. SR-37/KO.063/2023 Dated April 4, 2023	2021-2026

Masa Jabatan Anggota Direksi
Term of Office of Members of the Board of Directors

Keputusan RUPS atau RUPSLB mengenai pengangkatan dan pemberhentian anggota Direksi menetapkan saat mulai berlakunya pengangkatan dan pemberhentian tersebut. Dalam hal RUPS atau RUPSLB tidak menetapkan, maka pengangkatan dan pemberhentian anggota Dewan Komisaris tersebut mulai berlaku sejak penutupan RUPS dengan memperhatikan ketentuan perundang-undangan.

Para anggota Direksi diangkat untuk jangka waktu terhitung sejak tanggal yang ditetapkan oleh RUPS yang mengangkatnya dan berakhir pada penutupan RUPS yang ke 5 (lima) setelah tanggal pengangkatannya, dengan syarat tidak boleh melebihi jangka waktu 5 (lima) tahun, dengan memperhatikan peraturan perundang-undangan, namun dengan tidak mengurangi hak dari RUPS untuk sewaktu-waktu dapat memberhentikan para anggota Dewan Komisaris sebelum masa jabatannya berakhir.

The GMS or EGMS resolution regarding the appointment and dismissal of members of the Board of Directors stipulates the effective date of such appointment and dismissal. In the event the GMS or EGMS does not stipulate the date, the appointment and dismissal of said members of the Board of Commissioners shall take effect as of the close of the GMS, with due regard to the prevailing laws and regulations.

The members of the Board of Directors are appointed for a term starting from the date stipulated by the GMS that appoints them and ending at the close of the 5th (fifth) GMS after the date of their appointment, provided that it shall not exceed a period of 5 (five) years, with due regard to the prevailing laws and regulations, without prejudice to the right of the GMS to dismiss members of the Board of Commissioners at any time before their term of office expires.

Pembidangan Tugas Pengawasan Direksi
Separation of Duties and Supervision of the Board of Directors

Sesuai Peraturan Direksi No. 114/PBSG/DIR-REN/V/2025 tanggal 15 Mei 2025 tentang Struktur Organisasi dan Buku Pedoman Perusahaan (BPP) Organisasi, uraian tugas, wewenang dan tanggung jawab setiap anggota direksi telah diatur secara rinci. Namun demikian, pembidangan tugas di antara Direksi tidak menghilangkan tanggung jawab Direksi secara kolegial dalam pengurusan Bank.

In accordance with Regulation of the Board of Directors Number 114/PBSG/DIR-REN/V/2025 dated May 15, 2025 regarding Organizational Structure and Corporate Manual (BPP) on Organization, the job descriptions, authorities, and responsibilities of each member of the Board of Directors have been regulated in detail. Nevertheless, the division of duties among the Board of Directors does not eliminate the collective responsibility of the Board of Directors in the management of the Bank.

Nama Name	Jabatan Position	Pembagian Tugas Separation of Duties	
Revino M. Pepah	Direktur Utama President Director	» Perencanaan dan evaluasi » Internal Audit » *Antifraud* » Sekretariat Perusahaan	» Planning and evaluation » Internal Audit » Anti-Fraud » Corporate Secretariat
Joubert R.J. Dondokambey	Direktur Umum General Director	» *Human Capital* » Umum » Pengendalian Keuangan » Perpajakan	» Human Capital » General affairs » Financial Contro » Taxation
Machmud Turuis	Direktur Kepatuhan Compliance Director	» Kepatuhan » Manajemen Risiko » APU-PPT » Ketahanan dan Keamanan Siber	» Compliance » Risk Management » AML-CFT » Cyber Resilience and Security
Louisa J. Parengkuan	Direktur Operasional Operations Director	» Teknologi Informasi » Operasional dan Layanan » Pengembangan Produk » Pengembangan Jaringan	» Information Technology » Operations and Services » Product Development » Network Development
Pius S.L. Batara	Direktur Pemasaran Marketing Director	» Trisuri » Penghimpunan Dana » Kredit Konsumer » Pemasaran Kredit Komersil » Penagihan dan Penyelesaian Kredit Bermasalah	» Treasury » Fundraising » Consumer Loan » Commercial Loan » Collection and Loan Recovery

Program Orientasi bagi Direksi Baru
Induction Program for New Directors

Program Pengenalan kepada Direksi yang baru diangkat bertujuan untuk memberikan pengetahuan mengenai Bank, agar dapat memahami tugas dan tanggung jawab sebagai Dewan Komisaris dan proses bisnis Bank yang dilaksanakan oleh Direksi, sehingga dapat bekerja selaras dengan organ lainnya.

Program orientasi Direksi meliputi:

1. Profil Bank (Visi, misi, kode Etik dan struktur organisasi)
2. Kinerja Bank
3. Rencana Bisnis Bank dan Rencana Korporasi
4. Produk dan layanan utama
5. Tata Kelola bank
6. Penerapan Manajemen Risiko
7. Regulasi yang berlaku
8. Hal-hal yang dianggap penting lainnya

The orientation program for newly appointed members of the Board of Directors is designed to provide comprehensive knowledge of the Bank, enabling them to understand their roles and responsibilities as members of the Board of Directors, as well as the Bank's business processes. This ensures alignment and effective collaboration with other corporate organs.

The orientation program for the Board of Directors includes, among others:

1. Bank Profile (Vision, mission, Code of Ethics, and organizational structure)
2. Bank Performance
3. Bank Business Plan and Corporate Plan
4. Key products and services
5. Bank Governance
6. Implementation of Risk Management
7. Applicable regulations
8. Other matters deemed important

Orientasi bagi Dewan Komisaris dilakukan dengan cara:

1. Presentasi dan pemaparan dari Divisi Bisnis dan Divisi *Supporting*
2. Rapat dan pertemuan serta diskusi interaktif dengan pengurus eksisting terkait kinerja, kendala dan solusi serta informasi yang dibutuhkan
3. Melakukan kunjungan ke unit kerja
4. Akses ke *daily report*
5. Mengikuti sertifikasi manajemen risiko
6. Mengikuti seminar atau *workshop* perbankan

Pada tahun 2025 tidak terdapat pengangkatan anggota Direksi baru sehingga program orientasi Direksi tidak dilaksanakan pada tahun 2025.

Induction for the Board of Commissioners is conducted through:

1. Presentations and briefings from the Business and Supporting Divisions
2. Meetings and interactive discussions with existing management regarding performance, constraints, solutions, and required information
3. Site visits to work units
4. Access to daily reports
5. Participation in risk management certification
6. Attendance at banking seminars or workshops

In 2025, there were no appointments of new members of the Board of Directors; therefore, the Director induction program was not conducted in 2025.

Program Pelatihan yang Diikuti Anggota Direksi
Training Programs Attended by Members of the Board of Directors

BSG memiliki komitmen dalam menciptakan SDM yang unggul dan berdaya saing dengan mengadakan program pengembangan kompetensi bagi seluruh insan BSG. Pengembangan kompetensi Direksi merupakan upaya *update knowledge* untuk mendukung pelaksanaan tugas pengawasan dan penasihatan dalam pengelolaan bisnis Bank.

Berikut informasi pengembangan kompetensi bagi Direksi sepanjang tahun 2025:

BSG is committed to creating superior and competitive human capital by organizing competency development programs for all BSG personnel. Competency development for the Board of Directors is a strategy to update knowledge to support the implementation of supervisory and advisory duties in managing the Bank's business.

The following is the information regarding competency development for the Board of Directors throughout 2025:

Nama Name	Jabatan Position	Program yang Diikuti Program Attended	Penyelenggara Organizer	Tempat Place	Waktu Date
Revino M. Pepah	Direktur Utama President Director	*Workshop* Komisi ATM Bersama 2025 ATM Bersama Commission Workshop 2025	Artajasa	Aryaduta Bali Hotel	21–22 Agustus 2025 August 21–22, 2025
		Outlook Ekonomi dan Likuiditas Perbankan 2026 Banking Economic and Liquidity Outlook 2026	Asbanda	Hotel Papandayan Bandung	27 November 2025 November 27, 2025
		Sosialisasi POJK No. 24 Tahun 2025 tentang Pengelolaan Rekening pada Bank Umum Dissemination of POJK No. 24/2025 on Account Management in Commercial Banks	OJK	Hotel Park Hyatt Jakarta	28 November 2025 November 28, 2025
Joubert R.J. Dondokambey	Direktur Umum Director of General Affairs	Program Pemeliharaan Sertifikasi Manajemen Risiko J7 Risk Management Certification Maintenance Program Level 7	BSMR / IRPA	Hotel Intercontinental Jakarta	2 September 2025 September 2, 2025
Machmud Turuis	Direktur Kepatuhan Compliance Director	Program Pemeliharaan Sertifikasi Manajemen Risiko J7 Risk Management Certification Maintenance Program Level 7	BSMR / IRPA	Hotel Intercontinental Jakarta	2 September 2025 September 2, 2025

Nama Name	Jabatan Position	Program yang Diikuti Program Attended	Penyelenggara Organizer	Tempat Place	Waktu Date
Louisa J. Parengkuan	Direktur Operasional Operations Director	UMKM Cerdas, Ekonomi Kuat: Literasi Keuangan dan Digitalisasi Indonesia Maju Smart MSMEs, Strong Economy: Financial Literacy and Digitalization for an Advanced Indonesia	PNM	Grand Sumber Ria Ballroom Gorontalo	21–23 Mei 2025 May 21–23, 2025
		Program Pemeliharaan Sertifikasi Manajemen Risiko J7 Risk Management Certification Maintenance Program Level 7	BSMR / IRPA	Hotel Intercontinental Jakarta	2 September 2025 September 2, 2025
Pius S.L. Batara	Direktur Pemasaran Marketing Director	Seminar Nasional BPDSI (Implementasi Elektronifikasi Transaksi melalui Sistem Pembayaran) BPDSI National Seminar (Implementation of Transaction Electronification through Payment Systems)	Asbanda	Kantor Gubernur Papua	23-24 April 2025 April 23-24, 2025
		Seminar Nasional "Pendalaman Pasar Keuangan dan Penguatan Stabilitas Sistem Keuangan Indonesia melalui CCP" National Seminar on Financial Market Deepening and Financial System Stability through CCP	Bank Indonesia	The Westin Jakarta	4 Agustus 2025 August 4, 2025
		Penguatan BPD SI dalam Implementasi Siskeudes untuk Tata Kelola Keuangan Desa Strengthening BPD SI in Siskeudes Implementation for Village Financial Governance	Asbanda	Royal Ambarrukmo Yogyakarta	8 Agustus 2025 August 8, 2025
		Program Pemeliharaan Sertifikasi Manajemen Risiko J7 Risk Management Certification Maintenance Program Level 7	BSMR / IRPA	Hotel Intercontinental Bali	4 November 2025 November 4, 2025

Kepemilikan Saham Anggota Direksi
Share Ownership of Members of the Board of Directors

Sesuai dengan aturan OJK yang tertera dalam Peraturan OJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum pasal 21 ayat 1 mengenai aspek transparansi Direksi, di mana anggota Direksi wajib mengungkapkan kepemilikan saham yang mencapai 5% atau lebih, baik pada Bank yang bersangkutan maupun pada bank dan perusahaan lain, yang berkedudukan di dalam dan di luar negeri.

In accordance with OJK regulations as stipulated in OJK Regulation Number 17 of 2023 concerning Implementation of Governance for Commercial Banks, Article 21, Paragraph 1 regarding the transparency aspects of the Board of Directors, members of the Board of Directors are required to disclose share ownership of 5% or more, both in the Bank concerned and in other banks and companies, located both domestically and abroad.

Berikut adalah penjabaran kepemilikan saham anggota Direksi BSG hingga akhir tahun 2025:

The following is the breakdown of share ownership of the members of the Board of Directors of BSG as of the end of 2025:

Nama dan Jabatan Name and Position	Kepemilikan Saham BSG (langsung & tidak langsung) BSG Share Ownership (direct & indirect)	Kepemilikan Saham >5% pada Bank Lain Share Ownership >5% in Other Banks	Lembaga Keuangan Non Bank Non-Bank Financial Institutions	Perusahaan Lain Other Companies
Revino M. Pepah Direktur Utama President Director	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
Joubert R.J. Dondokambey Direktur Umum Director of General Affairs	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
Machmud Turuis Direktur Kepatuhan Compliance Director	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
Louisa J. Parengkuan Direktur Operasional Operations Director	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
Pius S.L. Batara Direktur Pemasaran Marketing Director	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil

Rangkap Jabatan Anggota Direksi
Concurrent Positions of Members of the Board of Directors

Sesuai POJK 17/2023, anggota Direksi dilarang merangkap jabatan:

1. Sebagai anggota direksi, anggota dewan komisaris, anggota dewan pengawas syariah, atau pejabat eksekutif pada lembaga keuangan atau perusahaan keuangan baik bank maupun bukan bank;
2. Sebagai anggota direksi, anggota dewan komisaris, anggota dewan pengawas syariah, atau pejabat eksekutif pada lebih dari 1 (satu) lembaga atau perusahaan bukan keuangan, baik yang berkedudukan di dalam maupun di luar negeri;
3. Pada bidang tugas fungsional pada lembaga keuangan bank dan/atau lembaga keuangan bukan bank yang berkedudukan di dalam maupun di luar negeri;
4. Pada jabatan lain yang dapat menimbulkan benturan kepentingan dalam pelaksanaan tugas sebagai anggota Dewan Komisaris; dan/atau
5. Pada jabatan lain sesuai dengan ketentuan peraturan perundang-undangan.

In accordance with POJK 17/2023, members of the Board of Directors are prohibited from holding concurrent positions:

1. As members of the Board of Directors, Board of Commissioners, Sharia Supervisory Board, or executive officers in financial institutions or financial companies, whether banking or non-banking institutions;
2. As members of the Board of Directors, Board of Commissioners, Sharia Supervisory Board, or executive officers in more than one non-financial institution or company, whether domiciled domestically or abroad;
3. In functional positions within banking financial institutions and/or non-bank financial institutions, whether domiciled domestically or abroad;
4. In other positions that may give rise to conflicts of interest in the execution of their duties as members of the Board of Directors; and/or
5. In other positions as restricted by prevailing laws and regulations.

Nama Name	Jabatan Position	Rangkap Jabatan Concurrent Position	Nama Perusahaan/ Instansi Company/ Institution Name	Keterangan Description
Revino M. Pepah	Direktur Utama President Director	Tidak Ada None	Tidak Ada None	-
Joubert R.J. Dondokambey	Direktur Umum General Director	Tidak Ada None	Tidak Ada None	-
Machmud Turuis	Direktur Kepatuhan Compliance Director	Tidak Ada None	Tidak Ada None	-
Louisa J. Parengkuan	Direktur Operasional Operations Director	Tidak Ada None	Tidak Ada None	-
Pius S.L. Batara	Direktur Pemasaran Marketing Director	Tidak Ada None	Tidak Ada None	-

Penilaian Komite Direksi
Assessment of Committees under The Board of Directors

Dalam melaksanakan tugas kepengurusan Bank, Direksi membentuk komite-komite di bawah Direksi sesuai dengan kebutuhan bisnis Bank dan ketentuan regulasi, yang diharapkan dapat menciptakan efektivitas dan efisiensi operasional. Selain itu, dalam penerapan GCG, Direksi memiliki 4 (empat) organ pendukung, yaitu Sekretaris Perusahaan, Divisi Manajemen Risiko, Divisi Kepatuhan, dan Satuan Kerja Audit Internal. Secara keseluruhan Direksi menilai bahwa selama tahun 2025 komite-komite dan organ pendukung tersebut telah menjalankan tugas dan tanggung jawabnya dengan baik dan efektif.

In carrying out its management responsibilities, the Board of Directors establishes committees under its supervision in accordance with the Bank's business needs and regulatory requirements, with the aim of enhancing operational effectiveness and efficiency. In addition, as part of the implementation of Good Corporate Governance (GCG), the Board of Directors is supported by four (4) supporting units, namely the Corporate Secretary, Risk Management Division, Compliance Division, and Internal Audit Unit. Overall, the Board of Directors assesses that throughout 2025, these committees and supporting units have effectively performed their duties and responsibilities.

Direksi dibantu oleh 6 (enam) komite yaitu Komite Kredit, Komite Kebijakan Perkreditan, Komite Manajemen Risiko, *Assets & Liabilities Committee (ALCO),* Komite Manajemen Kepegawaian dan Komite Pengarah Teknologi Informasi,. Direksi secara berkala melakukan penilaian atas efektivitas kinerja Komite-komite di bawah Direksi.

The Board of Directors is supported by six (6) committees, namely the Credit Committee, Credit Policy Committee, Risk Management Committee, Assets and Liabilities Committee (ALCO), Human Capital Management Committee, and Information Technology Steering Committee. The Board of Directors conducts periodic evaluations of the effectiveness of these committees as part of its governance oversight.

No.	Komite Committee	Penilaian Assessment
1.	Komite Kredit Credit Committee	Komite ini bertugas memastikan keputusan kredit diambil secara prudent untuk mencapai target bisnis Bank. Penilaian dilakukan berdasarkan realisasi penyaluran kredit dan kualitas portofolio kredit, melalui laporan dan rekomendasi kepada Direksi. Direksi menilai Komite Kredit telah menjalankan tugasnya dengan baik sepanjang tahun 2025. This Committee ensures that credit decisions are made prudently to achieve the Bank's business targets. The assessment is based on credit disbursement realization and portfolio quality, through reports and recommendations submitted to the Board of Directors. The Board of Directors considers that the Credit Committee performed effectively throughout 2025.
2.	Komite Kebijakan Perkreditan Credit Policy Committee	Komite ini mendukung pemberian kredit yang sehat melalui kebijakan berbasis prinsip kehati-hatian dan pengendalian internal. Penilaian didasarkan pada ketersediaan kebijakan dan keselarasan dengan strategi Bank. Direksi menilai Komite telah menjalankan tugasnya dengan baik sepanjang tahun 2025. This Committee supports sound lending practices through prudent credit policies and internal controls. The assessment is based on the adequacy of policies and alignment with the Bank's strategy through reports and recommendations given to the Board of Directors. The Board of Directors considers that the Committee performed effectively throughout 2025.
3.	Komite Manajemen Risiko Risk Management Committee	Komite ini mendukung efektivitas penerapan manajemen risiko secara terintegrasi. Penilaian didasarkan pada profil risiko dan kualitas eksposur risiko Bank. Direksi menilai Komite telah menjalankan tugasnya dengan baik sepanjang tahun 2025. This Committee supports the effective implementation of integrated risk management. The assessment is based on the Bank's risk profile and quality of risk exposure through reports and recommendations given to the Board of Directors. The Board of Directors considers that the Committee performed effectively throughout 2025.
4.	ALCO Assets and Liabilities Committee (ALCO)	Komite ini bertanggung jawab atas keputusan strategis pengelolaan aset dan liabilitas dengan mempertimbangkan pertumbuhan, keberlanjutan, dan profitabilitas. Penilaian dilakukan berdasarkan pengelolaan likuiditas dan treasury yang prudent. Direksi menilai ALCO telah menjalankan tugasnya dengan baik sepanjang tahun 2025. This Committee is responsible for strategic decisions related to asset and liability management, considering growth, sustainability, and profitability. The assessment is based on prudent liquidity and treasury management through reports and recommendations given to the Board of Directors. The Board of Directors considers that ALCO performed effectively throughout 2025.
5.	Komite Manajemen Kepegawaian Human Capital Management Committee	Komite ini menangani keputusan strategis di bidang *Human Capital*. Penilaian didasarkan pada peningkatan produktivitas pegawai. Direksi menilai Komite telah menjalankan tugasnya dengan baik sepanjang tahun 2025. This Committee addresses strategic decisions in Human Capital management. The assessment is based on employee productivity improvement through reports and recommendations given to the Board of Directors. The Board of Directors considers that the Committee performed effectively throughout 2025.
6.	Komite Pengarah Teknologi Informasi Information Technology Steering Committee	Komite ini membantu Direksi dalam pengawasan dan pengembangan TI. Penilaian dilakukan berdasarkan peningkatan keandalan dan keamanan TI. Direksi menilai Komite telah mendukung implementasi TI sesuai rencana kerja 2025. This Committee supports the Board of Directors in overseeing and directing IT implementation. The assessment is based on improvements in IT reliability and security through reports and recommendations given to the Board of Directors. The Board of Directors considers that the Committee has effectively supported IT implementation in line with the 2025 work plan.

Pengelolaan Benturan Kepentingan Direksi
Management of Conflicts of Interest of the Board of Directors

Dalam rangka penerapan prinsip tata kelola perusahaan yang baik (*Good Corporate Governance*), Bank menetapkan bahwa setiap anggota Direksi wajib menghindari terjadinya benturan kepentingan dalam pengambilan keputusan. Dalam hal terdapat benturan kepentingan, anggota Direksi yang bersangkutan dilarang mengambil keputusan yang berpotensi merugikan atau mengurangi keuntungan Bank, serta wajib mengungkapkan secara transparan kondisi benturan kepentingan tersebut dalam setiap proses pengambilan keputusan.

Lebih lanjut, terhadap setiap perbuatan hukum berupa transaksi yang mengandung benturan kepentingan antara kepentingan ekonomis pribadi anggota Direksi dengan kepentingan Bank, pelaksanaannya harus memperoleh persetujuan Rapat Umum Pemegang Saham (RUPS). Persetujuan tersebut diberikan berdasarkan keputusan suara terbanyak dari pemegang saham yang tidak memiliki benturan kepentingan, sebagai bentuk perlindungan terhadap kepentingan Bank dan seluruh pemangku kepentingan.

In implementing Good Corporate Governance (GCG) principles, the Bank requires each member of the Board of Directors to avoid any conflicts of interest in decision-making processes. In the event of a conflict of interest, the concerned member of the Board of Directors is prohibited from participating in decision-making that may potentially harm or reduce the Bank's interests and is required to disclose such conflict transparently in the relevant decision-making process.

Furthermore, any legal action in the form of transactions involving conflicts of interest between the personal economic interests of members of the Board of Directors and the interests of the Bank must obtain prior approval from the General Meeting of Shareholders (GMS). Such approval is granted based on the majority vote of shareholders who do not have a conflict of interest, as a safeguard to protect the interests of the Bank and all stakeholders.

Rapat Dewan Komisaris, Direksi, dan Rapat Gabungan
Meetings of the Board of Commissioners, Meetings of the Board of Directors, and Joint Meetings

Rapat Dewan Komisaris
Meetings of the Board of Commissioners

Kebijakan Rapat Dewan Komisaris dalam ketentuan tata kelola mengatur antara lain:

1. Rapat Internal Dewan Komisaris diselenggarakan secara berkala paling sedikit 1 (satu) kali dalam 2 (dua) bulan.
2. Rapat diselenggarakan jika dihadiri mayoritas anggota Dewan Komisaris (lebih dari 50%).
3. Rapat wajib dihadiri oleh seluruh anggota Dewan Komisaris secara fisik paling sedit 2 (dua) kali dalam setahun.
4. Komisaris Utama atau Dewan Komisaris lainnya menyampaikan undangan dan agenda rapat dengan sarana apapun dalam waktu 3 (tiga) hari kalender sebelum rapat tersebut dan dalam waktu yang lebih singkat dalam keadaan yang mendesak.
5. Prosedur pembahasan masalah dan pengambilan keputusan:
    a. Semua keputusan harus berdasarkan itikad baik, pertimbangan rasional dan telah melalui investigasi mendalam terhadap berbagai hal-hal yang relevan, informasi yang cukup dan bebas dari benturan kepentingan serta dibuat secara independen oleh masing-masing anggota Dewan Komisaris.
    b. Keputusan rapat Dewan Komisaris harus diambil berdasarkan mustawarah untuk mufakat.
    c. Segala keputusan bersifat mengikat bagi seluruh anggota Dewan Komisaris.
    d. Untuk menjaga independensi dan objektivitas, setiap anggota Dewan Komisaris yang memiliki benturan kepentingan diharuskan untuk tidak ikut serta dalam pemberian suara untuk pengambilan keputusan. Hal tersebut harus dicatat dalam risalah rapat.
    e. Perbedaan pendapat yang terjadi dalam rapat Dewan Komisaris wajib dicantumkan secara jelas dalam risalah rapat beserta alasan perbedaan pendapat.

The meeting policy for the Board of Commissioners under the governance provisions regulates, among others:

1. Internal Meetings of the Board of Commissioners are held periodically at least once every 2 (two) months.
2. Meetings are held if attended by a majority of the members of the Board of Commissioners (more than 50%).
3. Meetings must be attended by all members of the Board of Commissioners physically at least 2 (two) times a year.
4. The President Commissioner or other members of the Board of Commissioners shall deliver the invitation and meeting agenda through any means within 3 (three) calendar days before the meeting, or within a shorter period in urgent circumstances.
5. Procedures for issue discussion and decision-making:
    a. All decisions must be based on good faith, rational consideration, and thorough investigation of relevant matters, sufficient information, and freedom from conflicts of interest, and must be made independently by each member of the Board of Commissioners.
    b. Meeting resolutions must be made based on deliberation to reach a consensus.
    c. All decisions are binding on all members of the Board of Commissioners.
    d. To maintain independence and objectivity, any member of the Board of Commissioners who has a conflict of interest is required to refrain from voting in the decision-making process. Such instances must be recorded in the minutes of the meeting.
    e. Any differences of opinion occurring during the meeting must be clearly stated in the minutes of the meeting along with the reasons for such differences.

Frekuensi Kehadiran, Jadwal dan Agenda Rapat Dewan Komisaris
Meeting Attendance, Schedule, and Agenda of the Board of Commissioners

Tanggal Rapat Meeting Date	Agenda Rapat Meeting Agenda	RML	MRMK	SSM	DA	JIK
8 September 2025 September 8, 2025	Perkembangan penanganan perpindahan RKUD Kota Gorontalo; Lain-lain Progress on the transfer handling of Gorontalo City RKUD; Others	√	√	√	√	√
6 Oktober 2025 October 6, 2025	Perkembangan penanganan *fraud* BSG; Lain-lain Progress on handling BSG fraud cases; Others	√	√	√	√	√
16 Oktober 2025 October 16, 2025	Perkembangan kerja sama pemotongan pinjaman dari BTN ke BSG; Lain-lain Progress on loan deduction cooperation from BTN to BSG; Others	√	√	√	√	√
14 November 2025 November 14, 2025	Pembahasan ketentuan batas kewenangan Direksi; Lain-lain Discussion on limits of authority of the Board of Directors; Others	√	√	√	√	√
	Jumlah Rapat Total Meetings	**4**	**4**	**4**	**4**	**4**
	Jumlah Kehadiran Total Attendance	**4**	**4**	**4**	**4**	**4**
	Persentase Kehadiran Attendance Rate	**100%**	**100%**	**100%**	**100%**	**100%**

* Rapat Dewan Komisaris dilaksanakan setelah telah dinyatakan kompeten oleh OJK dalam Penilaian Kemampuan dan Kepatutan (PKK).
Board of Commissioners meetings were conducted after all members had been declared fit and proper by the OJK through the Fit and Proper Test

* Glosarium Rapat Dewan Komisaris
Glossary of Board of Commissioners Meetings
RML = Ramoy Markus Thimotius Luntungan
MRMK = Max R.M. Kembuan
SSM = Sam Sachrul Mamonto
DA = Djafar Alkatiri
JIK = Jaclyn Ivana Koloay

Kehadiran penuh mencerminkan komitmen yang kuat dan pengawasan aktif dari Dewan Komisaris.

Full attendance reflects strong commitment and active oversight by the Board of Commissioners.

Rapat Direksi
Meetings of the Board of Directors

Kebijakan Rapat Dewan Komisaris dalam ketentuan tata kelola mengatur antara lain:

1. Rapat Internal Direksi diselenggarakan secara berkala paling sedikit 1 (satu) kali setiap bulan.
2. Rapat diselenggarakan jika dihadiri mayoritas anggota Direksi (lebih dari 50%).
3. Setiap kebijakan dan keputusan strategis wajib diputuskan melalui rapat Direksi dengan memperhatikan pengawasan sesuai tugas dan tanggung jawab Dewan Komisaris.
4. Pengambilan keputusan Direksi melalui rapat Direksi sebagaimana dimaksud wajib terlebih dahulu dilakukan berdasarkan musyawarah untuk mufakat.
5. Strategis artinya hal-hal yang diputuskan dengan memerlukan diterbitkannya surat keputusan Direksi atau memo Direksi yang berdampak pada semua unit Kerja.
6. Perbedaan pendapat berserta alasan perbedaan pendapat tersebut dicantumkan dalam risalah rapat.
7. Prosedur pembahasan masalah dan pengambilan keputusan:
   a. Semua keputusan Direksi harus berdasarkan itikad baik, pertimbangan rasional dan telah melalui investigasi mendalam terhadap berbagai hal-hal yan relevan, informasi yang cukup dan bebas dari benturan kepentingan serta dibuat secara independen oleh masing-masing Direktur.
   b. Untuk menjaga independensi dan objektivitas, setiap Direktur yang memiliki benturan kepentingan dalam suatu transaksi atau kontrak tersebut, kecuali jika rapat Direksi menentukan lain. Kenyataan tesebut harus dicatat dalam risalah rapat.

The meeting policy of the Board of Directors under the governance provisions regulates, among others:

1. Internal Meetings of the Board of Directors are held periodically at least once every month.
2. Meetings are held if attended by a majority of the members of the Board of Directors (more than 50%).
3. Every policy and strategic decision must be decided through a meeting of the Board of Directors, with due regard to supervision in accordance with the duties and responsibilities of the Board of Commissioners.
4. Decision-making by the Board of Directors through the aforementioned meetings of the Board of Directors must first be conducted based on deliberation to reach a consensus.
5. Strategic means matters decided that require the issuance of a decree of the Board of Directors or a Board of Directors memo that impacts all Work Units.
6. Dissenting opinions along with the reasons for such differences of opinion are recorded in the minutes of the meeting.
7. Procedures for issue discussion and decision-making:
   a. All decisions of the Board of Directors must be based on good faith, rational consideration, and thorough investigation of relevant matters, sufficient information, and freedom from conflicts of interest, and must be made independently by each Director.
   b. To maintain independence and objectivity, any Director who has a conflict of interest in a transaction or contract shall refrain from participating, unless the meeting of the Board of Directors determines otherwise. Such a fact must be recorded in the minutes of the meeting.

Frekuensi Kehadiran, Jadwal dan Agenda Rapat Direksi
Meeting Frequency, Attendance, Schedule, and Agenda of the Board of Directors

No.	Tanggal Rapat Meeting Date	Agenda Rapat Meeting Agenda	RMP	JRJD	MT	LJP	PSLB
1.	20 Januari 2025 January 20, 2025	Kinerja BSG, Laporan Keuangan Desember 2024, *Management Letter* KAP, Tindak Lanjut Temuan BPK, Literasi dan Inklusi Keuangan BSG performance, December 2024 financial statements, KAP management letter, follow-up on audit findings, financial literacy and inclusion	√	√	√	√	√
2.	24 Februari 2025 February 24, 2025	Kinerja BSG, Tunjangan Khusus, KPR MLT BSG, Relokasi ATM BSG performance, special allowances, BSG MLT mortgage, ATM relocation	√	√	√	√	√
3.	28 April 2025 April 28, 2025	Insentif Pegawai, Kredit Sindikasi, Efisiensi Biaya, Relokasi KCP Mangga Dua Employee incentives, syndicated loans, cost efficiency, Mangga Dua sub-branch relocation	√	√	√	√	√
4.	28 April 2025 April 28, 2025	Mutasi Pegawai BSG Employee rotation	√	√	√	√	√
5.	17 Juni 2025 June 17, 2025	Kinerja BSG, Revisi RBB 2025, Kredit Konsumer & Komersial, Kinerja Pegawai BSG performance, revision of 2025 business plan, consumer & commercial loans, employee performance	√	√	√	√	√
6.	30 Juni 2025 June 30, 2025	Permasalahan di Cabang Jakarta Issues at Jakarta Branch	√	√	√	x	√
7.	5 Juli 2025 July 5, 2025	Mutasi Pegawai BSG Employee rotation	√	√	√	√	√
8.	15 Agustus 2025 August 15, 2025	Kinerja BSG per Juli 2025, Kebijakan Rekening Dorman, Produk Bunaken *Extra* BSG performance as of July 2025, dormant account policy, Bunaken Extra savings product	√	√	√	√	√
9.	30 September 2025 September 30, 2025	Kebijakan Umum Direksi Board of Directors general policy discussion	√	√	√	√	√
10.	22 Oktober 2025 October 22, 2025	RBB 2026–2028 Bank Business Plan 2026–2028	√	√	√	√	√
11.	28 Oktober 2025 October 28, 2025	Kinerja BSG, CASA, Promo Kredit BSG performance, CASA improvement, loan promotion	√	x	√	√	√
12.	17 November 2025 November 17, 2025	Mutasi Pegawai BSG Employee rotation	√	√	√	x	√
		Jumlah Rapat Total Meetings	**12**	**12**	**12**	**12**	**12**
		Jumlah Kehadiran Total Attendance	**12**	**11**	**12**	**10**	**12**
		Persentase Kehadiran Attendance Rate	**100%**	**91,7%**	**100%**	**83,3%**	**100%**

* Glosarium Rapat Direksi
Glossary of Board of Directors Meetings
RMP = Revino M. Pepah
JRKD= Joubert R.J. Dondokambey
MT = Machmud Turuis
LJP = Louisa J. Parengkuan
PSLB = Pius S.L. Batara

Tingkat kehadiran yang tinggi mencerminkan komitmen yang kuat dan partisipasi aktif Direksi dalam mengawasi hal-hal strategis dan operasional Bank.

The high attendance rate reflects strong commitment and active participation of the Board of Directors in overseeing the Bank's strategic and operational matters.

Rapat Gabungan Dewan Komisaris dan Direksi
Joint Meetings of the Board of Commissioners and the Board of Directors

Kebijakan Rapat Dewan Komisaris dalam ketentuan tata kelola mengatur antara lain:

1. Direksi wajib menyelenggarakan rapat Direksi bersama Dewan Komisaris secara berkala paling sedikit 1 (satu) kali dalam 4 (empat) bulan.
2. Yang dimaksud dengan "rapat Direksi bersama Dewan Komisaris"' adalah rapat Direksi bersama Dewan Komisaris antara lain dalam rangka Direksi memohon arahan atau petunjuk, atau melaporkan jalan pengurusan bank kepada Dewan Komisaris.

The meeting policy of the Board of Commissioners under the governance provisions regulates, among others:

1. The Board of Directors is balance-obligated to hold joint meetings with the Board of Commissioners periodically, at least once every 4 (four) months.
2. "Joint meetings of the Board of Directors and the Board of Commissioners" refers to meetings between the Board of Directors and the Board of Commissioners, including those for the purpose of the Board of Directors requesting advice or instructions, or reporting on the management of the bank to the Board of Commissioners.

Pertemuan bersama ini berfungsi sebagai forum tata kelola utama untuk memastikan keselarasan arah strategis, memperkuat pengawasan, dan mendorong keterlibatan konstruktif antara Dewan Komisaris dan Direksi dalam mendukung pertumbuhan berkelanjutan Bank.

These joint meetings serve as a key governance forum to ensure alignment of strategic direction, strengthen oversight, and foster constructive engagement between the Board of Commissioners and the Board of Directors in supporting the Bank's sustainable growth.

Frekuensi Kehadiran, Jadwal dan Agenda Rapat Gabungan
Joint Meeting Frequency, Attendance, Schedule, and Agenda

No.	Tanggal Rapat Meeting Date	Agenda Rapat Meeting Agenda	RML	MRMK	SSM	DA	JIK
1.	12 Februari 2025 February 12, 2025	Kinerja & performance keuangan Jan–Feb 2025; RBB 2025; strategi efisiensi & *profit*; materi RUPS; lain-lain Financial performance Jan–Feb 2025; 2025 Business Plan; efficiency & profitability strategy; GMS materials; others	-	√	-	-	-
2.	17 Maret 2025 March 17, 2025	Kinerja Februari-Maret 2025; materi RUPS; lain-lain Financial performance February–March 2025; GMS materials; others	-	√	-	-	-
3.	24 Maret 2025 March 24, 2025	Tindak lanjut rekomendasi OJK; lain-lain Follow-up on OJK recommendations; others	-	√	-	-	-
4.	8 September 2025 September 8, 2025	Pembebanan JASPRO, KESPEG & Tantiem 2025; lain-lain Allocation of JASPRO, employee welfare & tantiem 2025; others	√	√	√	√	√
5.	9 September 2025 September 9, 2025	Kinerja keuangan; kredit & NPL; produk; mutasi; *fraud*; media; rekomendasi OJK; APU-PPT; RUPS LB; perlindungan konsumen; lain-lain Financial performance; loans & NPL; products; employee rotation; fraud; media issues; OJK recommendations; AML-CFT; EGMS; consumer protection; others	√	√	√	√	√
6.	11 September 2025 September 11, 2025	Perpindahan RKUD Kota Gorontalo Transfer of Gorontalo City RKUD	√	√	√	√	√
7.	16 Oktober 2025 October 16, 2025	Evaluasi kinerja keuangan; BNO; lain-lain Financial performance evaluation; BNO; others	x	√	√	√	x

	EHS	MVPP	FK	BM	RMP	JRJD	MT	LJP	PSLB
	√	√	√	√	√	√	√	√	√
	√	√	√	√	√	√	√	√	x
	√	√	√	√	√	√	√	√	x
	-	-	-	-	√	√	√	√	√
	-	-	-	-	√	√	√	√	√
	-	-	-	-	√	√	√	√	√
	-	-	-	-	√	x	x	√	√

No.	Tanggal Rapat Meeting Date	Agenda Rapat Meeting Agenda	RML	MRMK	SSM	DA	JIK
8.	29 Oktober 2025 October 29, 2025	RKUD Gorontalo; tindak lanjut OJK Gorontalo RKUD; OJK follow-up	√	√	√	√	√
9.	11 November 2025 November 11, 2025	Kredit; DPK; aset; laba; rasio; lain-lain Loans; deposits; assets; profit; ratios; others	√	√	√	x	√
10.	12 Desember 2025 December 12, 2025	Laporan keuangan; evaluasi bisnis; hapus buku; GCG & SDM; GCG terintegrasi; lain-lain Financial report; business evaluation; write-off plan; governance & HR; integrated governance; others	√	√	√	x	√
	Jumlah Rapat Total Meetings		**7**	**10**	**7**	**7**	**7**
	Jumlah Kehadiran Total Attendance		**6**	**10**	**7**	**5**	**6**
	Persentase Kehadiran Attendance Rate		**85,7%**	**100%**	**100%**	**71,4%**	**85,7%**

* Glosarium Rapat Gabungan Dewan Komisaris dan Direksi
Glossary of Board of Commissioners and Board of Directors Join Meetings
RML = Ramoy Markus Thimotius Luntungan
MRMK = Max R.M. Kembuan
SSM = Sam Sachrul Mamonto
DA = Djafar Alkatiri
JIK = Jaclyn Ivana Koloay
RMP = Revino M. Pepah
JRKD= Joubert R.J. Dondokambey
MT = Machmud Turuis
LJP = Louisa J. Parengkuan
PSLB = Pius S.L. Batara

Tingginya frekuensi dan kehadiran mayoritas dalam pertemuan bersama mencerminkan koordinasi yang efektif, keselarasan arah strategis, dan pengawasan yang kuat antara Dewan Komisaris dan Direksi.

The high frequency and strong attendance in joint meetings reflect effective coordination, alignment of strategic direction, and robust oversight between the Board of Commissioners and the Board of Directors.

	EHS	MVPP	FK	BM	RMP	JRJD	MT	LJP	PSLB
	-	-	-	-	√	√	√	√	√
	-	-	-	-	√	x	√	√	x
	-	-	-	-	√	√	√	√	√
	3	3	3	3	10	10	10	10	10
	3	3	3	3	10	8	9	10	7
	100%	100%	100%	100%	100%	80%	90%	100%	70%

Hubungan Afiliasi Dewan Komisaris, Direksi dan Pemegang Saham Pengendali
Affiliation of the Board of Commissioners, Board of Directors, and Controlling Shareholders

Hubungan Afiliasi Dewan Komisaris
Affiliation of the Board of Commissioners

Kriteria hubungan afiliasi antara Dewan Komisaris, Direksi dan Pemegang Saham Pengendali meliputi:

1. Hubungan afiliasi antara anggota Dewan Komisaris dengan anggota Dewan Komisaris lainnya.
2. Hubungan afiliasi antara anggota Dewan Komisaris dengan Direksi.
3. Hubungan afiliasi antara anggota Dewan Komisaris dengan Pemegang Saham Utama dan/atau pengendali.

Hubungan afiliasi antara anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali, dapat dilihat sebagaimana tabel di bawah ini:

The criteria for affiliations between the Board of Commissioners, Board of Directors, and Controlling Shareholders include:

1. Affiliations between members of the Board of Commissioners.
2. Affiliations between members of the Board of Commissioners and the Board of Directors.
3. Affiliations between members of the Board of Commissioners and Majority and/or Controlling Shareholders.

The affiliations between the members of the Board of Commissioners, Board of Directors, and Controlling Shareholders are presented in the table below:

Nama Name	Jabatan Position	Hubungan Keuangan Dengan Financial Relationship with			Hubungan Keluarga Dengan Familial Relationship with		
		Dewan Komisaris Board of Commissioners	Direksi Board of Directors	PSP Controlling Shareholders	Dewan Komisaris Board of Commissioners	Direksi Board of Directors	PSP Controlling Shareholders
Ramoy Markus Thimotius Luntungan	Komisaris Utama President Commissioner	Tidak Ada None	Tidak Ada None	Tidak Ada None	Tidak Ada None	Tidak Ada None	Tidak Ada None
Max R.M. Kembuan	Komisaris Commissioner	Tidak Ada None	Tidak Ada None	Tidak Ada None	Tidak Ada None	Tidak Ada None	Tidak Ada None
Sam Sachrul Mamonto	Komisaris Independen Independent Commissioner	Tidak Ada None	Tidak Ada None	Tidak Ada None	Tidak Ada None	Tidak Ada None	Tidak Ada None
Djafar Alkatiri	Komisaris Independen Independent Commissioner	Tidak Ada None	Tidak Ada None	Tidak Ada None	Tidak Ada None	Tidak Ada None	Tidak Ada None
Jaclyn Ivana Koloay	Komisaris Independen Independent Commissioner	Tidak Ada None	Tidak Ada None	Tidak Ada None	Tidak Ada None	Tidak Ada None	Tidak Ada None

Hubungan Afiliasi Direksi
Affiliation of the Board of Directors

Direksi senantiasa bertindak independen, dalam arti tidak mempunyai benturan kepentingan yang dapat mengganggu kemampuannya untuk melaksanakan tugas secara mandiri dan kritis, baik dalam hubungan satu sama lain maupun hubungan terhadap Dewan Komisaris. Direksi tidak memiliki hubungan keuangan, hubungan kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan anggota Dewan Komisaris lainnya, Direksi dan/atau Pemegang Saham Pengendali atau hubungan dengan Bank, sehingga dapat melaksanakan tugas dan tanggung jawabnya secara independen.

Kriteria hubungan afiliasi antara Dewan Komisaris, Direksi dan Pemegang Saham Pengendali meliputi:

1. Hubungan afiliasi antara anggota Dewan Komisaris dengan anggota Dewan Komisaris lainnya.
2. Hubungan afiliasi antara anggota Dewan Komisaris dengan Direksi.
3. Hubungan afiliasi antara anggota Dewan Komisaris dengan Pemegang Saham Utama dan/atau pengendali.

Hubungan afiliasi antara anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali, dapat dilihat sebagaimana tabel di bawah ini:

The Board of Directors consistently acts independently, ensuring no conflicts of interest that could impair their ability to perform duties objectively and critically, both in their relationships with one another and with the Board of Commissioners. The Board of Directors maintains no financial, management, or share ownership relationships, nor any family ties with members of the Board of Commissioners, other Directors, and/or Controlling Shareholders, or any relationship with the Bank that could compromise their ability to carry out their duties and responsibilities independently.

The criteria for affiliation between the Board of Commissioners, the Board of Directors, and the Controlling Shareholders include:

1. Affiliations between members of the Board of Commissioners.
2. Affiliations between members of the Board of Commissioners and the Board of Directors.
3. Affiliations between members of the Board of Commissioners and Majority and/or Controlling Shareholders.

The affiliations between members of the Board of Commissioners, the Board of Directors, and the Controlling Shareholders are presented in the table below:

Nama Name	Jabatan Position	Hubungan Keuangan Dengan Financial Relationship with			Hubungan Keluarga Dengan Familial Relationship with		
		Dewan Komisaris Board of Commissioners	Direksi Board of Directors	PSP Controlling Shareholders	Dewan Komisaris Board of Commissioners	Direksi Board of Directors	PSP Controlling Shareholders
Revino M. Pepah	Direktur Utama President Director	Tidak Ada None	Tidak Ada None	Tidak Ada None	Tidak Ada None	Tidak Ada None	Tidak Ada None
Joubert R.J. Dondokambey	Direktur Umum General Director	Tidak Ada None	Tidak Ada None	Tidak Ada None	Tidak Ada None	Tidak Ada None	Tidak Ada None
Machmud Turuis	Direktur Kepatuhan Compliance Director	Tidak Ada None	Tidak Ada None	Tidak Ada None	Tidak Ada None	Tidak Ada None	Tidak Ada None
Louisa J. Parengkuan	Direktur Operasional Operations Director	Tidak Ada None	Tidak Ada None	Tidak Ada None	Tidak Ada None	Tidak Ada None	Tidak Ada None
Pius S.L. Batara	Direktur Pemasaran Marketing Director	Tidak Ada None	Tidak Ada None	Tidak Ada None	Tidak Ada None	Tidak Ada None	Tidak Ada None

Keberagaman Komposisi Dewan Komisaris dan Direksi
Diversity in the Composition of the Board of Commissioners and Board of Directors

Keberagaman Komposisi Anggota Dewan Komisaris
Diversity in the Composition of the Board of Commissioners

Keberagaman latar belakang pendidikan, usia, pengalaman profesional, jenis kelamin, dan independensi Dewan Komisaris meningkatkan kualitas pengawasan dan pengambilan keputusan, mendukung perspektif yang seimbang, dan memperkuat implementasi tata kelola perusahaan yang baik untuk memastikan pertumbuhan berkelanjutan Bank.

The diversity in educational background, age, professional experience, gender, and independence of the Board of Commissioners enhances the quality of oversight and decision-making, supports balanced perspectives, and strengthens the implementation of good corporate governance to ensure the Bank's sustainable growth.

Aspek Keberagaman Diversity Aspect	Realisasi Realization
Pendidikan Education	Anggora Dewan Komisaris memiliki jenjang pendidikan yang beragam mulai dari sarjana sampai dengan doktoral di bidang ilmu politik. Members of the Board of Commissioners hold diverse educational backgrounds, ranging from bachelor's degrees to doctoral degrees in political science.
Usia Age	Anggota Dewan Komisaris memiliki usia yang beragam mulai dari 44 tahun sampai dengan 75 tahun. Members of the Board of Commissioners vary in age, ranging from 44 to 75 years old.
Pengalaman Kerja Professional Experience	Anggota Dewan Komisaris memiliki pengalaman kerja beragam antara lain berasal dari profesional pada perbankan maupun lembaga keuangan dan pejabat pemerintahan. Members of the Board of Commissioners possess diverse professional experience, including backgrounds as banking and financial institution professionals, as well as government officials.
Jenis Kelamin Gender	Terdapat 1 (satu) orang berjenis kelamin perempuan dan 4 (empat) orang berjenis kelamin laki-laki. The composition includes 1 (one) female member and 4 (four) male members.
Independensi Independence	Anggota Dewan Komisaris merupakan pihak independen terhadap Pemegang Saham Pengendali. Members of the Board of Commissioners are independent parties with respect to the Controlling Shareholders.

Keberagaman Komposisi Anggota Direksi
Diversity in the Composition of the Board of Directors

Keberagaman latar belakang pendidikan, pengalaman profesional, usia, jenis kelamin, dan independensi Direksi memperkuat pelaksanaan strategis, meningkatkan kualitas pengambilan keputusan, dan mendukung kemampuan Bank untuk merespons dinamika bisnis secara efektif sambil mempertahankan tata kelola perusahaan yang baik.

The diversity in educational background, professional experience, age, gender, and independence of the Board of Directors strengthens strategic execution, enhances the quality of decision-making, and supports the Bank's ability to respond effectively to business dynamics while maintaining sound corporate governance.

Aspek Keberagaman Diversity Aspect	Realisasi Realization
Pendidikan Education	Anggora Direksi memiliki jenjang pendidikan yang beragam mulai dari sarjana sampai dengan magister di bidang ekonomi dan manajemen. Members of the Board of Directors hold diverse educational backgrounds, ranging from bachelor's to master's degrees in economics and management.
Usia Age	Anggota Direksi memiliki usia yang beragam mulai dari 56 tahun sampai dengan 61 tahun. Members of the Board of Directors vary in age, ranging from 56 to 61 years old.
Pengalaman Kerja Professional Experience	Anggota Direksi memiliki pengalaman kerja berasal dari profesional pada perbankan. Members of the Board of Directors possess professional work experience within the banking industry.
Jenis Kelamin Gender	Terdapat 1 (satu) orang berjenis kelamin perempuan dan 4 (empat) orang berjenis kelamin laki-laki. The composition includes 1 (one) female member and 4 (four) male members.
Independensi Independence	Anggota Direksi merupakan pihak independen terhadap Pemegang Saham Pengendali. Members of the Board of Directors are independent parties with respect to the Controlling Shareholders.

Penilaian Kinerja Dewan Komisaris dan Direksi
Performance Assessment of the Board of Commissioners and Board of Directors

Penilaian Kinerja Dewan Komisaris
Performance Evaluation of the Board of Commissioners

Evaluasi kinerja Dewan Komisaris dilakukan Pemegang Saham melalui RUPS. Secara umum, kinerja Dewan Komisaris ditentukan berdasarkan tugas kewajiban yang tercantum dalam peraturan perundang-undangan yang berlaku dan anggaran dasar maupun amanat Pemegang Saham. Kriteria evaluasi Dewan Komisaris diantaranya sebagai berikut:

1. Kontribusi dalam proses pengawasan bank;
2. Keterlibatan dalam penugasan-penugasan tertentu;
3. Komitmen dalam memajukan keperntingan bank;
4. Ketaatan terhadap peraturan perundang-undangan yang berlaku dan kebijakan bank.

The performance evaluation of the Board of Commissioners is conducted by the Shareholders through the GMS. In general, the performance of the Board of Commissioners is determined based on the duties and obligations stipulated in the prevailing laws and regulations, the Articles of Association, and the mandates of the Shareholders. The evaluation criteria for the Board of Commissioners include the following:

1. Contribution to the bank's oversight process;
2. Involvement in specific assignments;
3. Commitment to advancing the bank's interests;
4. Compliance with prevailing laws, regulations, and bank policies.

Prosedur Pelaksanaan Penilaian Kinerja Dewan Komisaris

1. Penilaian kinerja Dewan Komisaris dilakukan 1 (satu) kali dalam satu tahun setiap akhir tahun buku baik secara kolektif kolegial maupun individu;
2. Penilaian kinerja menjadi dasar pertimbangan dalam pemberian remunerasi khususnya tantiem;
3. Mekanisme dan Indikator penilaian kinerja Dewan Komisaris diatur dalam Pedoman dan Tata Tertib Kerja Komite Nominasi dan Remunerasi.

Procedures for the Performance Assessment of the Board of Commissioners

1. The performance evaluation of the Board of Commissioners is conducted once a year at the end of each fiscal year, both on a collective and individual basis;
2. The performance evaluation serves as a basis for consideration in providing remuneration, particularly tantiem (performance bonuses);
3. The mechanisms and indicators for the performance evaluation of the Board of Commissioners are regulated in the Charters and Work Guidelines of the Nomination and Remuneration Committee.

Pihak yang Melakukan Penilaian

Pihak yang melakukan penilaian atas kinerja Dewan Komisaris adalah Pemegang Saham dalam Rapat Umum Pemegang Saham Tahunan.

Evaluating Parties

The parties responsible for evaluating the performance of the Board of Commissioners are the Shareholders during the Annual General Meeting of Shareholders (AGMS).

Hasil Penilaian Kinerja Direksi

Berdasarkan keputusan RUPS Tahunan Tahun Buku 2024 yang diselenggarakan pada tanggal 9 April 2025 Pemegang Saham telah menyetujui Laporan Tahunan mengenai jalannya Bank selama tahun buku 2024, termasuk di dalamnya adalah mengenai laporan pertanggungjawaban pengawasan Bank yang dilakukan oleh Dewan Komisaris. Persetujuan pertanggungjawaban pengawasan Dewan Komisaris oleh Pemegang Saham tersebut menunjukkan bahwa kriteria kinerja Dewan Komisaris telah terpenuhi dan Pemegang Saham dapat menerima laporan kinerja Dewan Komisaris.

Results of the Performance Evaluation of the Board of Commissioners

Based on the resolution of the AGMS for Financial Year 2024 held on 9 April 2025, the Shareholders approved the Annual Report on the Bank's operations during 2024, including the supervisory accountability report of the Board of Commissioners. Such approval indicates that the performance criteria of the Board of Commissioners have been fulfilled and that the Shareholders have accepted the performance report of the Board of Commissioners.

Penilaian Kinerja Direksi
Performance Assessment of the Board of Directors

Evaluasi kinerja Direksi dilakukan oleh Dewan Komisaris dan melalui RUPS diantaranya sebagai berikut:

1. Evaluasi pelaksanan tata kelola, manajemen risiko dan kepatuhan secara terintegrasi serta kebijakan strategis bank, sesuai dengab ketentuan peraturan perundang-undangan, anggaran dasar dan atau keputusan RUPS.
2. Evaluasi pertanggungjawaban Direksi dan memberikan arahan perbaikan atas penerapan kebijakan secara berkala.
3. Evaluasi terhadap hasil penilaian sendiri atas penerapan tata kelola.
4. Evaluasi untuk memastikan pengendalian internal dan kaji ulang yang memadai.

The performance evaluation of the Board of Directors is conducted by the Board of Commissioners and through the GMS as follows:

1. Evaluation of the implementation of integrated governance, risk management, and compliance, as well as the bank's strategic policies, in accordance with the provisions of laws and regulations, the Articles of Association, and/or GMS resolutions.
2. Evaluation of the Board of Directors' accountability and providing guidance for improvements in policy implementation on a periodic basis.
3. Evaluation of self-assessment results regarding governance implementation.
4. Evaluation to ensure adequate internal controls and reviews.

Prosedur Pelaksanaan Penilaian Kinerja Direksi

1. Penilaian kinerja Direksi dilakukan 1 (satu) kali dalam satu tahun setiap akhir tahun buku baik secara kolektif kolegial maupun individu.
2. Penilaian kinerja menjadi dasar pertimbangan dalam pemberian remunerasi khususnya tantiem.
3. Mekanisme dan Indikator penilaian kinerja Direksi diatur dalam Pedoman dan Tata Tertib Kerja Komite Nominasi dan Remunerasi.

Hasil penilaian Direksi yang dilakukan oleh Dewan Komisaris, tersebut disampaikan kepada Pemegang Saham, untuk diputuskan di dalam Rapat Umum Pemegang Saham Tahunan.

Procedures for the Performance Assessment of the Board of Directors

1. The performance evaluation of the Board of Directors is conducted once a year at the end of each fiscal year, both on a collective and individual basis.
2. The performance evaluation serves as a basis for consideration in providing remuneration, particularly tantiem.
3. The mechanisms and indicators for the performance evaluation of the Board of Directors are regulated in the Charters and Work Guidelines of the Nomination and Remuneration Committee.

The results of the Board of Directors' evaluation conducted by the Board of Commissioners are submitted to the Shareholders for a decision during the Annual General Meeting of Shareholders.

Pihak yang Melakukan Penilaian

Pihak yang melakukan penilaian atas kinerja Direksi adalah Dewan Komisaris dan Pemegang Saham dalam Rapat Umum Pemegang Saham Tahunan.

Hasil Penilaian Kinerja Direksi

Berdasarkan keputusan RUPS Tahunan Tahun Buku 2024 yang diselenggarakan pada tanggal 9 April 2025 Pemegang Saham telah menyetujui Laporan Tahunan mengenai jalannya Bank selama tahun buku 2024, termasuk di dalamnya adalah mengenai laporan pertanggungjawaban pengelolaan Bank yang dilakukan oleh Direksi. Persetujuan pertanggungjawaban pengelolaan Bank yang telah dilakukan Direksi oleh Pemegang Saham tersebut menunjukkan bahwa kriteria kinerja Direksi telah terpenuhi dan Pemegang Saham dapat menerima tingkat kinerja Direksi.

Evaluating Parties

The parties responsible for evaluating the performance of the Board of Directors are the Board of Commissioners and the Shareholders during the Annual General Meeting of Shareholders.

Results of the Performance Assessment of the Board of Directors

Based on the resolution of the AGMS for the 2024 Fiscal Year held on April 9, 2025, the Shareholders approved the Annual Report regarding the Bank's operations during the fiscal year 2024, which included the accountability report on the Bank's management performed by the Board of Directors. The Shareholders' approval of the Bank's management accountability performed by the Board of Directors indicates that the performance criteria of the Board of Directors have been met and the Shareholders accept the Board's performance level.

Kebijakan Remunerasi
Remuneration Policy

Remunerasi Dewan Komisaris dan Direksi mengacu kepada Peraturan Otoritas Jasa Keuangan No. 45/POJK.03/2015 tanggal 23 Desember 2015 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum serta Surat Edaran Otoritas Jasa Keuangan No. 40/SEOJK.03/2016 tanggal 26 September 2016 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum. Pemberian remunerasi bagi anggota Dewan Komisaris dan Direksi dihitung berdasarkan formula yang ditetapkan oleh RUPS. Setiap anggota Komisaris dan Direksi berhak menerima sejumlah kompensasi yang diberikan secara bulanan. Dewan Komisaris dan Direksi berhak mendapatkan tantiem berdasarkan kinerja dan pencapaian Bank dengan besaran yang ditentukan dalam RUPS. Dewan Komisaris dan Direksi juga berhak mendapatkan tunjangan pada saat mereka telah tidak lagi menjabat sebagai Dewan Komisaris ataupun Direksi.

The remuneration of the Board of Commissioners and the Board of Directors refers to the Financial Services Authority Regulation Number 45/POJK.03/2015 dated December 23, 2015, concerning Implementation of Governance in the Provision of Remuneration for Commercial Banks, as well as the Financial Services Authority Circular Letter Number 40/SEOJK.03/2016 dated September 26, 2016, concerning Implementation of Governance in the Provision of Remuneration for Commercial Banks. Remuneration for members of the Board of Commissioners and the Board of Directors is calculated based on a formula established by the GMS. Each member of the Board of Commissioners and the Board of Directors is entitled to receive compensation paid on a monthly basis. The Board of Commissioners and the Board of Directors are entitled to *tantiem* based on the Bank's performance and achievements, with the amount determined in the GMS. The Board of Commissioners and the Board of Directors are also entitled to receive allowances upon the expiration of their terms of office.

Cakupan Kebijakan Remunerasi serta Independensi Implementasinya
Scope of Remuneration Policy and Independence of Implementation

Dewan Komisaris BSG telah membentuk Komite Nominasi dan Remunerasi sebagai organ pendukung dalam menjalankan fungsi pengawasan. Komite ini memiliki peran strategis dalam membantu Dewan Komisaris, khususnya dalam penyusunan kebijakan serta penerapan sistem remunerasi yang tepat bagi anggota Dewan Komisaris dan Direksi Bank.

Dalam pelaksanaannya, Komite Nominasi dan Remunerasi memastikan bahwa kebijakan remunerasi yang diterapkan telah sejalan dengan prinsip kewajaran, transparansi, dan kinerja, serta mempertimbangkan kondisi dan kemampuan Bank. Selain itu, komite juga berperan dalam memberikan rekomendasi terkait proses nominasi, evaluasi kinerja, serta pengembangan sumber daya manusia pada level manajemen puncak.

The Board of Commissioners of BSG has established the Nomination and Remuneration Committee as a supporting organ in carrying out its supervisory function. This committee holds a strategic role in assisting the Board of Commissioners, particularly in formulating policies and implementing an appropriate remuneration system for the members of the Board of Commissioners and the Board of Directors of the Bank.

In practice, the Nomination and Remuneration Committee ensures that the applied remuneration policy is aligned with the principles of fairness, transparency, and performance, while considering the Bank's condition and capabilities. Furthermore, the committee plays a role in providing recommendations regarding the nomination process, performance evaluation, and human resource development at the top management level.

Kebijakan remunerasi yang telah ditetapkan mencakup pengaturan terkait remunerasi bagi anggota Dewan Komisaris, anggota Direksi, dan berlaku untuk Pegawai baik di unit bisnis maupun operasional. Kebijakan remunerasi tersebut mencakup:

a. Remunerasi yang bersifat Tetap;
b. Remunerasi yang Bersifat Variabel.

BSG memastikan penerapan remunerasi yang independen bagi seluruh pegawai, termasuk pada unit yang menjalankan fungsi kontrol dan pengawasan. Kebijakan ini bertujuan untuk menjaga objektivitas serta menghindari potensi benturan kepentingan dalam pelaksanaan tugas. Penetapan sasaran kinerja seluruh pegawai dilakukan secara berjenjang dan wajib memperoleh persetujuan dari atasan langsung serta atasan di atasnya, guna memastikan keselarasan dengan strategi dan tata kelola Bank.

Selain itu, independensi unit kontrol dijaga melalui pemisahan yang jelas dalam struktur organisasi, serta penerapan sistem penilaian kinerja yang tidak dikaitkan dengan pencapaian target bisnis unit kerja yang diawasinya. Dengan demikian, unit kontrol dapat menjalankan fungsi pengawasan secara profesional, objektif, dan bebas dari pengaruh kepentingan bisnis.

The established remuneration policy includes arrangements for the remuneration of members of the Board of Commissioners, members of the Board of Directors, and applies to employees in both business and operational units. The remuneration policy includes:

a. Fixed Remuneration;
b. Variable Remuneration.

BSG ensures the independent implementation of remuneration for all employees, including those in units performing control and supervisory functions. This policy aims to maintain objectivity and avoid potential conflicts of interest in the execution of duties. The determination of performance targets for all employees is carried out hierarchically and must obtain approval from the immediate supervisor and the next-level supervisor to ensure alignment with the Bank's strategy and governance.

Additionally, the independence of control units is maintained through a clear separation in the organizational structure and the implementation of a performance appraisal system that is not linked to the achievement of business targets of the work units they supervise. Thus, control units can perform their supervisory functions professionally, objectively, and free from the influence of business interests.

Prosedur Penetapan Remunerasi
Remuneration Determination Procedures

Prosedur penetapan remunerasi Anggota Dewan Komisaris dan Direksi Bank mengacu kepada keputusan Pemegang Saham yang tertuang dalam keputusan RUPS yang kemudian diperkuat melalui surat ketetapan oleh Pemegang Saham Utama. Besaran remunerasi serta fasilitas lain yang diberikan bagi Dewan Komisaris akan ditetapkan di dalam RUPS oleh Pemegang Saham dengan memperhatikan rekomendasi dari Komite Nominasi dan Remunerasi.

Berikut disampaikan mekanisme pengusulan hingga penetapan remunerasi Dewan Komisaris dan Direksi BSG:

The procedures for determining the remuneration of members of the Board of Commissioners and the Board of Directors refer to the resolutions of the Shareholders as stipulated in the GMS resolutions, which are subsequently strengthened through a decree by the Majority Shareholder. The amount of remuneration and other facilities provided to the Board of Commissioners will be determined in the GMS by the Shareholders, taking into account the recommendations from the Nomination and Remuneration Committee.

The following is the mechanism for the proposal and determination of remuneration for the Board of Commissioners and the Board of Directors of BSG:

Remunerasi bagi anggota Dewan Komisaris dan Direksi dilakukan dengan basis formula yang ditetapkan oleh Pemegang Saham serta telah melalui kajian oleh Dewan Komisaris melalui pendalaman yang dilakukan oleh Pemegang Saham. Keputusan penetapan remunerasi Dewan Komisaris dan Direksi ditetapkan melalui RUPS.

Remuneration for members of the Board of Commissioners and the Board of Directors is based on a formula established by the Shareholders and has undergone a review by the Board of Commissioners through in-depth analysis conducted by the Shareholders. The decision to determine the remuneration for the Board of Commissioners and the Board of Directors is established through the GMS.

Struktur Remunerasi Dewan Komisaris dan Direksi
Remuneration Structure of the Board of Commissioners and Board of Directors

Struktur remunerasi mencerminkan pendekatan yang seimbang antara komponen tetap dan berbasis kinerja, memperkuat prinsip pembayaran berdasarkan kinerja, transparansi, dan keselarasan dengan penciptaan nilai jangka panjang dan standar tata kelola Bank.

The remuneration structure reflects a balanced approach between fixed and performance-based components, reinforcing pay-for-performance principles, transparency, and alignment with the Bank's long-term value creation and governance standards.

Dewan Komisaris Board of Commissioners	Direksi Board of Directors
Honorarium Dewan Komisaris adalah penghasilan tetap berupa uang yang diterima setiap bulan karena kedudukannya sebagai anggota Dewan Komisaris Bank. Board of Commissioners Honorarium is a fixed monthly cash income received by virtue of their position as members of the Bank's Board of Commissioners.	Gaji Direksi adalah penghasilan tetap berupa uang yang diterima setiap bulan karena kedudukannya sebagai anggota Direksi Bank. Board of Directors Salary is a fixed monthly cash income received by virtue of their position as members of the Bank's Board of Directors.
Tunjangan Dewan Komisaris adalah penghasilan berupa uang atau yang dapat dinilai dengan uang yang diterima pada waktu tertentu oleh anggota Dewan Komisaris selain Honorarium, yang dapat berupa: » Tunjangan Hari Raya, diberikan dalam bentuk Uang. » Tunjangan Cuti Tahunan, diberikan dalam bentuk Uang. » Tunjangan Listrik, Air, dan Telepon, diberikan dalam bentuk Uang. Board of Commissioners Allowances refer to income in the form of cash or cash equivalents received at specific times by members of the Board of Commissioners other than the Honorarium, which may include: » Religious Holiday Allowance (THR), provided in cash. » Annual Leave Allowance, provided in cash. » Utility Allowance (Electricity, Water, and Telephone), provided in cash.	Tunjangan Direksi adalah penghasilan berupa uang atau yang dapat dinilai dengan uang yang diterima pada waktu tertentu oleh anggota Direksi selain Gaji, yang dapat berupa: » Tunjangan Hari Raya, diberikan dalam bentuk Uang. » Tunjangan Cuti Tahunan, diberikan dalam bentuk Uang. » Tunjangan Listrik, Air, dan Telepon, diberikan dalam bentuk Uang. Board of Directors Allowances refer to income in the form of cash or cash equivalents received at specific times by members of the Board of Directors other than Salary, which may include: » Religious Holiday Allowance (THR), provided in cash. » Annual Leave Allowance, provided in cash. » Utility Allowance (Electricity, Water, and Telephone), provided in cash.
Tantiem/Insentif Kinerja Dewan Komisaris adalah penghasilan yang merupakan penghargaan yang diberikan kepada Dewan Komisaris atas kinerja Bank. Board of Commissioners Tantiem/Performance Incentives are rewards provided to the Board of Commissioners based on the Bank's performance.	Tantiem/Insentif Kinerja Direksi adalah penghasilan yang merupakan penghargaan yang diberikan kepada Direksi atas kinerja Bank. Board of Directors Tantiem/Performance Incentives are rewards provided to the Board of Directors based on the Bank's performance.
Fasilitas Dewan Komisaris, antara lain: » Fasilitas Kesehatan, diberikan dalam bentuk Uang. » Fasilitas SPPD, diberikan dalam bentuk Uang. » Fasilitas Pakaian Dinas, diberikan dalam bentuk Uang. Board of Commissioners Facilities, including: » Health Facilities, provided in cash. » Official Travel Facilities (SPPD), provided in cash. » Official Uniform Facilities, provided in cash.	Fasilitas Direksi, antara lain: » Fasilitas Kesehatan, diberikan dalam bentuk Uang. » Fasilitas SPPD, diberikan dalam bentuk Uang. » Fasilitas Pakaian Dinas, diberikan dalam bentuk Uang. Board of Directors Facilities, including: » Health Facilities, provided in cash. » Official Travel Facilities (SPPD), provided in cash. » Official Uniform Facilities, provided in cash.

Dewan Komisaris Board of Commissioners	Direksi Board of Directors
Tidak ada komponen lainnya (komponen yang dimaksud, seperti bonus non kinerja, opsi saham, dll). There are no other components (such as non-performance bonuses, stock options, etc.).	Tidak ada komponen lainnya (komponen yang dimaksud, seperti bonus non kinerja, opsi saham, dll). There are no other components (such as non-performance bonuses, stock options, etc.).

Kebijakan Dasar Terkait Indikator dan Penetapan Remunerasi Dewan Komisaris dan Direksi Tahun 2022. Penyusunan struktur dan besaran remunerasi Dewan Komisaris dan Direksi harus memperhatikan hal-hal sebagai berikut:

» Peraturan dan Perundang-Undangan yang berlaku;
» Kinerja Bank khususnya pencapaian kinerja bisnis;
» Prestasi kerja kolegial dan individu Dewan Komisaris dan Direksi, terutama dikaitkan dengan pencapaian KPI;
» Remunerasi yang berlaku dalam industri perbankan yang mempunyai jenis dan skala usaha yang sama dengan Bank;
» Regulasi lain yang terkait dengan remunerasi, misalnya Upah Minimum dan Undang-Undang Ketenagakerjaan.

Hasil kajian disampaikan oleh Dewan Komisaris sebagai bahan usulan penetapan remunerasi kepada Pemegang Saham.

Basic Policy Regarding Indicators and the Determination of Remuneration for the Board of Commissioners and Board of Directors for 2022. The preparation of the structure and amount of remuneration for the Board of Commissioners and Board of Directors must take into account the following:

» Prevailing Laws and Regulations;
» The Bank performance, particularly the achievement of business performance;
» Collective and individual work performance of the Board of Commissioners and Board of Directors, specifically as linked to KPI achievements;
» Applicable remuneration within the banking industry for entities with the same type and scale of business as the Bank;
» Other regulations related to remuneration, such as the Minimum Wage and Labor Laws.

The results of the review are submitted by the Board of Commissioners as a proposal for the determination of remuneration to the Shareholders.

Jumlah Remunerasi dan Fasilitas
Total Remuneration and Facilities

*dalam jutaan (Rp)
*in millions of Rupiah

Jumlah Remunerasi dan Fasilitas Amount of Remuneration and Facilities	Jumlah Diterima Dalam 1 (Satu) Tahun Amount Received per Year			
	Direksi Board of Directors		Komisaris Board of Commissioners	
	Orang People	Nominal	Orang People	Nominal
Gaji, Tunjangan Jabatan, Cuti, Tantiem, THR, dan Pajak Salary, Position Allowance, Leave, Tantiem, Religious Holiday Allowance (THR), and Taxes	5	35.310	5	24.263
Kesehatan, Listrik, Air, Telepon, Perumahan, Pakaian Dinas dan Perjalanan Dinas Health, Electricity, Water, Telephone, Housing, Official Uniforms, and Official Travel	5	6.161	5	4.382
Jumlah **Total**	**5**	**41.471**	**5**	**28.645**

Komposisi remunerasi mencerminkan struktur yang seimbang antara kompensasi tetap dan fasilitas pendukung, memastikan keselarasan dengan kinerja, daya saing dalam industri perbankan, dan kepatuhan terhadap praktik tata kelola yang bijaksana.

The remuneration composition reflects a balanced structure between fixed compensation and supporting facilities, ensuring alignment with performance, competitiveness within the banking industry, and adherence to prudent governance practices.

Rincian remunerasi dalam tingkatan penghasilan yang diterima oleh Direksi dan Dewan Komisaris sebagaimana tercantum dalam tabel di bawah ini:

The details of the remuneration, categorized by the level of income received by the Board of Directors and the Board of Commissioners, are presented in the table below:

Jumlah Remunerasi Per Orang dalam 1 (Satu) Tahun Amount of Remuneration per Person per Year	Jumlah Penerimaan Dalam 1 (Satu) Tahun Amount Received per Year	
	Direksi Board of Directors	Dewan Komisaris Board of Commissioners
Diatas Rp2 Miliar Above IDR2 Billion	5	5
Diatas Rp1 Miliar S.D Rp2 Miliar Above IDR1 Billion to IDR2 Billion	-	-
Diatas Rp500 Juta S.D Rp1 Miliar Above IDR500 Million to IDR1 Billion	-	-
Rp500 Juta Ke Bawah Under IDR500 MIllion	-	-

Remunerasi yang bersifat Variabel bagi Direksi, Dewan Komisaris dan Pegawai
Variable Remuneration for the Board of Directors, Board of Commissioners, and Employees

1. Bentuk remunerasi yang bersifat variabel Remunerasi bersifat variabel diberikan dengan berbasis kinerja dalam bentuk tunai dan saham, implementasi pemberian remunerasi bersifat variabel dalam bentuk saham tertuang dalam Keputusan Direksi No. 23/ KEP.DIR/HC.III/III/19.

1. Variable remuneration is performance-based and provided in the form of cash and shares. The implementation of share-based variable remuneration is stipulated in the Decree of the Board of Directors Number 23/KEP.DIR/HC.III/III/19.

Terdapat perbedaan pemberian remunerasi bersifat variabel dengan penjelasan sebagai berikut:

The differences in the provision of variable remuneration are described as follows:

Jabatan Position	Dasar Remunerasi Variabel Variable Remuneration Basis	Pertimbangan Considerations
Direksi Board of Directors	Tantiem Tantiem (performance incentive)	Tantiem/Insentif Kinerja Direksi merupakan penghargaan yang diberikan berdasarkan kinerja Bank. Tantiem/performance incentives for the Board of Directors are rewards granted based on the Bank's performance.
Dewan Komisaris Board of Commissioners	Tantiem Tantiem (performance incentive)	Tantiem/Insentif Kinerja Dewan Komisaris merupakan penghargaan yang diberikan berdasarkan kinerja Bank. Tantiem/performance incentives for the Board of Commissioners are rewards granted based on the Bank's performance.
Pegawai Employees	» KPI (*Key Performance Indikator*) » SPT (*Sales performance Target*) » KPI (Key Performance Indicator) » SPT (Sales Performance Target)	Bertanggung jawab secara keseluruhan sesuai dengan uraian pekerjaan masing-masing. Accountability is based on overall responsibilities in accordance with each employee's job description.

Kerangka remunerasi variabel mencerminkan pendekatan berbasis kinerja, menyelaraskan insentif dengan pencapaian individu dan organisasi, sehingga mendukung produktivitas, akuntabilitas, dan kinerja bisnis yang berkelanjutan.

The variable remuneration framework reflects a performance-driven approach, aligning incentives with individual and organizational achievements, thereby supporting productivity, accountability, and sustainable business performance.

Jumlah dan nominal remunerasi yang bersifat variabel pada tahun 2025 sebagai berikut:

The number of recipients and the total amount of variable remuneration in 2025 are presented as follows:

*dalam jutaan (Rp)
*in millions of Rupiah

Tahun Year	Total Remunerasi Yang Bersifat Variabel Tahun 2025 Variable Remuneration for 2025					
	Direksi Board of Directors		Dewan Komisaris Board of Commissioners		Pegawai Employee	
	Orang People	Nominal	Orang People	Nominal	Orang People	Nominal
2025	5	13.447	5	8.965	1.648	57.519

Kebijakan *Material Risk Taker*
Material Risk Taker Policy

BSG telah memiliki kebijakan terkait *Material Risk Taker* sejak tahun 2017 dengan ketentuan terkini yaitu SK Direksi No. 126/SK-HC/DIR/VI/2025 tanggal 30 Juni 2025 tentang BPP Human Capital, Bab II.F Sistem Imbalan Pegawai yang didalamnya mengatur tentang Tata Kelola Pemberian Imbalan Prestasi Kerja, diantaranya:

1. Pembagian kelompok pegawai menjadi Pegawai yang termasuk dalam *Material Risk Taker* dan Pegawai selain *Material Risk taker.*
2. Mekanisme pembagian Imbalan Prestasi kerja bagi pegawai *Material Risk Taker.*
3. Jangka waktu penangguhan imbalan prestasi kerja bagi pegawai *material risk taker.*

BSG has established a policy related to Material Risk Takers since 2017, with the latest provision stipulated in Board of Directors Decree No. 126/SK-HC/DIR/VI/2025 dated June 30, 2025 concerning the Human Capital Policy (BPP), Chapter II.F Employee Remuneration System, which governs the framework for performance-based remuneration, including:

1. The classification of employees into those categorized as Material Risk Takers and those who are not;
2. The mechanism for distributing performance-based remuneration for Material Risk Taker employees;
3. The deferral period for performance-based remuneration for Material Risk Taker employees.

Jabatan Position	2025	2024
Direksi Board of Directors	5 Orang/People	5 Orang/People
Komisaris Board of Commissioners	5 Orang/People	5 Orang/People
Pegawai Employees	43 Orang/People	39 Orang/People

Rincian Jumlah Remunerasi yang Diberikan dalam Satu Tahun
Details of Total Remuneration Provided in One Year

*dalam jutaan (Rp)
*in millions of Rupiah

Remunerasi yang bersifat Tetap Fixed Remuneration		
Rincian Remunerasi Remuneration Details	2025	2024
Tunai Cash	385.287	391.164
Saham/instrumen yang berbasis saham yang diterbitkan Shares/Share-based instruments issued	-	-

*dalam jutaan (Rp)
*in millions of Rupiah

Remunerasi yang bersifat Variabel Variable Remuneration				
Rincian Remunerasi Remuneration Details	2025		2024	
	Tidak Ditangguhkan Non-Deferred	Ditangguhkan Deferred	Tidak Ditangguhkan Non-Deferred	Ditangguhkan Deferred
Tunai Cash	79.080	1.251	105.256	2.387
Saham/instrumen yang berbasis saham yang diterbitkan Shares/Share-based instruments issued	-	-	-	-

» Total sisa remunerasi yang masih ditangguhkan baik yang terekspos penyesuaian implisit maupun eksplisit adalah sebesar Rp1.611 (dalam jutaan).
» Total pengurangan remunerasi yang disebabkan karena penyesuaian eksplisit selama periode laporan.
» Total pengurangan remunerasi yang disebabkan karena penyesuaian implisit selama periode laporan.

» The total remaining deferred remuneration subject to both implicit and explicit adjustments is IDR1,611 (in millions).
» Total reduction in remuneration resulting from explicit adjustments during the reporting period.
» Total reduction in remuneration resulting from implicit adjustments during the reporting period.

Data Rasio Gaji dan Pesangon
Salary Ratio and Severance Pay Data

Jabatan Position	2025	2024
Direktur Utama terhadap Direktur President Director to Director	1,11	1,11
Direktur Utama terhadap Komisaris Utama President Director to President Commissioner	1,33	1,33
Komisaris Utama terhadap Komisaris Lainnya President Commissioner to Other Commissioners	1,11	1,11
Direktur Utama terhadap Karyawan tertinggi President Director to the Highest-Paid Employee	2,13	1,98
Direktur Utama terhadap Karyawan terendah President Director to the Lowest-Paid Employee	22,17	23,35
Karyawan tertinggi terhadap Karyawan terendah Highest-Paid Employee to the Lowest-Paid Employee	10,41	11,79
Karyawan terendah di wilayah Sulawesi Utara Lowest-Paid Employee in the North Sulawesi Region	1,21	1,24

Jumlah Karyawan yang Terkena PHK dan Total Nominal Pesangon
Number of Employees Affected by Termination (PHK) and Total Nominal Severance pay

Rentang Range	Jumlah Pegawai Number of Employees	
	2025	2024
Diatas Rp1 miliar s.d Rp2 miliar Above IDR1 billion to IDR2 billion	0	0
Diatas Rp500 juta s.d Rp1 miliar Above IDR500 million to IDR1 billion	1	1
Rp500juta ke bawah Under IDR500 million	46	51

Total nominal pesangon yang dibayar kepada pegawai yang terkena PHK adalah sebesar Rp5.561 (dalam jutaan).

The total nominal severance pay paid to employees affected by termination is IDR5,561 (in millions).

Komite-Komite Dewan Komisaris
Committees of the Board of Commissioners

Komite Audit
Audit Committee

Komite Audit dibentuk dalam rangka mendukung Dewan Komisaris melaksanakan fungsi pengawasan antara lain memonitor dan mengevaluasi pelaksanaan sistem pengendalian internal, menilai pelaksanaan kegiatan serta hasil audit yang dilaksanakan oleh Satuan Kerja Audit Intern maupun auditor ekstern, menelaah informasi keuangan yang akan dikeluarkan oleh Bank, dan menelaah ketaatan terhadap ketentuan yang berhubungan dengan kegiatan Bank.

The Audit Committee is established to support the Board of Commissioners in performing its supervisory duties, which include monitoring and evaluating the implementation of the internal control system, assessing the implementation of activities and audit results conducted by the Internal Audit Working Unit and external auditors, reviewing financial information to be issued by the Bank, and reviewing compliance with regulations related to the Bank's activities.

Dasar Pembentukan Komite Audit
Basis for the Establishment of the Audit Committee

Pembentukan Komite Audit BSG juga berpedoman pada ketentuan sebagai berikut:

1. Peraturan OJK No. 55/POJK.04/2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit.
2. Peraturan OJK No. 17/POJK.03/2023 tentang Penerapan Tata Kelola Bank Umum.
3. Peraturan OJK No. 9/POJK.03/2023 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam kegiatan Jasa Keuangan.
4. Surat Edaran OJK 14/SEOJK.03/2025 Tentang Penerapan Tata Kelola Bagi Bank Umum.

The establishment of the BSG Audit Committee refers to the following provisions:

1. OJK Regulation No. 55/POJK.04/2015 concerning the Establishment and Implementation Guidelines of the Audit Committee;
2. OJK Regulation No. 17/POJK.03/2023 concerning the Implementation of Governance for Commercial Banks;
3. OJK Regulation No. 9/POJK.03/2023 concerning the Use of Public Accountant Services and Public Accounting Firms in Financial Services Activities.
4. OJK Circular Letter No. 14/SEOJK.03/2025 on the Implementation of Corporate Governance for Commercial Banks.

Piagam Komite Audit
Audit Committee Charter

Komite Audit BSG telah memiliki Piagam Komite Audit sebagai pedoman dalam menjalankan peran, tugas dan tanggung jawabnya membantu Dewan Komisaris. Piagam Komite Audit BSG tertuang di dalam Keputusan Dewan Komisaris No. 01 Tahun 2018 tanggal 9 Maret 2018 tentang Pedoman dan Tata Tertib Kerja Komite Audit, Komite Pemantau Risiko dam Komite Nominasi dan Remunerasi.

Adapun isi dari Piagam Komite Audit tersebut meliputi:

1. Dasar
2. Organisasi
   - » Kedudukan
   - » Keanggotaan
   - » Persyaratan Keanggotaan
3. Rapat
   - » Frekuensi Rapat
   - » Risalah Rapat

The BSG Audit Committee has established an Audit Committee Charter as a guideline in performing its roles, duties, and responsibilities in assisting the Board of Commissioners. The Charter is stipulated in the Board of Commissioners Decree No. 01 of 2018 dated March 9, 2018 concerning the Guidelines and Working Procedures of the Audit Committee, Risk Monitoring Committee, and Nomination and Remuneration Committee.

The contents of the Audit Committee Charter include:

1. Basis
2. Organization
   - » Position
   - » Membership
   - » Membership Requirements
3. Meetings
   - » Meeting Frequency
   - » Meeting Minutes

4. Tugas, Tanggung Jawab, Wewenang dan Etika Kerja
   - » Tugas dan Tanggung Jawab
   - » Wewenang
   - » Etika Kerja
   - » Waktu Kerja
5. Mekanisme dan Hubungan Kerja antar Komite dengan Dewan Komisaris, Manajemen, Auditor Internal dan Auditor Eksternal
6. Pelaporan Kualifikasi Menjadi Anggota Komite Audit

4. Duties, Responsibilities, Authorities, and Work Ethics
   - » Duties and Responsibilities
   - » Authorities
   - » Work Ethics
   - » Working Hours
5. Mechanism and Working Relationships between the Committee and the Board of Commissioners, Management, Internal Auditors, and External Auditors
6. Reporting on Qualifications to Become an Audit Committee Member

Masa Jabatan
Term of Office

Masa keanggotaan Anggota Komite Audit terhitung sejak pengangkatan sampai dengan berakhirnya periode masa jabatan Dewan Komisaris, selanjutnya dapat diperpanjang sesuai evaluasi Dewan Komisaris dengan tidak mengurangi hak Dewan Komisaris untuk memberhentikan sewaktu-waktu.

The term of office of Audit Committee members is counted from the date of appointment until the end of the Board of Commissioners' term of office, and may be extended based on evaluation by the Board of Commissioners, without prejudice to the Board of Commissioners' right to dismiss members at any time.

Kriteria Anggota Komite Audit
Audit Committee Member Criteria

Di dalam Piagam Komite Audit tercantum akan kualifikasi seorang anggota Komite Audit yaitu:

a. Memiliki pengetahuan yang memadai tentang industri perbankan termasuk pula segala ketentuan dan peraturan serta perundang-undangan yang berlaku;
b. Pendengar yang baik, memiliki kemampuan analitis yang kuat, dan berpikir kritis;
c. Berlatar belakang pengetahuan dan pengalaman dibidang keuangan atau audit (sekurang-kurangnya) satu anggota;
d. Berpengalaman dalam Manajemen Risiko Bisnis dan Keuangan;
e. Mempunyai waktu yang cukup untuk menjalankan tugasnya;
f. Mampu berkomunikasi dengan efektif;
g. Memiliki sikap mental dan etika serta tanggung jawab profesi yang tinggi Masa Jabatan;

As stipulated in the Audit Committee Charter, members must meet the following qualifications:

a. Adequate knowledge of the banking industry, including applicable laws and regulations;
b. A good listener, with strong analytical skills and critical thinking ability;
c. At least one member must have a background in finance or auditing;
d. Experience in business and financial risk management;
e. Sufficient time to perform duties;
f. Effective communication skills;
g. High professional integrity, ethics, and responsibility

Struktur, Keanggotaan dan Keahlian Komite Audit
Structure, Membership, and Expertise of the Audit Committee

Struktur

a. Komite Audit diketuai oleh Komisaris Independen merangkap sebagai anggota.
b. Yang dimaksud dengan Independen adalah memenuhi kriteria di bawah ini:

Structure

a. The Audit Committee is chaired by an Independent Commissioner who also serves as a member;
b. "Independent" refers to meeting the following criteria:

i. Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan Bank dalam waktu 6 (enam) bulan terakhir;
ii. Tidak mempunyai saham baik langsung maupun tidak langsung pada Bank;
iii. Tidak mempunyai hubungan afiliasi dengan Bank, anggota Dewan Komisaris, anggota Direksi, atau Pemegang Saham Pengendali; dan
iv. Tidak mempunyai hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Bank;
v. Bukan merupakan orang dalam kantor Akuntan Publik, Kantor Konsultan Hukum, Kantor Jasa Penilai Publik atau pihak lain yang memberi jasa asuransi, jasa non asuransi , jasa penilai dan/atau jasa konsultasi lain kgpada Bank dalam waktu 6 (enam) bulan terakhir.

i. Not having worked for or held authority and responsibility in planning, leading, controlling, or supervising the Bank's activities within the last 6 (six) months;
ii. Not owning shares, directly or indirectly, in the Bank;
iii. Not having any affiliation with the Bank, members of the Board of Commissioners, Board of Directors, or Controlling Shareholders;
iv. Not having any business relationship, directly or indirectly, related to the Bank's business activities;
v. Not being affiliated with a Public Accounting Firm, Law Firm, Public Appraisal Office, or other service providers (assurance, non-assurance, appraisal, or consulting services) to the Bank within the last 6 (six) months.

Persyaratan Keanggotaan

1. Wajib memiliki integritas yang tinggi, kemampuan, pengetahuan, pengalaman sesuai dengan bidang pekerjaannya, serta mampu berkomunikasi dengan baik;
2. Wajib memahami laporan keuangan, bisnis perusahaan khususnya yang terkait dengan layanan jasa atau kegiatan usaha Bank, proses audit, manajemen risiko, dan peraturan perundang-undangan di bidang Pasar Modal serta peraturan perundang-undangan terkait lainnya;
3. Wajib mematuhi kode etik Komite Audit yang ditetapkan;
4. Bersedia meningkatkan kompetensi secara terus menerus melalui pendidikan dan pelatihan.

Membership Requirements

1. Must possess high integrity, capability, knowledge, and relevant experience, as well as good communication skills;
2. Must understand financial statements, the Bank's business activities, audit processes, risk management, and applicable capital market and related regulations;
3. Must comply with the established Audit Committee Code of Ethics;
4. Must be willing to continuously enhance competence through education and training.

Susunan Komite Audit
Composition of the Audit Committee

Nama Name	Jabatan Position	Posisi di Komite Position in Committee	Dasar Pengangkatan Basis of Appointment	Periode Jabatan Term of Office
Sam Sachrul Mamonto	Komisaris Independen Independent Commissioner	Ketua Chairman	Surat Keputusan No. 049/SK-HC/DIR/IV/2025 tanggal 8 April 2025 Decree No. 049/SK-HC/DIR/IV/2025 dated April 8, 2025	2025–2026
Berty W. Togas	Komite Committee Member	Anggota Member	Surat Keputusan No. 049/SK-HC/DIR/IV/2025 tanggal 8 April 2025 Decree No. 049/SK-HC/DIR/IV/2025 dated April 8, 2025	2025–2026
Anthon Kojansow	Komite Committee Member	Anggota Member	Surat Keputusan No. 049/SK-HC/DIR/IV/2025 tanggal 8 April 2025 Decree No. 049/SK-HC/DIR/IV/2025 dated April 8, 2025	2025–2026

Nama Name	Jabatan Position	Posisi di Komite Position in Committee	Dasar Pengangkatan Basis of Appointment	Periode Jabatan Term of Office
Galyanno M. Maramis	Komite Committee Member	Anggota Member	Surat Keputusan No. 049/SK-HC/DIR/IV/2025 tanggal 8 April 2025 Decree No. 049/SK-HC/DIR/IV/2025 dated April 8, 2025	2025–2026
Rina C. Maindoka	Komite Committee Member	Anggota Member	Surat Keputusan No. 049/SK-HC/DIR/IV/2025 tanggal 8 April 2025 Decree No. 049/SK-HC/DIR/IV/2025 dated April 8, 2025	2025–2026
Natalia M. Roring	Komite Committee Member	Anggota Member	Surat Keputusan No. 049/SK-HC/DIR/IV/2025 tanggal 8 April 2025 Decree No.049/SK-HC/DIR/IV/2025 dated April 8, 2025	2025–2026

Susunan Komite Audit mencerminkan fungsi pengawasan yang terstruktur dan independen, dipimpin oleh seorang Komisioner Independen dan didukung oleh anggota dengan keahlian yang relevan, sehingga memperkuat efektivitas pengawasan audit dan praktik tata kelola di dalam Bank.

The composition of the Audit Committee reflects a structured and independent oversight function, led by an Independent Commissioner and supported by members with relevant expertise, thereby strengthening the effectiveness of audit oversight and governance practices within the Bank.

Profil Komite Audit
Audit Committee Profile

Komite Audit merupakan organ pendukung Dewan Komisaris yang memiliki peran strategis dalam memastikan efektivitas pelaksanaan fungsi pengawasan, khususnya terkait integritas laporan keuangan, kecukupan sistem pengendalian internal, penerapan manajemen risiko, serta kepatuhan terhadap peraturan perundang-undangan yang berlaku.

Melalui kompetensi, independensi, dan pengalaman yang dimiliki oleh para anggotanya, Komite Audit mendukung Dewan Komisaris dalam menjaga kualitas tata kelola serta meningkatkan transparansi dan akuntabilitas pengelolaan Bank.

The Audit Committee serves as a supporting organ of the Board of Commissioners, playing a strategic role in ensuring the effectiveness of oversight functions, particularly in relation to the integrity of financial reporting, adequacy of internal control systems, implementation of risk management, and compliance with applicable laws and regulations.

Through the competence, independence, and experience of its members, the Audit Committee supports the Board of Commissioners in maintaining governance quality and enhancing transparency and accountability in the Bank's management.

Anthon Kojansow
Anggota
Member

Berty Wilhelmus Togas
Anggota
Member

Sam Sachrul Mamonto
Ketua
Chairman

Galyano M. Maramis
Anggota
Member

Natalia M. Roring
Anggota
Member

Rina G. Maindoka
Anggota
Member

Sam Sachrul Mamonto

Ketua
Chairman

52 tahun
52 years old

Sam Sachrul Mamonto menjabat sebagai Ketua Komite Audit Bank SulutGo sejak tanggal 8 April 2025 sesuai dengan Surat Keputusan No. 049/SK-HC/DIR/IV/2025. Informasi detail dapat dilihat pada Bab Profil Perusahaan bagian Profil Dewan Komisaris pada halaman 89.

Sam Sachrul Mamonto has served as Chairman of the Audit Committee of Bank SulutGo since April 8, 2025 based on Decree No.049/SK-HC/DIR/IV/2025. Detailed information can be found in the Company Profile section under the Board of Commissioners profile on page 89.

Berty Wilhelmus Togas

Anggota
Member

Indonesia
Indonesian

Manado
Manado

55 tahun
55 years old

Dasar Hukum Pengangkatan | Legal Basis of Appointment
Surat Keputusan No. 049/SK-HC/DIR/IV/2025 tanggal 8 April 2025
Decree No. 049/SK-HC/DIR/IV/2025 dated April 8, 2025

Perjalanan Karir	Career History
» Anggota DPRD Kabupaten Minahasa Utara (2004–2009)	» Member of Regional House of Representatives of North Minahasa (2004–2009)
Riwayat Pendidikan	**Educational Background**
» S1 Manajemen Keuangan & Perbankan, Sekolah Tinggi Ilmu Ekonomi Swadaya Manado (2003)	» Bachelor's Degree in Financial Management & Banking, STIE Swadaya Manado (2003)
Keahlian	**Expertise**
» Memiliki keahlian di bidang keuangan & politik	» Expertise in Finance and Politics

Galyano M. Maramis

Anggota
Member

Dasar Hukum Pengangkatan | Legal Basis of Appointment
Surat Keputusan No. 049/SK-HC/DIR/IV/2025 tanggal 8 April 2025
Decree No. 049/SK-HC/DIR/IV/2025 dated April 8, 2025

Indonesia
Indonesian

Manado
Manado

48 tahun
48 years old

Perjalanan Karir	Career History
» Wirausaha sebagai Kontraktor » Wakil Ketua Kadin Minahasa Utara (2020)	» Entrepreneur (Contractor) » Vice Chairman of Chamber of Commerce (KADIN) North Minahasa (2020)
Riwayat Pendidikan	**Educational Background**
» S1 Ilmu Administrasi Negara, Sekolah Tinggi Ilmu Sosial dan Politik Swadaya (2014)	» Bachelor's Degree in Public Administration, STISIP Swadaya (2014)
Keahlian	**Expertise**
» Memiliki keahlian di bidang manajemen dan sosial-politik	» Expertise in management and socio-politic fields

Anthon Kojansow

Anggota
Member

Dasar Hukum Pengangkatan | Legal Basis of Appointment
Surat Keputusan No. 049/SK-HC/DIR/IV/2025 tanggal 8 April 2025
Decree No. 049/SK-HC/DIR/IV/2025 dated April 8, 2025

Indonesia
Indonesian

Manado
Manado

61 tahun
61 years old

Perjalanan Karir	Career History
» Ketua Koperasi Walu Bintang Garuda » Kepala Biro Media PKRI Cyber Kab. Minahasa Utara (2020) » Kepala Biro Hukum Investasi Majalah Hukum dan HAM Prov. Sulawesi Utara (2011-2015) » Direktur CV Sandrina Mandiri (2009-Sekarang) » Ketua Yayasan Syo Kojansow (2009-Sekarang) » Ketua Yayasan Pemuda Peduli Membangun Minahasa (1999-2007) » Pengacara 1992	» Chairman of the Walu Bintang Garuda Cooperative » Head of PKRI Cyber Media Bureau, North Minahasa Regency (2020) » Head of Investment Law Bureau, Law and Human Rights Magazine, North Sulawesi Province (2011–2015) » Director of CV Sandrina Mandiri (2009–Present) » Chairman of the Syo Kojansow Foundation (2009–Present) » Chairman of the Youth for Minahasa Development Foundation (1999–2007) » Lawyer (1992)
Riwayat Pendidikan	**Educational Background**
» S1 Ilmu Hukum Tata Negara, Universitas Sam Ratulangi 1991	» Bachelor's Degree in Constitutional Law, Sam Ratulangi University (1991)
Keahlian	**Expertise**
» Memiliki keahlian di bidang hukum dan manajemen	» Expertise in legal and management fields

Natalia M. Roring

Anggota
Member

Dasar Hukum Pengangkatan | Legal Basis of Appointment
Surat Keputusan No. 049/SK-HC/DIR/IV/2025 tanggal 8 April 2025
Decree No. 049/SK-HC/DIR/IV/2025 dated April 8, 2025

Indonesia
Indonesian

Manado
Manado

31 tahun
31 years old

Perjalanan Karir	Career History
» Dinas Kesehatan (2017)	» Health Office (2017)
Riwayat Pendidikan	**Educational Background**
» S2 Program Studi Ilmu Kesehatan Masyarakat, Universitas Sam Ratulangi (2020)	» Master's Degree in Public Health, Sam Ratulangi University (2020)
Keahlian	**Expertise**
» Memiliki keahlian di manajemen kesehatan	» Expertise in health management field

Rina G. Maindoka

Anggota
Member

Dasar Hukum Pengangkatan | Legal Basis of Appointment
Surat Keputusan No. 049/SK-HC/DIR/IV/2025 tanggal 8 April 2025
Decree No. 049/SK-HC/DIR/IV/2025 dated April 8, 2025

Indonesia
Indonesian

Manado
Manado

44 tahun
44 years old

Perjalanan Karir	Career History
» Sekretariat Daerah Kabupaten Minahasa (2019-2025)	» Regional Secretariat of Minahasa Regency (2019–2025)
Riwayat Pendidikan	**Educational Background**
» S1 Ilmu Pendidikan, Universitas Negeri Manado (2012)	» Bachelor's Degree in Education, Manado State University (2012)
Keahlian	**Expertise**
» Memiliki keahlian di bidang manajemen administrasi publik dan pendidikan	» Expertise in management of public administration and education

Pendidikan dan Pelatihan Komite Audit
Education and Training of the Audit Committee

Sepanjang Tahun 2025, anggota komite audit telah melaksanakan pendidikan atau pelatihan sebagai berikut:

Throughout 2025, members of the Audit Committee have participated in the following education and training programs:

Nama Name	Jabatan Position	Nama Pelatihan Training Program	Penyelenggara Organizer	Tempat Place
Sam Sachrul Mamonto	Komisaris Independen Independent Commissioner	Dapat dilihat pada Bab ini Bagian Pelatihan Dewan Komisaris halaman 572 dalam Laporan Tahunan ini Refer to the Board of Commissioners Training section on page 572 of this Annual Report	-	-
Berty W. Togas	Komite Committee Member	Pelatihan Tata Kelola Perbankan dan Fungsi Komite Banking Governance and Committee Function Training	TD Consultant	BSG *Excellence Center*
		Pembekalan dan Uji Sertifikasi Manajemen Risiko Level 4 Risk Management Certification Training and Examination Level 4	Multi Talenta Consulting	BSG *Excellence Center*

Nama Name	Jabatan Position	Nama Pelatihan Training Program	Penyelenggara Organizer	Tempat Place
Anthon Kojansow	Komite Committee Member	Pelatihan Tata Kelola Perbankan dan Fungsi Komite Banking Governance and Committee Function Training	TD Consultant	BSG *Excellence Center*
		Pembekalan dan Uji Sertifikasi Manajemen Risiko Level 4 Risk Management Certification Training and Examination Level 4	Multi Talenta Consulting	BSG *Excellence Center*
Galyanno M. Maramis	Komite Committee Member	Pelatihan Tata Kelola Perbankan dan Fungsi Komite Banking Governance and Committee Function Training	TD Consultant	BSG *Excellence Center*
Rina C. Maindoka	Komite Committee Member	Pelatihan Tata Kelola Perbankan dan Fungsi Komite Banking Governance and Committee Function Training	TD Consultant	BSG *Excellence Center*
		Pembekalan dan Uji Sertifikasi Manajemen Risiko Level 4 Risk Management Certification Training and Examination Level 4	Multi Talenta Consulting	BSG *Excellence Center*
Natalia M. Roring	Komite Committee Member	Pelatihan Tata Kelola Perbankan dan Fungsi Komite Banking Governance and Committee Function Training	TD Consultant	BSG *Excellence Center*

Partisipasi berkelanjutan dalam pelatihan tata kelola dan manajemen risiko meningkatkan kompetensi Komite Audit, mendukung pengawasan yang efektif, memperkuat kesadaran risiko, dan memastikan keselarasan dengan standar peraturan dan industri yang terus berkembang.

Continuous participation in governance and risk management training enhances the Audit Committee's competencies, supporting effective oversight, strengthening risk awareness, and ensuring alignment with evolving regulatory and industry standards

Pernyataan Komite Audit atas Efektivitas Sistem Pengendalian Internal dan Manajemen Risiko
Statement of the Audit Committee on the Effectiveness of Internal Control Systems and Risk Management

Sistem Pengendalian Internal dan Manajemen Risiko di BSG telah diimplementasikan dengan tujuan untuk memastikan aktivitas manajemen dalam mencapai tujuan organisasi berjalan secara efektif dan efisien. Efektivitas SPI tercermin pada pencapaian pemenuhan tingkat kepatuhan Bank terhadap berbagai peraturan-peraturan yang berlaku baik yang bersifat internal maupun eksternal yang ditetapkan oleh Otoritas Jasa Keuangan, efektivitas dan efisiensi kegiatan operasional bank, penerapan manajemen risiko pada semua unit organisasi, ketersediaan informasi dan laporan keuangan secara lengkap, tepat waktu dan akurat, sehingga kegiatan Bank berjalan dengan lancar dan berkesinambungan (*sustainable*) dari waktu ke waktu.

The Internal Control System (ICS) and Risk Management at BSG have been implemented with the objective of ensuring that management activities in achieving organizational goals run effectively and efficiently. The effectiveness of the ICS is reflected in the fulfillment of the Bank's compliance with various applicable internal and external regulations established by the Financial Services Authority (OJK), the effectiveness and efficiency of the bank's operational activities, the application of risk management across all organizational units, and the availability of complete, timely, and accurate financial information and reports, ensuring that the Bank's activities run smoothly and sustainably over time.

Dewan komisaris selalu melakukan pemantauan dan pengawasan terhadap pelaksanaan sistem pengendalian internal dan manajemen risiko secara umum termasuk berbagai kebijakan yang ditetapkan Direksi, untuk memastikan proses pengendalian internal Bank dan penerapan manajemen risiko Bank berjalan secara efektif dan efisien. Dalam menjalankan tugasnya, Dewan Komisaris dibantu oleh Komite Audit dan Komite Pemantau Risiko. Pada pelaksanaannya, Direksi, Unit-unit kerja terkait, dan Satuan Kerja Audit Internal (SKAI) selalu melakukan pemantauan secara rutin dan berkesinambungan terhadap pelaksanaan pengendalian internal Bank dengan membandingkan sasaran dengan realisasi. Risiko-risiko utama Bank telah menjadi perhatian utama agar dapat diidentifikasi secara dini dengan menyiapkan berbagai mitigasi untuk mengatasi risiko-risiko tersebut. Satuan Kerja Audit Internal yang merupakan organ organisasi vital bank dengan didukung sumber daya yang kompeten dengan sertifikasi yang memadai, secara efektif dan efisien menjalankan fungsi audit internal terhadap keseluruhan unit-unit organisasi baik di pusat maupun cabang dan selalu menyampaikan hasil temuan audit kepada Komite Audit dan Direksi yang membidangi agar dapat ditindaklanjuti secara cepat dan tepat. Komite Audit sebagai organ yang membantu Komisaris selalu melakukan pemantauan atas efektivitas jalannya Audit Internal dan memastikan bahwa pelaksanaan Audit internal berjalan sesuai dengan rencana yang ditetapkan setiap awal tahun.

The Board of Commissioners consistently monitors and supervises the implementation of the internal control system and general risk management, including various policies established by the Board of Directors, to ensure that the Bank's internal control processes and risk management implementation run effectively and efficiently. In performing its duties, the Board of Commissioners is assisted by the Audit Committee and the Risk Monitoring Committee. In practice, the Board of Directors, relevant work units, and the Internal Audit Unit (IAU) continuously monitor the Bank's internal control implementation by comparing targets with realization. The Bank's primary risks have become a major focus for early identification, with various mitigations prepared to address these risks. The Internal Audit Unit, a vital organizational organ of the bank supported by competent resources and adequate certifications, effectively and efficiently performs the internal audit function across all organizational units, both at the head office and branches, and consistently reports audit findings to the Audit Committee and the relevant Board of Directors for prompt and appropriate follow-up. As an organ assisting the Commissioners, the Audit Committee consistently monitors the effectiveness of the Internal Audit process and ensures that the implementation of Internal Audit aligns with the plan established at the beginning of each year.

Secara umum komitmen secara menyeluruh dan berkesinambungan dalam melaksanakan sistem pengendalian internal dan manajemen risiko Bank telah dijalankan dengan baik dan memadai oleh seluruh jajaran manajemen, dalam hal ini Direksi dan pejabat Bank, serta seluruh karyawan Bank terutama unit-unit terkait dengan pemantauan intensif yang dilakukan oleh Dewan Komisaris dari waktu ke waktu secara berkesinambungan.

In general, a comprehensive and continuous commitment to implementing the Bank's internal control system and risk management has been well-executed and adequately maintained by all levels of management, including the Board of Directors, Bank officials, and all Bank employees, particularly relevant units, under intensive and continuous monitoring by the Board of Commissioners over time.

Independensi Komite Audit
Independence of the Audit Committee

Seluruh anggota Komite Audit merupakan pihak independen yang tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan dengan Bank, Dewan Komisaris, Direksi atau Pemegang Saham. Dan tidak ada anggota komite yang merangkap menjadi anggota komite lainnya. Independensi diwajibkan dan telah diatur dalam Peraturan OJK No. 55/POJK.04/2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit dengan tujuan agar anggota Komite Audit tidak terpengaruh oleh kepentingan pribadi atau pihak lain dalam menyampaikan pendapat dan melaksanakan tugasnya.

All members of the Audit Committee are independent parties who do not have any financial, managerial, share ownership, or other relationships with the Bank, the Board of Commissioners, the Board of Directors, or the Shareholders. In addition, no member holds concurrent positions in other committees. This independence requirement is mandated and regulated under OJK Regulation No. 55/POJK.04/2015 concerning the Establishment and Implementation Guidelines of the Audit Committee, with the objective of ensuring that Audit Committee members remain free from personal or external influence in expressing opinions and carrying out their duties.

Aspek Independensi Independence Aspect	SSM	BWT	AK	GMM	RCM	NMR
Tidak memiliki hubungan keuangan dengan sesama anggota Komite Audit, Komite lainnya, Dewan Komisaris, Direksi, dan Pemegang Saham Pengendali No financial relationships with fellow Audit Committee members, other committees, the Board of Commissioners, Board of Directors, and Controlling Shareholders	√	√	√	√	√	√
Tidak memiliki hubungan kepengurusan di BSG, anak perusahaan, maupun perusahaan afiliasi No managerial relationships within BSG, its subsidiaries, or affiliated companies	√	√	√	√	√	√
Tidak memiliki hubungan keluarga dengan anggota Komite Audit lainnya, Dewan Komisaris, Direksi, dan Pemegang Saham Pengendali No familial relationships with other Audit Committee members, the Board of Commissioners, Board of Directors, and Controlling Shareholders	√	√	√	√	√	√

* Glosarium Komite Audit
Glossary of Audit Committee
SSM = Sam Sachrul Mamonto
BWT = Berty W. Togas
AK = Anthon Kojansow
GMM = Galyanno M. Maramis
RCM = Rina C. Maindoka
NMR = Natalia M. Roring

Kepatuhan penuh terhadap kriteria independensi di seluruh anggota Komite Audit memperkuat objektivitas, meningkatkan integritas pengawasan, dan memastikan bahwa keputusan tata kelola dibuat tanpa adanya konflik kepentingan.

The full compliance with independence criteria across all Audit Committee members reinforces objectivity, strengthens oversight integrity, and ensures that governance decisions are made free from conflicts of interest.

Tugas dan Tanggung Jawab Komite Audit
Duties and Responsibilities of the Audit Committee

Tugas dan tanggung jawab Komite Audit sebagaimana tertulis di dalam Piagam Komite antara lain adalah sebagai berikut:

1. Melakukan penelaahan atas informasi keuangan yang akan dikeluarkan Bank kepada publik dan/atau pihak otoritas antara lain laporan keuangan, proyeksi, dan laporan lainnya terkait dengan informasi keuangan Bank;
2. Melakukan penelaahan atas ketaatan terhadap peraturan perundang-undangan yang berhubungan dengan kegiatan Bank;
3. Memberikan pendapat independen dalam hal terjadi perbedaan pendapat antara manajemen dan Akuntan atas jasa yang diberikannya;
4. Memberikan rekomendasi kepada Dewan Komisaris mengenai penunjukan Akuntan yang didasarkan pada independensi, ruang lingkup penugasan, dan *fee*;

The duties and responsibilities of the Audit Committee, as stipulated in the Audit Committee Charter, include the following:

1. Reviewing financial information to be disclosed by the Bank to the public and/or regulatory authorities, including financial statements, projections, and other reports related to the Bank's financial information;
2. Reviewing compliance with laws and regulations related to the Bank's activities;
3. Providing independent opinions in the event of differences of opinion between management and accountants regarding the services rendered;
4. Providing recommendations to the Board of Commissioners regarding the appointment of external auditors, based on independence, scope of engagement, and fees;

5. Melakukan penelaahan atas pelaksanaan pemeriksaan oleh auditor internal dan mengawasi pelaksanaan tindak lanjut oleh Direksi atas temuan auditor internal;
6. Menelaah pengaduan yang berkaitan dengan proses akuntansi dan pelaporan keuangan Bank;
7. Menelaah dan memberikan saran kepada Dewan Komisaris terkait dengan adanya potensi benturan kepentingan Bank;
8. Menjaga kerahasiaan dokumen, data dan informasi Bank.

5. Reviewing the implementation of audits conducted by the internal auditor and overseeing the follow-up actions taken by the Board of Directors on internal audit findings;
6. Reviewing complaints related to the Bank's accounting processes and financial reporting;
7. Reviewing and providing advice to the Board of Commissioners regarding potential conflicts of interest within the Bank;
8. Maintaining the confidentiality of the Bank's documents, data, and information.

Wewenang Komite Audit
Authority of the Audit Committee

Dalam melaksanakan tugas Komite Audit mempunyai wewenang 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. Melibatkan pihak independen di luar anggota Komite Audit yang diperlukan untuk membantu pelaksanaan tugasnya (jika diperlukan);
4. Melakukan kewenangan lain yang diberikan oleh Dewan Komisaris.

In carrying out its duties, the Audit Committee has the following authorities:

1. Accessing documents, data, and information of the Bank concerning employees, funds, assets, and other corporate resources as required;
2. Communicating directly with employees, including members of the Board of Directors, internal audit function personnel, and external auditors regarding matters related to the Audit Committee's duties and responsibilities;
3. Engaging independent external parties, if necessary, to assist in the execution of its duties;
4. Exercising other authorities granted by the Board of Commissioners.

Kebijakan Rapat Komite Audit
Audit Committee Meeting Policy

Komite Audit secara rutin menyelenggarakan rapat internal sesuai dengan kebutuhan Bank, dengan frekuensi paling sedikit 1 (satu) kali dalam 1 (satu) bulan, mengacu pada ketentuan dalam POJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum. Metode pengambilan keputusan dalam rapat Komite Audit dilakukan berdasarkan musyawarah untuk mufakat.

The Audit Committee regularly conducts internal meetings in accordance with the Bank's needs, with a minimum frequency of once a month, in reference to OJK Regulation No. 17 of 2023 concerning the Implementation of Corporate Governance for Commercial Banks. Decisions in Audit Committee meetings are made based on deliberation to reach consensus.

Rapat Komite Audit
Audit Committee Meetings

Sepanjang tahun 2025, tanggal pelaksanaan, agenda rapat dan peserta rapat Komite Audit, sebagai berikut:

Throughout 2025, the dates of meetings, meeting agendas, and participants of the Audit Committee meetings are as follows:

No.	Tanggal Rapat Meeting Date	Agenda Rapat Meeting Agenda	Peserta Participants
1.	12 Maret 2025 March 12, 2025	Hapus Buku Write-off discussion	17
2.	16 Mei 2025 May 16, 2025	Kinerja keuangan, SDM & isu judi *online* Financial performance, HR & online gambling issues	10
3.	17 Juni 2025 June 17, 2025	Evaluasi KAP 2024 & rencana seleksi KAP 2025 Evaluation of external auditor (2024) & selection plan (2025)	10
4.	17 Juli 2025 July 17, 2025	Evaluasi kinerja komite, RBB, struktur organisasi, ICRO & *fraud* cabang Committee performance review, business plan, organization structure, Internal Control & Risk Officer & branch fraud cases	14
5.	18 Juli 2025 July 18, 2025	Perkembangan penyelesaian *fraud* Fraud resolution progress	15
6.	18 Juli 2025 July 18, 2025	Finalisasi calon AP & KAP Finalization of public accountant & audit firm candidates	7
7.	5 Agustus 2025 August 5, 2025	Hasil audit internal Semester I & koordinasi SKAI Internal audit results (1H) & coordination with Internal Audit Unit	8
8.	21 Agustus 2025 August 21, 2025	Laporan pengawasan bisnis bank Bank business monitoring report	18
9.	8 September 2025 September 8, 2025	SKAI, hasil pemeriksaan OJK & tindak lanjut Internal audit structure, OJK findings & follow-up actions	21
10.	29 September 2025 September 29, 2025	Evaluasi kinerja komite Committee performance evaluation	7
11.	1 Oktober 2025 October 1, 2025	Kepegawaian & umum HR and general matters	15
12.	17 Oktober 2025 October 17, 2025	Strategi *anti-fraud* Anti-fraud strategy implementation	15
13.	20 Oktober 2025 October 20, 2025	Sistem sanksi & tindak lanjut *fraud* Sanction system & fraud case follow-up	21
14.	21 Oktober 2025 October 21, 2025	Rencana resolusi, *recovery plan* & penyertaan modal *Resolution plan,* recovery plan & capital participation	18
15.	22 Oktober 2025 October 22, 2025	Revisi BPP pelayanan umum & aset Revision of general services & asset management policies	18
16.	23 Oktober 2025 October 23, 2025	Revisi kebijakan perpajakan Tax policy revision	15
17.	23 Oktober 2025 October 23, 2025	Revisi kebijakan keamanan siber Cybersecurity policy revision	14
18.	13 November 2025 November 13, 2025	Evaluasi sistem *Antifraud* (FDS) Evaluation of Fraud Detection System (FDS)	19
19.	28 November 2025 November 28, 2025	Pembahasan temuan SKAI Discussion on internal audit findings	11

Frekuensi dan cakupan rapat Komite Audit yang tinggi menunjukkan pengawasan aktif, keterlibatan yang kuat dalam masalah risiko dan pengendalian, serta pendekatan proaktif dalam menangani temuan audit, mitigasi kecurangan, dan isu tata kelola strategis.

The high frequency and breadth of Audit Committee meetings demonstrate active oversight, strong engagement in risk and control matters, and a proactive approach in addressing audit findings, fraud mitigation, and strategic governance issues.

Frekuensi dan Tingkat Kehadiran Rapat Komite Audit
Frequency and Attendance Rate of Audit Committee Meetings

Selama tahun 2025, Komite Audit Telah melaksanakan rapat sebanyak 19 (Sembilan belas) kali. Adapun frekuensi dan tingkat kehadiran sebagai berikut:

Throughout 2025, the Audit Committee held 19 (nineteen) meetings. The frequency and attendance rate are presented as follows:

Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendances	Persentase Attendance Rate
Sam Sachrul Mamonto	Komisaris / Ketua Komite Audit Commissioner/Chairman of Audit Committee	19 kali 19 meetings	19 kali 19 attendances	100%
Berty W. Togas	Anggota Member	19 kali 19 meetings	19 kali 19 attendances	100%
Anthon Kojansow	Anggota Member	19 kali 19 meetings	19 kali 19 attendances	100%
Galyanno M. Maramis	Anggota Member	19 kali 19 meetings	5 kali 5 attendances	26,3%
Rina C. Maindoka	Anggota Member	19 kali 19 meetings	19 kali 19 attendances	100%
Natalia M. Roring	Anggota Member	19 kali 19 meetings	19 kali 19 attendances	100%

Realisasi Program Kerja dan Pelaksanaan Tugas Komite Audit
Realization of Work Programs and Implementation of Audit Committee Duties

Selama tahun 2025 Komite Audit telah melaksanakan serangkaian kegiatan berdasarkan pedoman dan tata tertib kerja serta program kerja yang telah ditetapkan. Adapun realisasi program kerja Komite Audit tahun 2025 sebagai berikut:

a. Membuat Program Kerja Komite Audit Tahun 2024;
b. Melakukan *review* dan evaluasi atas rencana kerja dan pelaksanaan tugas Satuan Kerja Audit Intern (SKAI);
c. Melakukan pemantauan atas Laporan Hasil Pemeriksaan dan Tindak Lanjut Temuan Audit SKAI;
d. Melakukan pemantauan dan evaluasi pelaksanaan tindak lanjut hasil pengawasan OJK dan auditor eksternal lainnya;
e. Melakukan pemantauan dan evaluasi pelaksanaan tindak lanjut *Manajemen Letter* Kantor Akuntan Publik (KAP) dan Temuan Auditor eksternal lainnya;
f. Membuat rekomendasi mengenai Penunjukan Akuntan Publik dan Kantor Akuntan Publik (KAP) Pelaksana Audit Tahunan Tahun Buku 2025 kepada Dewan Komisaris dan dilaporkan kepada OJK;
g. Membuat Laporan Evaluasi Pelaksanaan Tugas KAP, berupa evaluasi kesesuaian Pelaksanaan Audit oleh KAP dengan Standar Audit yang berlaku;

Throughout 2025, the Audit Committee has carried out a series of activities in accordance with its charter, working guidelines, and established work programs. The realization of the Audit Committee's work programs in 2025 is as follows:

a. Developed the Audit Committee Work Program for 2024;
b. Reviewed and evaluated the work plan and implementation of duties of the Internal Audit Unit (SKAI);
c. Monitored audit reports and follow-up actions on internal audit findings by SKAI;
d. Monitored and evaluated the implementation of follow-up actions on supervisory findings from OJK and other external auditors;
e. Monitored and evaluated the follow-up on management letters issued by Public Accounting Firms (KAP) and other external audit findings;
f. Provided recommendations regarding the appointment of Public Accountants and Public Accounting Firms (KAP) for the Annual Audit of Financial Year 2025 to the Board of Commissioners and reported to OJK;
g. Prepared an evaluation report on the performance of the Public Accounting Firm, including assessment of audit implementation in accordance with applicable auditing standards;

h. Membuat Laporan Evaluasi terhadap Pelaksanaan/ Realisasi Rencana Bisnis Bank (RBB) kepada Dewan Komisaris, dan disampaikan kepada OJK;
i. Melakukan kajian atas usulan revisi BPP dari beberapa unit kerja/ Divisi;
j. Membuat Laporan Pengawasan Dewan Komisaris untuk disampaikan pada RUPS Tahun Buku 2025;
k. Melakukan Telaah atas laporan Dewan Komisaris dan Direksi tentang Pokok-Pokok Audit Intern, dan disampaikan kepada OJK;
l. Melakukan *monitoring* dan kajian atas Pendapatan Operasional BSG, dari berbagai usaha bisnis;
m. Membuat Kajian dan Rekomendasi terkait beberapa masalah khusus, dan disampaikan kepada Dewan Komisaris dan Direksi

h. Prepared an evaluation report on the implementation/ realization of the Bank Business Plan (RBB) for submission to the Board of Commissioners and OJK;
i. Conducted reviews on proposed revisions of Company Policies (BPP) from various work units/divisions;
j. Prepared the Board of Commissioners' Supervisory Report for submission at the Annual General Meeting of Shareholders (AGMS) for Financial Year 2025;
k. Reviewed reports of the Board of Commissioners and the Board of Directors regarding key internal audit matters, and submitted them to OJK;
l. Monitored and reviewed BSG operating income from various business activities;
m. Prepared studies and recommendations on specific issues, and submitted them to the Board of Commissioners and the Board of Directors.

Komite Nominasi dan Remunerasi
Nomination and Remuneration Committee

Komite Nominasi dan Remunerasi dibentuk oleh dan bertanggung jawab kepada Dewan Komisaris yang bertugas membantu Dewan Komisaris dalam melaksanakan tugasnya. Komite Remunerasi dan Nominasi merupakan salah satu Organ Perseroan, bekerja sama dengan Divisi *Human Capital* sebagai perangkat yang dimiliki Direksi untuk pengharkatan sumber daya manusia sebagai *strategic assets* dan *strategic partners*, menganalisis kebijakan, *monitoring* pelaksanaan mempersiapkan calon pemimpin yang akan datang yang memberikan contoh teladan serta perhatian yang seksama terhadap pelaksanaan Tata Kelola perusahaan yang baik, termasuk kebijakan dan besaran remunerasinya.

The Nomination and Remuneration Committee is established by and accountable to the Board of Commissioners, with the primary function of assisting the Board of Commissioners in carrying out its duties. The Committee serves as one of the Company's governance organs, working in coordination with the Human Capital Division as part of the Board of Directors' supporting structure in managing human resources as strategic assets and strategic partners. The Committee is responsible for analyzing policies, monitoring implementation, and preparing future leadership candidates who demonstrate exemplary conduct and uphold strong commitment to the implementation of Good Corporate Governance, including policies and the determination of remuneration.

Dasar Pembentukan Komite Nominasi dan Remunerasi
Basis for Establishment of the Nomination and Remuneration Committee

Pembentukan Nominasi dan Remunerasi BSG juga berpedoman pada ketentuan sebagai berikut:
a. Peraturan OJK No. 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik;
b. Peraturan OJK No. 45/POJK.03/2015 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi Bagi Bank Umum;
c. Peraturan OJK No. 17/POJK.03/2023 tentang Penerapan Tata Kelola Bank Umum.

The establishment of the Nomination and Remuneration Committee of BSG is guided by the following regulations:
a. OJK Regulation No. 34/POJK.04/2014 concerning Nomination and Remuneration Committees of Issuers or Public Companies;
b. OJK Regulation No. 45/POJK.03/2015 concerning the Implementation of Governance in Remuneration for Commercial Banks;
c. OJK Regulation No. 17/POJK.03/2023 concerning the Implementation of Governance for Commercial Banks.

Piagam Komite Nominasi dan Remunerasi
Nomination and Remuneration Committee Charter

Bank memiliki Piagam Komite Nominasi dan Remunerasi sebagaimana tertuang di dalam Keputusan Dewan Komisaris No. 01 Tahun 2018 tanggal 9 Maret 2018 tentang Pedoman dan Tata Tertib Kerja Komite Audit, Komite Pemantau Risiko dam Komite Nominasi dan Remunerasi. Adapun isi dari Piagam Komite Nominasi dan Remunerasi tersebut meliputi:

1. Dasar
2. Organisasi
   - » Kedudukan
   - » Keanggotaan
   - » Persyaratan Keanggotaan
3. Rapat
   - » Frekuensi Rapat
   - » Risalah Rapat
4. Tugas, Tanggung Jawab, Wewenang dan Etika Kerja
   - » Tugas dan Tanggung Jawab
   - » Wewenang
   - » Etika Kerja
   - » Waktu Kerja
5. Mekanisme dan Hubungan Kerja antar Komite dengan Dewan Komisaris, Manajemen, Auditor Internal dan Auditor Eksternal
6. Pelaporan

The Bank has established a Nomination and Remuneration Committee Charter as stipulated in the Board of Commissioners Decree No. 01 of 2018 dated March 9, 2018 concerning the Guidelines and Code of Conduct for the Audit Committee, Risk Monitoring Committee, and Nomination and Remuneration Committee. The Charter covers the following aspects:

1. Basis
2. Organization
   - » Position
   - » Membership
   - » Membership Requirements
3. Meetings
   - » Meeting Frequency
   - » Minutes of Meetings
4. Duties, Responsibilities, Authorities, and Code of Ethics
   - » Duties and Responsibilities
   - » Authorities
   - » Code of Ethics
   - » Working Time
5. Mechanism and Working Relationship between the Committee and the Board of Commissioners, Management, Internal Auditors, and External Auditors
6. Reporting

Masa Jabatan
Term of Office

Masa keanggotaan Anggota Komite Nominasi dan Remunerasi terhitung sejak pengangkatan sampai dengan berakhirnya periode masa jabatan Dewan Komisaris, selanjutnya dapat diperpanjang sesuai evaluasi Dewan Komisaris dengan tidak mengurangi hak Dewan Komisaris untuk memberhentikan sewaktu-waktu.

The term of office of the Nomination and Remuneration Committee members is counted from the date of appointment until the end of the term of office of the Board of Commissioners. It may be extended based on the evaluation of the Board of Commissioners, without prejudice to the authority of the Board of Commissioners to dismiss members at any time.

Kriteria Anggota Komite Nominasi dan Remunerasi
Criteria for Members of the Nomination and Remuneration Committee

Di dalam Piagam Komite Nominasi dan Remunerasi tercantum akan kualifikasi seorang anggota Komite Nominasi dan Remunerasi yaitu:

a. Memiliki pengetahuan yang memadai tentang industri perbankan termasuk pula segala ketentuan dan peraturan serta perundang-undangan yang berlaku;
b. Pendengar yang baik, memiliki kemampuan analitis yang kuat, dan berpikir kritis;
c. Berlatarbelakang pengetahuan dan pengalaman dibidang keuangan dan manajemen risiko (sekurang-kurangnya) satu anggota;

As stipulated in the Charter, members of the Nomination and Remuneration Committee must meet the following qualifications:

a. Possess adequate knowledge of the banking industry, including applicable laws and regulations;
b. A good listener, with strong analytical skills and critical thinking ability;
c. Have at least one member with knowledge and experience in finance and risk management;

d. Berpengalaman dalam Manajemen Risiko Bisnis dan Keuangan;
e. Mempunyai waktu yang cukup untuk menjalankan tugasnya;
f. Mampu berkomunikasi dengan efektif;
g. Memiliki sikap mental dan etika serta tanggung jawab profesi yang tinggi.

d. Possess experience in business and financial risk management;
e. Have sufficient time to perform their duties;
f. Be able to communicate effectively;
g. Demonstrate strong integrity, professional ethics, and a high sense of responsibility.

Struktur, Keanggotaan dan Keahlian Komite Nominasi dan Remunerasi
Structure, Membership, and Expertise of the Nomination and Remuneration Committee

Struktur

1. Komite Nominasi dan Remunerasi diketuai oleh Komisaris Independen merangkap sebagai anggota;
2. Yang dimaksud dengan Independen adalah memenuhi kriteria dibawah ini:
   a. Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan Bank dalam waktu 6 (enam) bulan terakhir;
   b. Tidak mempunyai saham baik langsung maupun tidak langsung pada Bank;
   c. Tidak mempunyai hubungan afiliasi dengan Bank, anggota Dewan Komisaris, anggota Direksi, atau Pemegang Saham Pengendali; dan
   d. Tidak mempunyai hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Bank;
   e. Bukan merupakan orang dalam Kantor Akuntan Publik, Kantor Konsultan Hukum, Kant or Jasa Penilai Publik atau pihak lain yang memberi jasa asuransi, jasa non asuransi, jasa penilai dan/atau jasa konsultasi lain kgpada Bank dalam waktu 6 (enam) bulan terakhir.

Structure

1. The Nomination and Remuneration Committee is chaired by an Independent Commissioner who concurrently serves as a member;
2. "Independent" refers to individuals who meet the following criteria:
   a. Not a person who has worked or had authority and responsibility for planning, leading, controlling, or supervising the Bank's activities within the past 6 (six) months;
   b. Does not own shares in the Bank, either directly or indirectly;
   c. Does not have any affiliation with the Bank, members of the Board of Commissioners, Board of Directors, or Controlling Shareholders;
   d. Does not have any direct or indirect business relationship related to the Bank's business activities;
   e. Is not a member of a Public Accounting Firm, Legal Consultant Firm, Public Appraisal Firm, or any other party providing assurance, non-assurance, valuation, or consulting services to the Bank within the past 6 (six) months.

Nama Name	Jabatan Position	Posisi di Komite Position in Committee	Dasar Pengangkatan Basis of Appointment	Periode Jabatan Term of Office
Djafar Alkatiri	Komisaris Independen Independent Commissioner	Ketua Chairman	Surat Keputusan Direksi No. 049/SK-HC/DIR/IV/2025 tanggal 8 April 2025 Board of Directors Decree No. 049/SK-HC/DIR/IV/ 2025 dated April 8, 2025	2025–2026
Max R.M. Kembuan	Komisaris Commissioner	Anggota Member	Surat Keputusan Direksi No. 049/SK-HC/DIR/IV/2025 tanggal 8 April 2025 Board of Directors Decree No. 049/SK-HC/DIR/IV/ 2025 dated April 8, 2025	2025–2026
Wenda W. Rumambi	Pemimpin Divisi *Human Capital* Head of Human Capital Division	Anggota Member	Surat Keputusan Direksi No. 049/SK-HC/DIR/IV/2025 tanggal 8 April 2025 Board of Directors Decree No. 049/SK-HC/DIR/IV/ 2025 dated April 8, 2025	2025–2026

Komposisi ini mencerminkan perpaduan yang seimbang antara pengawasan dan keahlian operasional, menggabungkan pengawasan independen dengan kepemimpinan sumber daya manusia untuk memperkuat tata kelola, perencanaan suksesi, dan efektivitas remunerasi.

The composition reflects a balanced mix of oversight and operational expertise, combining independent supervision with human capital leadership to strengthen governance, succession planning, and remuneration effectiveness.

Profil Komite Nominasi dan Remunerasi
Nomination and Remuneration Committee Profile

Max R.M. Kembuan
Anggota
Member

Djafar Alkatiri
Ketua
Chairman

Wenda W. Rumambi
Anggota
Member

Djafar Alkatiri

Ketua
Chairman

56 tahun
56 years old

Djafar Alkatiri menjabat sebagai Ketua Komite Remunerasi dan Nominasi Bank SulutGo sejak tanggal 8 April 2025 sesuai dengan Surat Keputusan No. 049/SK-HC/DIR/IV/2025. Informasi detail dapat dilihat pada Bab Profil Perusahaan bagian Profil Dewan Komisaris di halaman 87.

Djafar Alkatiri has served as Chairman of the Nomination and Remuneration Committee of Bank SulutGo since April 8, 2025, based on Decree No. 049/SK-HC/DIR/IV/2025. Further details are available in the Company Profile section under the Board of Commissioners Profile on page 87.

Max R.M. Kembuan

Anggota
Member

68 tahun
68 years old

Max R.M Kembuan menjabat sebagai Anggota Komite Remunerasi dan Nominasi Bank SulutGo sejak tanggal 8 April 2025 sesuai dengan Surat Keputusan No. 049/SK-HC/DIR/IV/2025. Informasi detail dapat dilihat pada Bab Profil Perusahaan bagian Profil Dewan Komisaris di halaman 86.

Max R.M. Kembuan has served as a Member of the Nomination and Remuneration Committee of Bank SulutGo since April 8, 2025, based on Decree No. 049/SK-HC/DIR/IV/2025. Further details are available in the Company Profile section under the Board of Commissioners Profile on page 86.

Wenda W. Rumambi

Anggota
Member

48 tahun
48 years old

Wenda W. Rumambi menjabat sebagai Anggota Komite Remunerasi dan Nominasi Bank SulutGo sejak tanggal 8 April 2025 sesuai dengan Surat Keputusan No. 049/SK-HC/DIR/IV/2025. Informasi detail dapat dilihat pada Bab Profil Perusahaan bagian Profil Pejabat Senior di halaman 104.

Wenda W. Rumambi has served as an ex-officio Member of the Nomination and Remuneration Committee of Bank SulutGo since April 8, 2025, based on Decree No. 049/SK-HC/DIR/IV/2025. Further details are available in the Company Profile section under the Senior Management Profile on page 104.

Pendidikan dan Pelatihan Komite Nominasi dan Remunerasi
Education and Training of the Nomination and Remuneration Committee

Sepanjang Tahun 2025, anggota komite Nominasi dan Remunerasi telah melaksanakan pendidikan atau pelatihan sebagai berikut:

Throughout 2025, members of the Nomination and Remuneration Committee have participated in the following education and training programs:

Nama Name	Jabatan Position	Nama Pelatihan Training Program	Penyelenggara Organizer	Tempat Place
Djafar Alkatiri	Komisaris Independen Independent Commissioner	Dapat dilihat pada Bab ini Bagian Pelatihan Dewan Komisaris halaman 572 dalam Laporan Tahunan ini Refer to the Board of Commissioners Training section on page 572 of this Annual Report	-	-
Max R.M. Kembuan	Komisaris Commissioner	Dapat dilihat pada Bab ini Bagian Pelatihan Dewan Komisaris halaman 572 dalam Laporan Tahunan ini Refer to the Board of Commissioners Training section on page 572 of this Annual Report	-	-
Wenda W. Rumambi	Pemimpin Divisi *Human Capital* Head of Human Capital Division	Kegiatan *Focus Group Discussion* (FGD) Penyelarasan Pemahaman/Persepsi Focus Group Discussion (FGD) on Alignment of Understanding/Perception	Otoritas Jasa Keuangan Financial Services Authority	Medan
		Pemeliharaan Kompetensi – Sertifikasi Manajemen Risiko Jenjang 6/Level 4 Competency Maintenance – Risk Management Certification Level 6/Level 4	PT Multi Talenta Consulting	*Online Zoom*
		Entrepreneurial Marketing Leadership by Hermawan Kartajaya Entrepreneurial Marketing Leadership by Hermawan Kartajaya	MarkPlus	BSG *Head Office*
		Workshop POJK dan Tata Kelola Perbankan POJK and Banking Governance Workshop	Divisi Kepatuhan Compliance Division	BSG *Excellence Center*

Pengembangan kompetensi yang berkelanjutan, khususnya dalam tata kelola, manajemen risiko, dan kepemimpinan, memperkuat efektivitas Komite dalam mengawasi kebijakan remunerasi dan mendukung manajemen talenta yang berkelanjutan di dalam Bank.

The continuous development of competencies, particularly in governance, risk management, and leadership, strengthens the Committee's effectiveness in overseeing remuneration policies and supporting sustainable talent management within the Bank.

Indenpendensi Komite Nominasi dan Remunerasi
Independence of the Nomination and Remuneration Committee

Seluruh anggota Komite Nominasi dan Remunerasi 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.

All members of the Nomination and Remuneration Committee who are independent parties do not have any financial, managerial, share ownership, and/or familial relationships with the Board of Commissioners, Board of Directors, and/or Controlling Shareholders, or any relationships with the Bank that could affect their ability to act independently.

Transparansi independensi Komite Nominasi dan Remunerasi disajikan dalam tabel berikut:

The transparency of the independence of the Nomination and Remuneration Committee is presented in the following table:

Aspek Independensi Independence Aspect	DJ	MRMK	WWR
Tidak memiliki hubungan keuangan dengan sesama anggota Komite, komite lainnya, Dewan Komisaris, Direksi, dan Pemegang Saham Pengendali No financial relationships with fellow committee members, other committees, the Board of Commissioners, Board of Directors, and Controlling Shareholders	√	√	√
Tidak memiliki hubungan kepengurusan di BSG, anak perusahaan, maupun perusahaan afiliasi No managerial relationships within BSG, its subsidiaries, or affiliated companies	√	√	√
Tidak memiliki hubungan keluarga dengan anggota Komite lainnya, Dewan Komisaris, Direksi, dan Pemegang Saham Pengendali No familial relationships with other committee members, the Board of Commissioners, Board of Directors, and Controlling Shareholders	√	√	√

* Glosarium Komite Nominasi dan Remunerasi
Glossary of Nomination and Remuneration Committee
DA = Djafar Alkatiri
MRMK = Max R.M. Kembuan
WWR = Wenda W. Rumambi

Kepatuhan penuh terhadap kriteria independensi oleh seluruh anggota memperkuat objektivitas dalam keputusan nominasi dan remunerasi, serta menghasilkan hasil yang adil, transparan, dan selaras dengan tata kelola perusahaan.

Full adherence to independence criteria by all members strengthens objectivity in nomination and remuneration decisions, ensuring fair, transparent, and governance-aligned outcomes.

Tugas dan Tanggung Jawab Komite Nominasi dan Remunerasi
Duties and Responsibilities of the Nomination and Remuneration Committee

Berdasarkan Pedoman dan Tata tertib Kerja Komite Nominasi dan Remunerasi, tugas dan tanggung jawab Komite Nominasi dan Remunerasi antara lain adalah sebagai berikut:

1. Membantu Dewan Komisaris dalam mengusulkan kepada Rapat Umum Pemegang Saham (RUPS) mengenai sistem dan prosedur nominasi bagi anggota Dewan Komisaris;
2. Membantu Dewan Komisaris memberikan rekomendasi kepada calon-calon pengurus bank yang diusulkan pada Rapat Umum Pemegang Saham (RUPS);

Based on the Guidelines and Code of Conduct of the Nomination and Remuneration Committee, the duties and responsibilities of the Committee include the following:

1. Assisting the Board of Commissioners in proposing to the General Meeting of Shareholders (GMS) the nomination system and procedures for members of the Board of Commissioners;
2. Assisting the Board of Commissioners in providing recommendations on candidates for the Bank's management to be proposed at the General Meeting of Shareholders (GMS);

3. Membantu anggota Dewan Komisaris dalam mengusulkan kepada Rapat Umum Pemegang Saham (RUPS) mengenai sistem penilaian kinerja Dewan Komisaris dan Direksi;
4. Mengevaluasi secara periodik jumlah dan komposisi Dewan Komisaris dan Direksi;
5. Membantu Dewan Komisaris dalam mengusulkan kepada Rapat Umum Pemegang Saham (RUPS) mengenai sistem remunerasi bagi Dewan Komisaris dan Direksi;
6. Membantu Dewan Komisaris dalam menyusun sistem kompensasi bagi pejabat eksekutif Bank;
7. Membantu Dewan Komisaris dalam memberikan penilaian terhadap sistem pensiun dan sistem kompensasi serta manfaat lainnya dalam hal pengurangan karyawan;
8. Membantu Dewan Komisaris dalam menyusun Kebijakan Suksesi Anggota Direksi.

3. Assisting the Board of Commissioners in proposing to the General Meeting of Shareholders (GMS) the performance evaluation system for the Board of Commissioners and the Board of Directors;
4. Periodically evaluating the number and composition of the Board of Commissioners and the Board of Directors;
5. Assisting the Board of Commissioners in proposing to the General Meeting of Shareholders (GMS) the remuneration system for the Board of Commissioners and the Board of Directors;
6. Assisting the Board of Commissioners in formulating compensation systems for the Bank's executive officers;
7. Assisting the Board of Commissioners in assessing pension schemes, compensation systems, and other benefits in the event of workforce reductions;
8. Assisting the Board of Commissioners in formulating succession policies for members of the Board of Directors.

Wewenang Komite Nominasi dan Remunerasi
Authority of the Nomination and Remuneration Committee

Dewan Komisaris memberikan kewenangan kepada Komite Nominasi dan Remunerasi dengan lingkup tanggung jawab untuk:

1. Mencari informasi yang diperlukan dari pihak-pihak internal Bank termasuk pegawai, dan pihak-pihak eksternal.
2. Mendapatkan masukan atau saran dari para profesional di luar Bank yang berkaitan dengan tugasnya.
3. Dalam melaksanakan tugasnya Komite Nominasi dan Remunerasi akan memelihara hubungan kerja yang efektif dengan Komisaris, Manajemen Auditor intern dan auditor ekstern.

The Board of Commissioners grants the Nomination and Remuneration Committee the authority, within its scope of responsibilities, to:

1. Obtain necessary information from internal parties, including employees, as well as external parties.
2. Obtain input or advice from external professionals relevant to its duties.
3. Maintain effective working relationships with the Board of Commissioners, management, internal auditors, and external auditors in carrying out its duties.

Kebijakan Rapat Komite Nominasi dan Remunerasi
Nomination and Remuneration Committee Meeting Policy

1. Rapat Komite Nominasi dan Remunerasi mengadakan rapat periodik sekurang-kurangnya 1 (satu) kali dalam 3 (tiga) bulan dengan mengundang Auditor Internal Bank;
2. Rapat Komite Nominasi dan Remunerasi hanya dapat dilaksanakan apabila dihadiri oleh paling kurang 51% dari jumlah anggota termasuk seorang Komite independen dan pihak independen;
3. Keputusan rapat Komite Nominasi dan Remunerasi dilakukan berdasarkan musyawarah mufakat;
4. Dalam hal tidak terjadi musyawarah mufakat, pengambilan Keputusan dilakukan berdasarkan suara terbanyak. Keputusan rapat Komite Nominasi dan Remunerasi dianggap sah, apabila disepakati oleh lebih dari ½ (satu perdua) jumlah anggota Komite Nominasi dan Remunerasi yang hadir;

1. The Committee also conducts periodic meetings at least once every three (3) months by inviting the Bank's Internal Auditor;
2. Meetings of the Nomination and Remuneration Committee can only be held if attended by at least 51% of the members, including an independent committee member and/or independent party;
3. Decisions are made based on deliberation to reach consensus;
4. In the absence of consensus, decisions are made by majority vote. Meeting resolutions are deemed valid if agreed upon by more than half of the members present;

5. Perbedaan pendapat (*dissenting opinion*) yang terjadi dalam rapat Komite Nominasi dan Remunerasi wajib dicantumkan secara jelas dalam risalah rapat beserta alasan perbedaan pendapat tersebut.

5. Any dissenting opinions arising during meetings must be clearly recorded in the minutes of meeting, along with the reasons for such differences.

Rapat Komite Nominasi dan Remunerasi
Nomination and Remuneration Committee Meetings

Sepanjang tahun 2025, tanggal pelaksanaan, agenda rapat dan peserta rapat Komite Nominasi dan Remunerasi, sebagai berikut:

Throughout 2025, the meeting dates, agendas, and attendance of the Nomination and Remuneration Committee are presented as follows:

No.	Tanggal Rapat Meeting Date	Agenda Rapat Meeting Agenda	Peserta Participants
1.	11 Februari 2025 February 11, 2025	Penyesuaian upah honorarium pegawai kontrak tahun 2025 Adjustment of honorarium for contract employees in 2025	3
2.	12 Februari 2025 February 12, 2025	Tunjangan khusus pejabat BSG Special allowances for BSG officials	3
3.	17 Juni 2025 June 17, 2025	Penilaian rekam jejak terkait sanksi dan integritas Track record assessment regarding sanctions and integrity	3
4.	17 Juli 2025 July 17, 2025	Persiapan nominasi Direksi dan Komisaris periode 2026–2031 Preparation for nomination of Board of Directors and Commissioners for 2026–2031 period	3
5.	18 Juli 2025 July 18, 2025	Remunerasi pegawai BSG BSG employee remuneration	3

Frekuensi dan Tingkat Kehadiran Rapat Komite Nominasi dan Remunerasi
Frequency and Attendance Rate of Nomination and Remuneration Committee Meetings

Selama tahun 2025, Komite Nominasi dan Remunerasi Telah melaksanakan rapat sebanyak 5 (lima) kali. Adapun frekuensi dan tingkat kehadiran sebagai berikut:

Throughout 2025, the Nomination and Remuneration Committee held 5 (five) meetings. The frequency and attendance rate are presented as follows:

Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendances	Persentase Attendance Rate
Djafar Alkatiri	Komisaris Independen Independent Commissioner	5 kali 5 meetings	5 kali 5 attendances	100%
MaxR.M. Kembuan	Komisaris Commissioner	5 kali 5 meetings	5 kali 5 attendances	100%
Wenda W. Rumambi	Pemimpin Divisi *Human Capital* Head of Human Capital Division	5 kali 5 meetings	5 kali 5 attendances	100%

Realisasi Program Kerja dan Pelaksanaan Tugas Komite Nominasi dan Remunerasi
Realization of Work Programs and Implementation of Duties of the Nomination and Remuneration Committee

Sepanjang tahun 2025, Komite Nominasi dan Remunerasi telah menyusun dan merealisasikan program kerja sebagai berikut:

1. Melakukan evaluasi secara keseluruhan terhadap kebijakan remunerasi BSG;
2. Memberikan rekomendasi kepada Dewan Komisaris mengenai:
   i. Kebijakan remunerasi yang layak bagi Dewan Komisaris dan Direksi untuk disampaikan kepada Rapat Umum Pemegang Saham (RUPS);
   ii. Kebijakan remunerasi yang layak bagi pejabat Eksekutif dan Pegawai secara keseluruhan untuk disampaikan kepada Direksi;
   iii. Menyusun dan memberikan rekomendasi mengenai sistem serta prosedur pemilihan dan/atau penggantian anggota Dewan Komisaris dan Direksi kepada Dewan Komisaris untuk disampaikan dalam RUPS;
   iv. Memberikan rekomendasi mengenai anggota Dewan Komisaris dan/atau Direksi kepada Dewan Komisaris untuk disampaikan kepada RUPS;
   v. Membantu Dewan Komisaris dalam Menyusun dan mengevaluasi sistem penggajian, pemberian tunjangan dan fasilitas bagi Dewan Komisaris dan Direksi;
   vi. Membantu Dewan Komisaris dalam memberikan rekomendasi tentang sistem pengupahan, pemberian tunjangan dan fasilitas karyawan;
   vii. Membantu Dewan komisaris dalam memberikan rekomendasi tentang opsi kepada Dewan Komisaris, Direksi dan Karyawan, antara lain opsi saham;
   viii. Membantu Dewan Komisaris dalam memberikan rekomendasi tentang sistem pensiun bagi karyawan.

Throughout 2025, the Nomination and Remuneration Committee has developed and implemented the following work programs:

1. Conducted a comprehensive evaluation of BSG remuneration policies;
2. Provided recommendations to the Board of Commissioners regarding:
   i. Appropriate remuneration policies for the Board of Commissioners and the Board of Directors to be submitted to the General Meeting of Shareholders (GMS);
   ii. Appropriate remuneration policies for Executive Officers and employees as a whole to be submitted to the Board of Directors;
   iii. The formulation and recommendation of systems and procedures for the selection and/or replacement of members of the Board of Commissioners and the Board of Directors to be submitted by the Board of Commissioners to the GMS;
   iv. Recommendations regarding candidates for the Board of Commissioners and/or the Board of Directors to be submitted by the Board of Commissioners to the GMS;
   v. Assisting the Board of Commissioners in formulating and evaluating salary structures, allowances, and facilities for the Board of Commissioners and the Board of Directors;
   vi. Assisting the Board of Commissioners in providing recommendations on employee compensation systems, including allowances and benefits;
   vii. Assisting the Board of Commissioners in providing recommendations on incentive schemes for the Board of Commissioners, Board of Directors, and employees, including share-based options;
   viii. Assisting the Board of Commissioners in providing recommendations on employee pension systems.

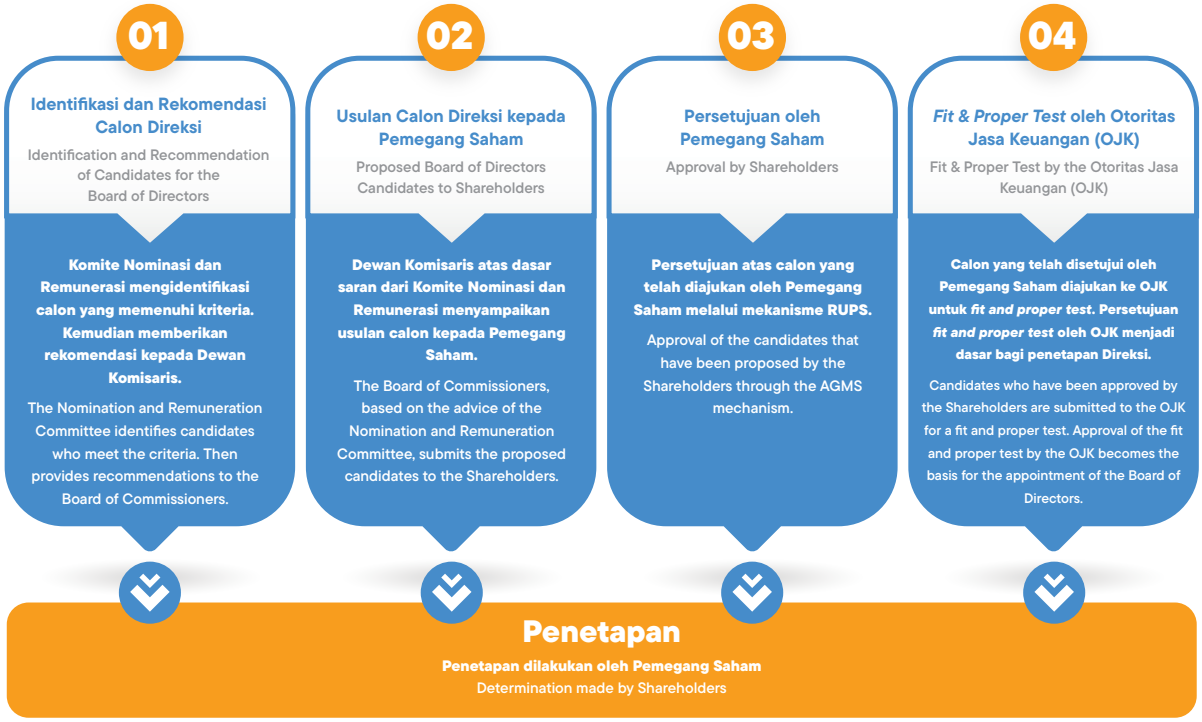
Kebijakan Suksesi Direksi
Board of Directors Succession Policy

Perencanaan suksesi Direksi merupakan tanggung jawab Komite Nominasi dan Remunerasi dalam mempersiapkan regenerasi dan menjaga kesinambungan kepemimpinan Bank di masa mendatang. Dalam rangka mewujudkan proses dan mekanisme pemilihan dan penggantian anggota Direksi dan Dewan Komisaris yang transparan, akuntabel dan dapat dipertanggungjawabkan maka pengangkatan dan pemberhentian dilakukan berdasarkan prinsip-prinsip profesionalisme dalam prinsip GCG.

Succession planning for the Board of Directors is the responsibility of the Nomination and Remuneration Committee in preparing leadership regeneration and ensuring the continuity of the Bank's leadership in the future. In order to ensure that the selection and replacement process for members of the Board of Directors and the Board of Commissioners is conducted in a transparent, accountable, and responsible manner, appointments and dismissals are carried out based on professionalism and Good Corporate Governance (GCG) principles.

Prosedur kebijakan suksesi Direksi BSG dalam merekomendasikan calon anggota Direksi kepada RUPS dapat dilihat pada bagan di bawah ini:

The procedures for the Board of Directors succession policy in recommending candidates to the General Meeting of Shareholders (GMS) are illustrated in the diagram below:



Komite Pemantau Risiko
Risk Monitoring Committee

Sesuai Peraturan OJK Nomor 17 tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum, Komite Pemantau Risiko merupakan alat kelengkapan Dewan Komisaris yang berfungsi memonitor risiko dan menilai toleransi risiko yang dapat diambil oleh Bank, mengevaluasi perbaikan yang dilakukan atas kebijakan, prosedur dan praktik manajemen risiko Bank guna memastikan telah dilakukannya pengelolaan risiko dengan baik, terutama pada pengelolaan risiko kredit, risiko pasar, risiko likuiditas, risiko operasional, dan risiko bank lainnya.

In accordance with Financial Services Authority Regulation No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks, the Risk Monitoring Committee is a supporting body of the Board of Commissioners that functions to monitor risks and assess the level of risk tolerance that can be assumed by the Bank. The Committee also evaluates improvements made to the Bank's risk management policies, procedures, and practices to ensure that risks are managed effectively, particularly credit risk, market risk, liquidity risk, operational risk, and other banking risks.

Dasar Pembentukan Komite Pemantau Risiko
Basis for the Establishment of the Risk Monitoring Committee

Pembentukan Komite Pemantau Risiko BSG juga berpedoman pada ketentuan sebagai berikut:

1. Peraturan OJK No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum;
2. Peraturan OJK No. 38/POJK.03/2016 tentang Penerapan Manajemen Risiko dan Penggunaan Teknologi Informasi oleh Bank Umum;
3. Peraturan OJK No. 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum.
4. Peraturan OJK No. 17 tahun 2023 tentang Penerapan Tata Kelola Bank Umum;

The establishment of BSG Risk Monitoring Committee is also guided by the following regulations:

1. OJK Regulation No. 18/POJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks;
2. OJK Regulation No. 38/POJK.03/2016 concerning Risk Management Implementation and the Use of Information Technology by Commercial Banks;
3. OJK Regulation No. 46/POJK.03/2017 concerning the Implementation of the Compliance Function for Commercial Banks.
4. OJK Regulation No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks;

Piagam Komite Pemantau Risiko
Risk Monitoring Committee Charter

Bank memiliki Piagam Komite Pemantau Risiko sebagaimana tertuang di dalam Keputusan Dewan Komisaris No. 01 Tahun 2018 tanggal 9 Maret 2018 tentang Pedoman dan Tata Tertib Kerja Komite Audit, Komite Pemantau Risiko dan Komite Nominasi dan Remunerasi, Adapun isi dari Piagam Komite Pemantau Risiko tersebut meliputi:

1. Tujuan
2. Organisasi
   - » Kedudukan
   - » Keanggotaan
   - » Persyaratan Keanggotaan
3. Rapat
   - » Frekuensi Rapat
   - » Risalah Rapat
4. Tugas, Tanggung Jawab, Wewenang dan Etika Kerja
   - » Tugas dan Tanggung Jawab
   - » Wewenang
   - » Etika Kerja
   - » Waktu Kerja
5. Mekanisme dan Hubungan Kerja antar Komite dengan Dewan Komisaris, Manajemen, Auditor Internal dan Auditor Eksternal;
6. Pelaporan;
7. Evaluasi Mandiri.

The Bank has established a Risk Monitoring Committee Charter as stipulated in the Decree of the Board of Commissioners No. 01 of 2018 dated March 9, 2018 concerning the Guidelines and Code of Conduct for the Audit Committee, Risk Monitoring Committee, and Nomination and Remuneration Committee. The Charter includes:

1. Objectives;
2. Organization
   - » Position
   - » Membership
   - » Membership Requirements
3. Meetings
   - » Meeting Frequency
   - » Minutes of Meeting
4. Duties, Responsibilities, Authorities, and Code of Ethics
   - » Duties and Responsibilities
   - » Authorities
   - » Code of Ethics
   - » Working Time
5. Mechanism and Working Relationship between the Committee and the Board of Commissioners, Management, Internal Auditors, and External Auditors;
6. Reporting;
7. Self-Assessment.

Masa Jabatan
Term of Office

Masa keanggotaan Anggota Komite Pemantau Risiko terhitung sejak pengangkatan sampai dengan berakhirnya periode masa jabatan Dewan Komisaris, selanjutnya dapat diperpanjang sesuai evaluasi Dewan Komisaris dengan tidak mengurangi hak Dewan Komisaris untuk memberhentikan sewaktu-waktu.

The term of office of members of the Risk Monitoring Committee commences from the date of appointment until the end of the term of the Board of Commissioners and may be extended based on evaluation by the Board of Commissioners, without prejudice to the Board's right to dismiss members at any time.

Kriteria Anggota Komite Pemantau Risiko
Criteria of Risk Monitoring Committee Members

Di dalam ketentuan Komite Pemantau Risiko tercantum akan kualifikasi seorang anggota Komite Pemantau Risiko yaitu:

1. Memiliki pengetahuan yang memadai tentang industri perbankan termasuk pula segala ketentuan dan peraturan serta perundang-undangan yang berlaku;
2. Pendengar yang baik, memiliki kemampuan analitis yang kuat, dan berpikir kritis;
3. Berlatar belakang pengetahuan dan pengalaman dibidang keuangan atau audit (sekurang-kurangnya) satu anggota;
4. Berpengalaman dalam Manajemen Risiko Bisnis dan Keuangan;
5. Mempunyai waktu yang cukup untuk menjalankan tugasnya;
6. Mampu berkomunikasi dengan efektif;
7. Memiliki sikap mental dan etika serta tanggung jawab profesi yang tinggi Masa Jabatan.

The qualifications for members of the Risk Monitoring Committee include:

1. Adequate knowledge of the banking industry, including applicable laws and regulations;
2. A good listener, with strong analytical skills and critical thinking ability;
3. At least one member with educational background and experience in finance or audit;
4. Experience in business and financial risk management;
5. Sufficient time commitment to perform duties;
6. Effective communication skills;
7. High integrity, professional ethics, and sense of responsibility.

Struktur, Keanggotaan dan Keahlian Komite Pemantau Risiko
Structure, Membership, and Expertise of the Risk Monitoring Committee

Struktur

1. Komite Pemantau Risiko diketuai oleh Komisaris Independen merangkap sebagai anggota;
2. Yang dimaksud dengan Independen adalah memenuhi kriteria di bawah ini:
   a. Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan Bank dalam waktu 6 (enam) bulan terakhir;
   b. Tidak mempunyai saham baik langsung maupun tidak langsung pada Bank;
   c. Tidak mempunyai hubungan afiliasi dengan Bank, anggota Dewan Komisaris, anggota Direksi, atau Pemegang Saham Pengendali;

Structure

1. The Risk Monitoring Committee is chaired by an Independent Commissioner who also serves as a member;
2. Independence is defined by the following criteria:
   a. Not having been employed or having authority and responsibility to plan, lead, control, or supervise the Bank's activities within the last 6 (six) months;
   b. Not holding shares in the Bank, either directly or indirectly;
   c. Not having any affiliation with the Bank, members of the Board of Commissioners, Board of Directors, or Controlling Shareholders;

d. Tidak mempunyai hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Bank;
e. Bukan merupakan orang dalam kantor Akuntan Publik, Kantor Konsultan Hukum, Kantor Jasa Penilai Publik atau pihak lain yang memberi jasa asurans, jasa non asuransi , jasa penilai dan/atau jasa konsultasi lain kgpada Bank dalam waktu 6 (enam) bulan terakhir.

d. Not having any direct or indirect business relationship related to the Bank's activities;
e. Not being affiliated with Public Accounting Firms, Law Firms, Appraisal Firms, or other parties providing assurance or consulting services to the Bank within the last 6 (six) months.

Persyaratan Keanggotaan
Membership Requirements

1. Wajib memiliki integritas yang tinggi, kemampuan, pen etahuan, pengalaman sesuai dengan bidang pekerjaannya, serta mampu berkomunikasi dengan baik;
2. Wajib memahami laporan keuangan, bisnis perusahaan khususnya yang terkait dengan layanan jasa atau kegiatan usaha Bank, proses audit, manajemen risiko, dan peraturan perundang-undangan di bidang Pasar Modal serta peraturan perundang-undangan terkait lainnya;
3. Wajib mematuhi kode etik Komite Pemantau Risiko yang ditetapkan;
4. Bersedia meningkatkan kompetensi secara terus menerus melalui pendidikan dan pelatihan.

1. Possess high integrity, competence, knowledge, and relevant experience, and demonstrate effective communication skills;
2. Have an understanding of financial statements, the Bank's business activities, audit processes, risk management, and relevant laws and regulations in the capital market and banking sectors;
3. Comply with the Risk Monitoring Committee's code of ethics;
4. Demonstrate commitment to continuous competency development through education and training.

Susunan Komite Pemantau Risiko
Composition of the Risk Monitoring Committee

Nama Name	Jabatan Position	Posisi di Komite Position in Committee	Dasar Pengangkatan Basis of Appointment	Periode Jabatan Term of Office
Jaclyn I. Koloay	Komisaris Independen Independent Commissioner	Ketua Chairman	Surat Keputusan No. 049/SK-HC/DIR/IV/2025 tanggal 8 April 2025 Decree No. 049/SK-HC/DIR/IV/2025 dated April 8, 2025	2025–2026
Audy F. Endey	Komite Committee Member	Anggota Member	Surat Keputusan No. 049/SK-HC/DIR/IV/2025 tanggal 8 April 2025 Decree No. 049/SK-HC/DIR/IV/2025 dated April 8, 2025	2025–2026
Izaac J. R. Litaay	Komite Committee Member	Anggota Member	Surat Keputusan No. 049/SK-HC/DIR/IV/2025 tanggal 8 April 2025 Decree No. 049/SK-HC/DIR/IV/2025 dated April 8, 2025	2025–2026
Jeine Sambuaga	Komite Committee Member	Anggota Member	Surat Keputusan No. 049/SK-HC/DIR/IV/2025 tanggal 8 April 2025 Decree No. 049/SK-HC/DIR/IV/2025 dated April 8, 2025	2025–2026

Nama Name	Jabatan Position	Posisi di Komite Position in Committee	Dasar Pengangkatan Basis of Appointment	Periode Jabatan Term of Office
Myku Monginsidi	Komite Committee Member	Anggota Member	Surat Keputusan No. 049/SK-HC/DIR/IV/2025 tanggal 8 April 2025 Decree No. 049/SK-HC/DIR/IV/2025 dated April 8, 2025	2025–2026
Rusli Aimbu	Komite Committee Member	Anggota Member	Surat Keputusan No. 049/SK-HC/DIR/IV/2025 tanggal 8 April 2025 Decree No. 049/SK-HC/DIR/IV/2025 dated April 8, 2025	2025–2026

Susunan tersebut diatas mencerminkan struktur tata kelola yang dipimpin oleh seorang komisioner independen, didukung oleh anggota dengan keahlian yang beragam, memperkuat efektivitas pengawasan dan memastikan pemantauan risiko yang kuat sesuai dengan harapan peraturan.

The composition reflects a governance structure led by an independent commissioner, supported by members with diverse expertise, strengthening oversight effectiveness and ensuring robust risk monitoring aligned with regulatory expectations.

Profil Komite Pemantau Risiko
Risk Monitoring Committee Profile

Rusly Aimbu
Anggota
Member

Myku Monginsidi
Anggota
Member

Izaac Julius Ruryama Litay
Anggota
Member

Jaclyn Ivana Koloay
Ketua
Chairman

Audy Endey
Anggota
Member

Jeine Sambuaga
Anggota
Member

Jaclyn Ivana Koloay

Ketua
Chairman

44 tahun
44 years old

Jaclyn Ivana Koloay menjabat sebagai Ketua Komite Pemantau Risiko SulutGo sejak tanggal 8 April 2025 sesuai dengan Surat Keputusan No. 049/SK-HC/DIR/IV/2025. Informasi detail dapat dilihat pada Bab Profil Perusahaan bagian Profil Dewan Komisaris di halaman 88.

Jaclyn Ivana Koloay has served as Chair of the Risk Monitoring Committee of Bank SulutGo since April 8, 2025, based on Decree No. 049/SK-HC/DIR/IV/2025. Detailed information is available in the Company Profile chapter under the Board of Commissioners Profile section on page 88.

Izaac Julius Ruryama Litay

Anggota
Member

Dasar Hukum Pengangkatan | Legal Basis of Appointment
Surat Keputusan No. 049/SK-HC/DIR/IV/2025 tanggal 8 April 2025
Decree No. 049/SK-HC/DIR/IV/2025 dated April 8, 2025

Indonesia
Indonesian

Manado
Manado

62 tahun
62 years old

Perjalanan Karir	Career History
» Direktur Pro GRAHA *Agency & Business Consultant* (2007-Sekarang)	» Director of Pro GRAHA Agency & Business Consultant (2007–Present)
» Ketua Bidang Usaha Koperasi Pemasaran Mandiri Bangun Maluku (2019-2020)	» Head of Business Division, Koperasi Pemasaran Mandiri Bangun Maluku (2019–2020)
» Manajer Cabang Bandung CV Nehemia-Ambon (2007-2011)	» Branch Manager, CV. Nehemia-Ambon (Bandung Branch) (2007–2011)
» Auditor Independen Kejaksaan Negeri Wonosobo (1998-1999)	» Independent Auditor, District Attorney Office of Wonosobo (1998–1999)
» Wakil Ketua Lembaga Penelitian & Pengabdian kepada Masyarakat (1998-2000)	» Vice Chairman, Institute for Research and Community Service (1998–2000)
» Dosen dan Ketua Jurusan Teknik Industri Sekolah Tinggi Teknologi Indonesia-Bandung (1995-1999)	» Lecturer and Head of Industrial Engineering Department, Sekolah Tinggi Teknologi Indonesia, Bandung (1995–1999)
Riwayat Pendidikan	**Educational Background**
» S1 Ilmu Hukum UBK (2022)	» Bachelor of Law, UBK (2022)
» S1 Fisika, KBK Bahan dan Instrumentasi, ITB (1991)	» Bachelor of Physics (Materials and Instrumentation), ITB (1991)
Keahlian	**Expertise**
» Analisis dan Desain Sistem	» System Analysis and Design
» Sistem dan Teknologi Informasi	» Information Systems and Technology
» Hukum, Politik dan Tata Negara	» Law, Politics, and Governance

Audy Endey

Anggota
Member

Dasar Hukum Pengangkatan | Legal Basis of Appointment
Surat Keputusan No. 049/SK-HC/DIR/IV/2025 tanggal 8 April 2025
Decree No. 049/SK-HC/DIR/IV/2025 dated April 8, 2025

Indonesia
Indonesian

Manado
Manado

55 tahun
55 years old

Perjalanan Karir	Career History
» Kaperwil Sulut Media Intelijen.com (2020-Sekarang)	» Regional Head (North Sulawesi), Media Intelijen.com (2020–Present)
» HRD PT Cahaya Murni Raya Industri (2009-2014)	» HRD, PT Cahaya Murni Raya Industri (2009–2014)
» Kepala Distribusi PT Cahaya Murni Raya Industri (2014-2018)	» Head of Distribution, PT Cahaya Murni Raya Industri (2014–2018)
» Koordinator Teknik PT. Multi Cipta Abadi 2005-2008)	» Technical Coordinator, PT Multi Cipta Abadi (2005–2008)
Riwayat Pendidikan	**Educational Background**
» S1 Pendidikan Teknik Elektro, Universitas Negeri Manado (2004)	» Bachelor of Electrical Engineering Education, Universitas Negeri Manado (2004)
Keahlian	**Expertise**
» Memiliki keahlian di bidang Manajemen	» Has expertise in the field of Management

Myku Monginsidi

Anggota
Member

Dasar Hukum Pengangkatan | Legal Basis of Appointment
Surat Keputusan No. 049/SK-HC/DIR/IV/2025 tanggal 8 April 2025
Decree No. 049/SK-HC/DIR/IV/2025 dated April 8, 2025

Indonesia
Indonesian

Manado
Manado

65 tahun
65 years old

Perjalanan Karir	Career History
» Sekretaris Kecamatan Tikala (2001-2004)	» Subdistrict Secretary, Tikala (2001–2004)
» Camat Malalayang (2004-2006)	» Subdistrict Head, Malalayang (2004–2006)
» Sekretaris Dinas Perdagangan dan Perindustrian Kota Manado (2010)	» Secretary, Trade and Industry Office of Manado City (2010)
» Sekretaris Dinas Kebersihan Kota Manado (2010-2011)	» Secretary, Sanitation Office of Manado City (2010–2011)
» Kepala Bidang Kesbangpol Kota Manado (2017-2018)	» Head of Division, National Unity and Politics Agency of Manado City (2017–2018)
Riwayat Pendidikan	**Educational Background**
» S1 Fakultas Hukum Universitas Sam Ratulangi (1990)	» Bachelor of Law, Universitas Sam Ratulangi (1990)
Keahlian	**Expertise**
» Memiliki keahlian di Bidang Pemerintahan dan Bidang Hukum	» Has expertise in the fields of Government and Law

Jeine Sambuaga

Anggota
Member

Dasar Hukum Pengangkatan | Legal Basis of Appointment
Surat Keputusan No. 049/SK-HC/DIR/IV/2025 tanggal 8 April 2025
Decree No. 049/SK-HC/DIR/IV/2025 dated April 8, 2025

Indonesia
Indonesian

Manado
Manado

52 tahun
52 years old

Perjalanan Karir	Career History
» *Head Executive Marketing Corporate* PT Jadi International (Vinplus)	» Head Executive Marketing Corporate, PT Jadi International (Vinplus)
» *Head Public Relation* PT Megaguna Usaha Bersama	» Head Public Relation PT Megaguna Usaha Bersama
» *Finance* PT Prima Inreksa	» Finance PT Prima Inreksa
Riwayat Pendidikan	**Educational Background**
» SMA Negeri 1 Langowan (1991)	» Langowan Public High School (1991)
Keahlian	**Expertise**
» Memiliki keahlian di bidang Manajemen Pemasaran	» Marketing Management

Rusly Aimbu

Anggota
Member

Dasar Hukum Pengangkatan | Legal Basis of Appointment
Surat Keputusan No. 049/SK-HC/DIR/IV/2025 tanggal 8 April 2025
Decree No. 049/SK-HC/DIR/IV/2025 dated April 8, 2025

Indonesia
Indonesian

Manado
Manado

57 tahun
57 years old

Perjalanan Karir	Career History
» Direktur CV Camar Pacific (2025)	» Director of CV Camar Pacific (2025)
» Ketua Dewan Pengawas Koperasi Gerbang Perbatasan Porodisa (2025)	» Chairman of the Supervisory Board of Gerbang Perbatasan Porodisa Cooperative (2025)
» Ketua Kontak Tani Nelayan Andalan Kabupaten Kepulauan Talaud (2025)	» Chairman of Kontak Tani Nelayan Andalan, Kepulauan Talaud Regency (2025)
» Wakil Ketua Kontak Tani Nelayan Andalan Kabupaten Kepulauan Talaud (2019)	» Vice Chairman of Kontak Tani Nelayan Andalan, Kepulauan Talaud Regency (2019)
Riwayat Pendidikan	**Educational Background**
» SMA Negeri 1 Beo (1986)	» Beo State Senior High School 1 (1986)
Keahlian	**Expertise**
» Memiliki keahlian di Bidang Manajemen Pemasaran	» Expertise in Marketing Management

Pendidikan dan Pelatihan Komite Pemantau Risiko
Education and Training of the Risk Monitoring Committee

Sepanjang Tahun 2025, Anggota Komite Pemantau Risiko telah melaksanakan pendidikan atau pelatihan sebagai berikut:

Throughout 2025, members of the Risk Monitoring Committee undertook various education and training programs as presented below:

Nama Name	Jabatan Position	Nama Pelatihan Training Program	Penyelenggara Organizer	Tempat Place
Jaclyn I. Koloay	Komisaris Independen Independent Commissioner	Dapat dilihat pada Bab ini Bagian Pelatihan Dewan Komisaris halaman 574 dalam Laporan Tahunan ini Refer to the Board of Commissioners Training section on page 574 of this Annual Report	-	-
Audy F. Endey	Komite Committee Member	Pelatihan Tata Kelola Perbankan dan Fungsi Komite Banking Governance and Committee Function Training	TD Consultant	BSG *Excellence Center*
		Pembekalan dan Uji Sertifikasi Manajemen Risiko Level 4 Risk Management Certification Level 4	Multi Talenta Consulting	BSG *Excellence Center*
Izaac J. R. Litaay	Komite Committee Member	Pelatihan Tata Kelola Perbankan dan Fungsi Komite Banking Governance and Committee Function Training	TD Consultant	BSG *Excellence Center*
		Pembekalan dan Uji Sertifikasi Manajemen Risiko Level 4 Risk Management Certification Level 4	Multi Talenta Consulting	BSG *Excellence Center*
Jeine Sambuaga	Komite Committee Member	Pelatihan Tata Kelola Perbankan dan Fungsi Komite Banking Governance and Committee Function Training	TD Consultant	BSG *Excellence Center*
		Pembekalan dan Uji Sertifikasi Manajemen Risiko Level 4 Risk Management Certification Level 4	Multi Talenta Consulting	BSG *Excellence Center*
Myku Monginsidi	Komite Committee Member	Pelatihan Tata Kelola Perbankan dan Fungsi Komite Banking Governance and Committee Function Training	TD Consultant	BSG *Excellence Center*
		Pembekalan dan Uji Sertifikasi Manajemen Risiko Level 4 Risk Management Certification Level 4	Multi Talenta Consulting	BSG *Excellence Center*
Rusli Aimbu	Komite Committee Member	Pelatihan Tata Kelola Perbankan dan Fungsi Komite Banking Governance and Committee Function Training	TD Consultant	BSG *Excellence Center*
		Pembekalan dan Uji Sertifikasi Manajemen Risiko Level 4 Risk Management Certification Level 4	Multi Talenta Consulting	BSG *Excellence Center*

Independensi Komite Pemantau Risiko
Independence of the Risk Monitoring Committee

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.

All members of the Risk Monitoring Committee who are independent parties do not have any financial, managerial, share ownership, and/or familial relationships with the Board of Commissioners, Board of Directors, and/or Controlling Shareholders, or any relationships with the Bank that could affect their ability to act independently.

Transparansi independensi Komite Pemantauan Risiko disajikan dalam tabel berikut:

The transparency of the Risk Monitoring Committee's independence is presented in the following table:

Aspek Independensi Independence Aspect	JIK	AFE	IJRL	JS	MM	RA
Tidak memiliki hubungan keuangan dengan sesama anggota Komite, Komite lainnya, Dewan Komisaris, Direksi, dan Pemegang Saham Pengendali No financial relationships with fellow Committee members, other Committees, the Board of Commissioners, Board of Directors, and Controlling Shareholders	√	√	√	√	√	√
Tidak memiliki hubungan kepengurusan di BSG, Anak Perusahaan, maupun Perusahaan afiliasi No managerial relationships within BSG, its subsidiaries, or affiliated companies	√	√	√	√	√	√
Tidak memiliki hubungan keluarga dengan anggota Komite lainnya, Dewan Komisaris, Direksi, dan Pemegang Saham Pengendali No familial relationships with other Committee members, the Board of Commissioners, Board of Directors, and Controlling Shareholders	√	√	√	√	√	√

* Glosarium Glosarium Komite Pemantau Risiko
Glossary of Risk Monitoring Committee
JIK = Jaclyn I. Koloay
AFE = Audy F. Endey
IJRL = Izaac J. R. Litaay
JS = Jeine Sambuaga
MM = Myku Monginsidi
RA = Rusli Aimbu

Tugas dan Tanggung Jawab Komite Pemantau Risiko
Duties and Responsibilities of the Risk Monitoring Committee

Tugas dan tanggung jawab Komite Pemantau Risiko sebagaimana tertulis di dalam Piagam Komite antara lain adalah sebagai berikut:

1. Melakukan pemantauan dan evaluasi tentang kesesuaian antara kebijakan pelaksanaan Manajemen Risiko yang disusun oleh Direksi;
2. Memantau dan mengevaluasi pelaksanaan tugas Komite Manajemen Risiko serta Divisi Manajemen Risiko;
3. Mengevaluasi laporan profil risiko triwulanan Bank untuk selanjutnya memberi masukan kepada Dewan Komisaris atas kondisi risiko yang dihadapi oleh Bank serta usulan langkah-langkah untuk mitigasi atas risiko-risiko tersebut sehingga Dewan Komisaris dapat memberi masukan untuk langkah perbaikan kepada Direksi apabila diperlukan;

The duties and responsibilities of the Risk Monitoring Committee as stipulated in the Committee Charter include, among others:

1. Monitoring and evaluating the alignment between risk management implementation policies established by the Board of Directors;
2. Monitoring and evaluating the performance of the Risk Management Committee and the Risk Management Division;
3. Evaluating the Bank's quarterly risk profile reports and providing input to the Board of Commissioners regarding the Bank's risk condition, including proposed mitigation measures, to enable the Board of Commissioners to provide recommendations for improvement to the Board of Directors where necessary;

4. Memantau dan mengevaluasi kebijakan Direksi mengenai kualitas aktiva Bank, surat berharga, penempatan dan kebijaksanaan mengenai Restrukturisasi kredit, hapus buku dan hapus tagih;
5. Memantau dan mengevaluasi perjanjian yang menetapkan persyaratan yang mewajibkan Bank menyediakan dana yang mengakibatkan pelanggaran BMPK;
6. Mengevaluasi kepatuhan terhadap ketentuan internal Bank antara ketentuan yang Berlaku;
7. Melakukan evaluasi atas kebijaksanaan dan strategi manajemen risiko yang disusun manajemen secara tahunan;
8. Melakukan evaluasi terhadap laporan pertanggungjawaban Direksi atas pelaksanaan kebijaksanaan manajemen risiko dan kepatuhan;
9. Melakukan langkah-langkah yang diambil oleh Direksi dalam rangka memenuhi peraturan Bank Indonesia dan peraturan perundang-undangan lainnya khususnya yang berkaitan dengan manajemen risiko dan kepatuhan;
10. Mengevaluasi hasil pemantauan atas kepatuhan Bank terhadap seluruh perjanjian dan komitmen yang dibuat oleh Direksi kepada Bank Indonesia dan Otoritas Jasa Keuangan;
11. Melakukan evaluasi terhadap permohonan atas usul Direksi yang berkaitan dengan transaksi atau kegiatan usaha yang melampaui kewenangan Direksi untuk dapat digunakan oleh Komisaris sebagai dasar untuk pengambilan Keputusan;
12. Menelaah rencana Direksi untuk penyertaan modal pada perusahaan lain dan mengawasi pelaksanaannya;
13. Menelaah tingkat risiko yang dapat ditoleransi dan memastikan bahwa Direksi telah melakukan langkah-langkah yang diperlukan untuk mengindentifikasi, memantau dan mengendalikan Risiko tersebut;
14. Memantau kredit bermasalah (*non performing loan*) agar tidak melebihi 5% dari total kredit;
15. Memantau rasio kewajiban Penyediaan Modal Minimum agar tidak kurang dari 8%;
16. Memantau dan mengevaluasi parameter penetapan risiko pegawai;
17. Memantau dan mengevaluasi pelaksanaan Budaya Manajemen Risiko ke segenap jajaran dengan melalui pelatihan dan sertifikasi;
18. Memantau dan mengevaluasi kompetensi SDM melalui penetapan tenaga yang sesuai;
19. Memantau dan mengevaluasi fungsi Manajemen Risiko telah berfungsi dengan baik Memantau dan mengevaluasi ulang metodologi pengukuran risiko;
20. Memantau dan mengevaluasi kecukupan Sistem Informasi Teknologi, limit produk & transaksi, penetapan parameter peringkat Risiko, Rencana darurat yang dilaksanakan;
21. Memantau dan mengevaluasi kepatuhan Bank sehubungan dengan pelaksanaan Manajemen Risiko terhadap seluruh perjanjian dan komitmen yang dibuat oleh Direksi kepada BI, OJK dan pihak-pihak terkait lainnya.

4. Monitoring and evaluating policies of the Board of Directors concerning asset quality, securities, placements, and policies related to credit restructuring, write-offs, and write-offs of receivables;
5. Monitoring and evaluating agreements that require the Bank to provide funds which may result in violations of the Legal Lending Limit (BMPK);
6. Evaluating compliance with internal policies and applicable regulations;
7. Conducting annual evaluations of risk management policies and strategies established by management;
8. Evaluating the Board of Directors' accountability reports on the implementation of risk management and compliance policies;
9. Reviewing actions taken by the Board of Directors to comply with Bank Indonesia regulations and other applicable laws, particularly those related to risk management and compliance;
10. Evaluating monitoring results related to the Bank's compliance with all agreements and commitments made by the Board of Directors to Bank Indonesia and the Financial Services Authority;
11. Evaluating proposals from the Board of Directors regarding transactions or business activities exceeding their authority, as a basis for decision-making by the Board of Commissioners;
12. Reviewing the Board of Directors' plans for equity participation in other companies and supervising their implementation;
13. Reviewing the Bank's risk tolerance level and ensuring that the Board of Directors has taken necessary measures to identify, monitor, and control such risks;
14. Monitoring non-performing loans (NPL) to ensure they do not exceed 5% of total loans;
15. Monitoring the Capital Adequacy Ratio (CAR) to ensure it remains at a minimum of 8%;
16. Monitoring and evaluating parameters used in determining employee risk levels;
17. Monitoring and evaluating the implementation of risk management culture through training and certification programs;
18. Monitoring and evaluating human resource competency through appropriate staffing;
19. Monitoring and evaluating the effectiveness of the risk management function, including periodic review of risk measurement methodologies;
20. Monitoring and evaluating the adequacy of information systems, product and transaction limits, risk rating parameters, and contingency plans;
21. Monitoring and evaluating the Bank's compliance in implementing risk management with respect to all agreements and commitments made by the Board of Directors to Bank Indonesia, OJK, and other relevant parties.

Wewenang Komite Pemantau Risiko
Authority of the Risk Monitoring Committee

Dalam melaksanakan tugas Komite Pemantau Risiko mempunyai wewenang sebagai berikut:

1. Melakukan akses secara penuh, bebas dan tidak terbatas terhadap catatan Bank yang berkaitan dengan pelaksanaan tugas-tugas Komite Pemantau Risiko;
2. Mendapatkan masukan atau saran dari para profesional di luar Bank yang berkaitan dengan tugas komite pemantau risiko;
3. Dalam melaksanakan tugasnya Komite Pemantau Risiko dapat bekerja sama dengan Komite Manajemen Risiko, Divisi Manajemen Risiko dan kepatuhan serta unit kerja yang ada relevansinya.

In carrying out its duties, the Risk Monitoring Committee has the authority to:

1. Access all Bank records freely, fully, and without limitation in relation to the execution of its duties;
2. Obtain input or advice from external professionals relevant to the Committee's responsibilities;
3. Collaborate with the Risk Management Committee, Risk Management Division, Compliance Division, and other relevant work units.

Kebijakan Rapat Komite Pemantau Risiko
Risk Monitoring Committee Meeting Policy

1. Komite Pemantau Risiko mengadakan rapat periodik sekurang-kurangnya 1 (satu) kali dalam 1 (satu) bulan dan disesuaikan dengan kebutuhan bank;
2. Komite Pemantau Risiko mengadakan rapat periodik sekurang-kurangnya 1 (satu) kali dalam 3 (tiga) bulan dengan mengundang Divisi Manajemen Risiko dan Divisi Kepatuhan serta unit kerja terkait lainnya;
3. Rapat Komite Pemantau Risiko hanya dapat dilaksanakan apabila dihadiri oleh paling kurang 51% dari jumlah anggota termasuk seorang Komisaris Independen;
4. Keputusan rapat Komite Pemantau Risiko dilakukan berdasarkan musyawarah mufakat;
5. Dalam hal tidak terjadi musyawarah mufakat, pengambilan keputusan dilakukan berdasarkan suara terbanyak. Keputusan rapat Komite Pemantau Risiko dianggap sah apabila disepakati oleh lebih dari ½ (satu perdua) jumlah anggota Komite Pemantau Risiko yang hadir;
6. Perbedaan pendapat (*dissenting opinions*) yang terjadi dalam rapat Komite Pemantau Risiko wajib dicantumkan secara jelas dalam risalah rapat beserta alasan perbedaan pendapat tersebut.

1. The Committee holds periodic meetings at least once a month, adjusted to the Bank's needs;
2. The Committee holds meetings at least once every three months by inviting the Risk Management Division, Compliance Division, and other relevant units;
3. Meetings are valid if attended by at least 51% of members, including at least one Independent Commissioner;
4. Decisions are made based on deliberation and consensus;
5. If consensus cannot be reached, decisions are made by majority vote and are valid if agreed by more than half of the members present;
6. Any dissenting opinions must be clearly documented in the minutes of meeting, along with the reasons for such differences.

Rapat Komite Pemantau Risiko
Risk Monitoring Committee Meetings

Sepanjang tahun 2025, tanggal pelaksanaan, agenda rapat dan peserta rapat Komite Pemantau Risiko, sebagai berikut:

Throughout 2025, the Risk Monitoring Committee conducted meetings with details of meeting dates, agendas, and participants as outlined below:

No.	Tanggal Rapat Meeting Date	Agenda Rapat Meeting Agenda	Peserta Participants
1.	31 Januari 2025 January 31, 2025	Laporan Profil Risiko & Limit Risiko Desember 2024 Risk Profile & Risk Limit Report December 2024	10 Orang 10 Participants
2.	12 Maret 2025 March 12, 2025	Hapus Buku Loan Write-off	16 Orang 16 Participants
3.	16 Mei 2025 May 16, 2025	Kinerja Keuangan *YoY*, SDM & Judi *Online* Financial Performance YoY, HR & Online Gambling Issues	10 Orang 10 Participants
4.	17 Juli 2025 July 17, 2025	Evaluasi Kinerja Komite & Rekomendasi RBB, Struktur Organisasi, ICRO & *Fraud* Committee Performance Evaluation & Recommendations on Business Plan, Organizational Structure, ICRO & Fraud Cases	14 Orang 14 Participants
5.	18 Juli 2025 July 18, 2025	Perkembangan Penyelesaian *Fraud* Fraud Resolution Progress	15 Orang 15 Participants
6.	21 Agustus 2025 August 21, 2025	Laporan Pengawasan Bisnis Bank Bank Business Oversight Report	14 Orang 14 Participants
7.	26 Agustus 2025 August 26, 2025	Laporan Komite Pemantau Risiko Risk Monitoring Committee Report	5 Orang 5 Participants
8.	27 Agustus 2025 August 27, 2025	Profil Risiko, Limit Risiko & ICAAP Juli 2025 Risk Profile, Risk Limits & ICAAP July 2025	17 Orang 17 Participants
9.	29 September 2025 September 29, 2025	Evaluasi Kinerja Komite Committee Performance Evaluation	7 Orang 7 Participants
10.	1 Oktober 2025 October 1, 2025	Kepegawaian & Umum HR & General Matters	15 Orang 15 Participants
11.	8 Oktober 2025 October 8, 2025	Profil Risiko, Limit Risiko & ICAAP Agustus–September 2025 Risk Profile, Risk Limits & ICAAP August–September 2025	12 Orang 12 Participants
12.	20 Oktober 2025 October 20, 2025	Sistem Sanksi & Tindak Lanjut *Fraud* Sanction System & Fraud Case Follow-up	21 Orang 21 Participants
13.	21 Oktober 2025 October 21, 2025	Rencana Resolusi, *Recovery Plan* & Penyertaan Modal Resolution Plan, Recovery Plan & Capital Injection	18 Orang 18 Participants
14.	22 Oktober 2025 October 22, 2025	Revisi BPP Pelayanan Umum & Aset Fisik Revision of General Services & Fixed Asset Policies	18 Orang 18 Participants
15.	23 Oktober 2025 October 23, 2025	Revisi BPP Perpajakan Tax Policy Revision	15 Orang 15 Participants
16.	23 Oktober 2025 October 23, 2025	Revisi SOP Keamanan Siber 2025 Cybersecurity SOP Revision 2025	14 Orang 14 Participants
17.	13 November 2025 November 13, 2025	Evaluasi Sistem *Antifraud* (FDS) *F* Fraud Detection System Evaluation	19 Orang 19 Participants
18.	28 November 2025 November 28, 2025	Temuan SKAI Internal Audit Findings (SKAI)	11 Orang 11 Participants

Luasnya cakupan agenda mulai dari ICAAP, pemantauan profil risiko, hingga penanganan penipuan menunjukkan pendekatan pengawasan risiko yang komprehensif dan berwawasan ke depan, yang mengintegrasikan dimensi keuangan, operasional, dan kepatuhan.

The breadth of agendas from ICAAP, risk profile monitoring, to fraud handling indicates a comprehensive and forward looking risk oversight approach, integrating financial, operational, and compliance dimensions.

Frekuensi dan Tingkat Kehadiran Rapat Komite Pemantau Risiko
Frequency and Attendance Rate of Risk Monitoring Committee Meetings

Selama tahun 2025, Komite Pemantau Risiko telah melaksanakan rapat sebanyak 18 (delapan belas) kali. Adapun frekuensi dan tingkat kehadiran sebagai berikut:

Throughout 2025, the Risk Monitoring Committee convened a total of 18 (eighteen) meetings. The frequency of meetings and attendance rate are presented as follows:

Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Attendance	Persentase Attendance Rate
Jaclyn I. Koloay	Komisaris Independen Independent Commissioner	18 Kali 18 Meetings	18 Kali 18 Attendances	100%
Audy F. Endey	Komite Committee Member	18 Kali 18 Meetings	18 Kali 18 Attendances	100%
Izaac J. R. Litaay	Komite Committee Member	18 Kali 18 Meetings	18 Kali 18 Attendances	100%
Jeine Sambuaga	Komite Committee Member	18 Kali 18 Meetings	18 Kali 18 Attendances	100%
Myku Monginsidi	Komite Committee Member	18 Kali 18 Meetings	18 Kali 18 Attendances	100%
Rusli Aimbu	Komite Committee Member	18 Kali 18 Meetings	18 Kali 18 Attendances	100%

Realisasi Program Kerja dan Pelaksanaan Tugas Komite Pemantau Risiko
Realization of Work Programs and Implementation of Duties of the Risk Monitoring Committee

Sepanjang tahun 2025, Komite Pemantau Risiko telah menyusun dan merealisasikan program kerja sebagai berikut:

1. Mengevaluasi kesesuaian antara kebijakan dan strategi manajemen Risiko dengan pelaksanaannya;
2. Mengkaji dan membahas penerapan Limit Risiko Tahun 2024 yang diajukan Direksi untuk mendapatkan persetujuan Dewan Komisaris;
3. Memantau dan mengevaluasi langkah langkah yang diambil Direksi dalam memenuhi peraturan Otoritas Jasa Keuangan dan peraturan Perundang-undangan lainnya yang berlaku khususnya berkaitan dengan penjabarannya dalam Buku Pedoman Perusahaan (BPP) yang memerlukan persetujuan Dewan Komisaris dan ketentuan Internal lainnya;
4. Mengevaluasi pelaksanaan fungsi Kepatuhan oleh semua Unit Kerja dan jajaran PT BSG atas semua ketentuan peraturan Perundang-undangan yang berlaku termasuk ketentuan internal bank, namun tidak terbatas pada laporan hasil pemeriksaan Internal Audit (SKAI) dan eksternal audit (OJK dan KAP) serta laporan pelaksanaan tugas Direktur Kepatuhan;

Throughout 2025, the Risk Monitoring Committee has formulated and implemented its work programs as follows:

1. Evaluating the alignment between risk management policies and strategies and their implementation;
2. Reviewing and discussing the implementation of the 2024 Risk Limits proposed by the Board of Directors for approval by the Board of Commissioners;
3. Monitoring and evaluating actions taken by the Board of Directors to comply with Financial Services Authority regulations and other applicable laws and regulations, particularly their implementation in the Company Policy Manual (BPP) requiring approval from the Board of Commissioners and other internal provisions;
4. Evaluating the implementation of the compliance function across all work units and levels within PT BSG with respect to applicable laws and regulations, including but not limited to Internal Audit (SKAI) reports, external audit reports (OJK and Public Accounting Firms), and reports from the Director of Compliance;

5. Melakukan kegiatan rapat periodik 1 (satu) dalam 1 (satu) bulan atau sewaktu waktu sesuai kebutuhan untuk membahas hasil pelaksanaan tugas Komite Pemantau Risiko dan merumuskan Rekomendasi kepada dewan Komisaris dalam bentuk risalah rapat;
6. Melakukan rapat *periodic* 1 (satu) dalam setiap 3 (tiga) bulan atau sewaktu waktu sesuai kebutuhan dengan Dewan Komisaris untuk membahas Rekomendasi yang disampaikan atau bahan dan temuan lainnya dari Dewan Komisaris;
7. Mengadakan rapat periodik 1 (satu) kali dalam 1 (satu) 3 (tiga) bulan atau setiap waktu diperlukan dengan Divisi Manajemen Risiko (MRI) dan dengan unit kerja lainnya yang terkait sesuai kebutuhan;
8. Memantau pemberitaan/Publikasi Negatif mengenai PT BSG, serta mempelajari permasaalahan yang menjadi isu serta menemukan solusi penyelesaian secepatnya melalui saran dalam bentuk Rekomendasi kepada Dewan Komisaris untuk selanjutnya diteruskan kepada Direksi;
9. Melakukan kunjungan kerja ke Cabang/Cabang Pembantu PT BSG dalam rangka memantau potensi Risiko yang ada serta upaya mitigasi yang sudah dilakukan dan memantau rencana aksi dan laporan hasilnya;
10. Meningkatkan kompetensi Komite Pemantau Risiko melalui pelatihan yang materinya berkaitan dengan tugas dan tanggung jawab Komite.

5. Conducting periodic meetings at least once a month or as needed to discuss the implementation of the Committee's duties and formulate recommendations to the Board of Commissioners in the form of meeting minutes;
6. Conducting periodic meetings at least once every three months or as needed with the Board of Commissioners to discuss submitted recommendations or other materials and findings;
7. Holding periodic meetings at least once every three months or as required with the Risk Management Division (MRI) and other relevant work units;
8. Monitoring negative news/publications related to PT BSG, analyzing the underlying issues, and proposing prompt solutions through recommendations to the Board of Commissioners for further submission to the Board of Directors;
9. Conducting working visits to branches/sub-branches of PT BSG to monitor existing risk exposures, mitigation efforts, action plans, and their implementation results;
10. Enhancing the competency of the Risk Monitoring Committee through training programs relevant to its duties and responsibilities.

Komite-Komite Eksekutif Direksi
Executive Committees of the Board of Directors

Dalam menjalankan tugasnya, Direksi dibantu oleh unit-unit yang berada di bawah Direksi di antaranya Sekretaris Perusahaan, Satuan Kerja Audit Internal, Divisi Manajemen Risiko dan Divisi Kepatuhan serta Komite-komite yang bertugas untuk memberikan saran dan rekomendasi yang berhubungan dengan kebijakan-kebijakan dan arahan-arahan Direksi. Direksi dibantu oleh 6 (enam) komite, yaitu Komite Kredit, Komite Kebijakan Perkreditan, Komite Manajemen Risiko, *Assets and Liability Committee* (ALCO), Komite Manajemen Kepegawaian dan Komite Pengarah Teknologi Informasi.

In performing its duties, the Board of Directors is supported by units reporting directly to the Board, including the Corporate Secretary, the Internal Audit Department (IAU), the Risk Management Division, and the Compliance Division, as well as committees tasked with providing advice and recommendations related to the Board of Directors' policies and directives. The Board of Directors is assisted by 6 (six) committees, namely the Credit Committee, the Credit Policy Committee, the Risk Management Committee, the Assets and Liability Committee (ALCO), the Personnel Management Committee, and the Information Technology Steering Committee.

Komite Kredit
Credit Committee

Komite Kredit merupakan komite yang dibentuk Direksi untuk membantu dalam memberikan rekomendasi kepada Direksi yang berhubungan dengan penyaluran kredit yang dilakukan Bank. Keputusan Komite Kredit bersifat final apabila telah disetujui oleh Direktur Utama selaku ketua komite. Apabila Direktur Utama selaku Ketua berhalangan hadir, maka keputusan final komite kredit sesuai delegasi kewenangan dari Direktur Utama kepada Direktur.

The Credit Committee is established by the Board of Directors to assist in providing recommendations regarding the Bank's lending activities. Decisions made by the Credit Committee are final upon approval by the President Director as the committee chairman. In the event that the President Director is unavailable, the final decision of the Credit Committee shall be made in accordance with the delegation of authority from the President Director to a Director.

Struktur dan Keanggotaan Komite Kredit
Composition of the Credit Committee

Struktur keanggotaan Komite Kredit ditetapkan berdasarkan Peraturan Direksi No. 021/PBSG-KKM/DIR/VI/2025 tanggal 11 Juni 2025 tentang Organisasi dan Manajemen Kredit

The structure of the Credit Committee is stipulated based on Regulation of the Board of Directors Number 021/PBSG-KKM/DIR/VI/2025 dated June 11, 2025, concerning Credit Organization and Management.

Jabatan di Komite Position in the Committee	Jabatan di BSG Position in BSG	Status Hak Suara Voting Rights Status
Ketua Chairman	Direktur Utama President Director	Mempunyai Hak Suara Has Voting Rights
Anggota Member	Direktur Pemasaran Marketing Director	Mempunyai Hak Suara Has Voting Rights
Anggota Member	Direktur Operasional Operations Director	Mempunyai Hak Suara Has Voting Rights
Anggota Member	Direktur Umum General Director	Mempunyai Hak Suara Has Voting Rights

Jabatan di Komite Position in the Committee	Jabatan di BSG Position in BSG	Status Hak Suara Voting Rights Status
Anggota Member	*Group Head* Pemasaran Marketing Group Head	Mempunyai Hak Suara Has Voting Rights
Anggota Member	Pemimpin Divisi Kredit Komersial Head of Commercial Credit Division	Mempunyai Hak Suara Has Voting Rights
Anggota Member	Pemimpin Departemen Komersial & Korporat Head of Commercial & Corporate Department	Mempunyai Hak Suara Has Voting Rights

Fungsi, Tugas dan Mekanisme Kerja Komite Kredit
Function, Duties, and Working Mechanism of the Credit Committee

Fungsi Komite Kredit

1. Mengelola proses implementasi dan tinjau ulang pengendalian risiko dan kepatuhan, pada setiap kegiatan operasional Divisi;
2. Menindaklanjuti temuan-temuan audit yang terkait dengan Divisi, serta memonitor dan meninjau ulang efektivitas penyelesaiannya;
3. Mengorganisir dan mengawasi, pelaksanaan administrasi dan pelaporan di Divisi;
4. Meninjau ulang efektivitas pencapaian tujuan jabatan dan efisiensi pelaksanaan seluruh tanggung jawab utama Pemimpin Divisi, serta menentukan dan melakukan upaya perbaikan dan peningkatannya;
5. Melakukan komunikasi dengan pihak eksternal (Bank Indonesia, OJK, instansi Pemerintah/Lembaga lainnya) dalam upaya pencapaian sasaran divisi secara optimal;
6. Melakukan koordinasi dengan unit kerja lain terkait dengan pengembangan dan pengelolaan Kredit;
7. Mengelola aktivitas Divisi Konsumer, sesuai tugas dan wewenang yang dimiliki;
8. Melaksanakan tugas-tugas khusus dari Pemimpin Grup Pemasaran dan Direktur Pemasaran.

Tugas Komite Kredit

1. Mengelola perumusan dan implementasi strategi pengelolaan Kredit;
2. Mengelola portofolio kredit secara konsolidasi;
3. Mengidentifikasi serta menentukan kriteria *target market* dalam rangka pengelolaan Kredit;
4. Mengelola evaluasi kinerja dan kualitas Kredit secara konsolidasi, serta mempersiapkan rekomendasi tindak lanjut perbaikan yang diperlukan;
5. Memberi rekomendasi atas hasil analisa *market share* produk kredit ASN dan upaya peningkatan kinerjanya;
6. Meninjau ulang dan memberikan rekomendasi atas hasil Analisa kredit yang menjadi wewenang Kantor Pusat.

Functions of the Credit Committee

1. Managing the implementation process and reviewing risk control and compliance in all divisional operational activities;
2. Following up on audit findings related to the Division, as well as monitoring and reviewing the effectiveness of their resolution;
3. Organizing and supervising administrative and reporting activities within the Division;
4. Reviewing the effectiveness of achieving position objectives and the efficiency of executing the Division Head's key responsibilities, as well as determining and implementing improvement measures;
5. Communicating with external parties (Bank Indonesia, OJK, government institutions, and other relevant authorities) to optimize the achievement of divisional objectives;
6. Coordinating with other work units related to credit development and management;
7. Managing Consumer Division activities in accordance with assigned duties and authority;
8. Carrying out special assignments from the Marketing Group Head and the Marketing Director.

Duties of the Credit Committee

1. Managing the formulation and implementation of credit management strategies;
2. Managing the consolidated credit portfolio;
3. Identifying and determining target market criteria for credit management;
4. Managing the evaluation of credit performance and quality on a consolidated basis, and preparing recommendations for necessary corrective actions;
5. Providing recommendations based on market share analysis of civil servant (ASN) credit products and initiatives to enhance performance;
6. Reviewing and providing recommendations on credit analyses under the authority of the Head Office.

Mekanisme Kerja Komite Kredit

Komite Kredit bertugas untuk memutus pengajuan kredit sesuai dengan limit kewenangan.

1. Untuk kredit dengan kewenangan Cabang, Komite Kredit terdiri dari Analis Kredit, Manager Kredit, dan Pemimpin Cabang sebagai pemegang kewenangan;
2. Bila wewenang Pemimpin Divisi Kredit Komersial, melalui Komite Kredit Divisi (KKDIV);
3. Bila wewenang *Group Head* Pemasaran, melalui Komite Kredit *Group Head* Pemasaran (KKGH);
4. Bila wewenang Direktur Pemasaran melalui Komite Kredit Direktur Pemasaran (KKDIRPEM);
5. Bila wewenang Dirut melalui Komite Kredit Direktur Utama (KKDIRUT);
6. Bila wewenang Direksi melalui Komite Kredit Direksi (KKDIREKSI);
7. Semua pengajuan kredit yang diputus oleh Komite Kredit Kantor Pusat (s.d Dewan Direksi) diusulkan oleh Divisi Kredit Komersial;
8. Sebelum melakukan pemutusan, Pemutus kredit wajib mengecek *Loan Review* dan Kajian Kepatuhan untuk memastikan kredit yang diputus tidak melanggar ketentuan internal/eksternal bank;
9. Untuk kredit yang memiliki keterkaitan dengan pihak bank (Pihak Terkait) maka wajib diputus oleh Dewan Komisaris.

Pemutus Kredit

1. Pemutus kredit adalah pejabat bank yang diberi kewenangan untuk memberikan persetujuan kredit sesuai limit kewenangannya.
2. Pejabat Pemutus Kredit adalah:
   a. Direktur Utama;
   b. Direktur Pemasaran;
   c. *Group Head* Pemasaran;
   d. Pemimpin Divisi Kredit Komersial;
   e. Pemimpin Departemen Kredit Komersial dan Korporat;
   f. Pemimpin Wilayah*;
   g. Pemimpin Cabang;
   h. Pejabat lain dalam struktur organisasi;
   *berlaku bagi daerah yang memiliki Kantor Wilayah
3. Seluruh penunjukan Pejabat Pemutus Kredit harus berdasarkan Keputusan Direksi;
4. Pemberian kredit kepada pihak terkait bank harus mendapatkan persetujuan dari Dewan Komisaris.

Working Mechanism of the Credit Committee

The Credit Committee is responsible for deciding on credit applications in accordance with their limit of authority.

1. For credits under branch authority, the Credit Committee consists of a Credit Analyst, Credit Manager, and Branch Head as the decision-maker;
2. For authority at the Head of Commercial Credit Division level, decisions are made through the Divisional Credit Committee (KKDIV);
3. For authority at the Marketing Group Head level, decisions are made through the Marketing Group Head Credit Committee (KKGH);
4. For authority at the Marketing Director level, decisions are made through the Marketing Director Credit Committee (KKDIRPEM);
5. For authority at the President Director level, decisions are made through the President Director Credit Committee (KKDIRUT);
6. For authority at the Board of Directors level, decisions are made through the Board Credit Committee (KKDIREKSI);
7. All credit proposals decided by the Head Office Credit Committee (up to the Board of Directors level) are submitted by the Commercial Credit Division;
8. Prior to approval, the credit approver must review the Loan Review and Compliance Assessment to ensure that the approved credit does not violate internal or external regulations;
9. Credit proposals involving related parties must be approved by the Board of Commissioners.

Credit Decisioning Officers

1. Credit approvers are Bank officials authorized to grant credit approvals within their respective authority limits;
2. Credit approvers include:
   a. President Director;
   b. Marketing Director;
   c. Marketing Group Head;
   d. Head of Commercial Credit Division;
   e. Head of Commercial and Corporate Credit Department;
   f. Regional Head*;
   g. Branch Head;
   h. Other officials within the organizational structure;
   *Applicable to regions with Regional Offices
3. All appointments of Credit Approval Officials must be based on a Board of Directors' Decree;
4. Credit provision to related parties must obtain approval from the Board of Commissioners.

Rapat Komite Kredit
Meetings of the Credit Committee

Sepanjang tahun 2025, Komite Kredit telah menyelenggarakan rapat dengan agenda dan kehadiran sebagai berikut:

Throughout 2025, the Credit Committee held meetings with the following agendas and attendance:

No.	Tanggal Rapat Meeting Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
1.	16 Januari 2025 January 16, 2025	Persetujuan Kredit Pihak Terkait Cabang Molibagu Approval of Related Party Credit–Molibagu Branch	Divisi Kredit Komersial Commercial Credit Division
2.	10 Februari 2025 February 10, 2025	Persetujuan Perpanjangan Kredit PT Hutama Raharja Delada Approval of Credit Extension–PT Hutama Raharja Delada	Direktur Pemasaran, *Group Head* Pemasaran, Divisi Kredit Komersial Marketing Director, Marketing Group Head, Commercial Credit Division
3.	27 Maret 2025 March 27, 2025	Persetujuan Restrukturisasi Kredit PT Gorontalo Wisata Mandiri Approval of Credit Restructuring–PT Gorontalo Wisata Mandiri	Direktur Utama, Direktur Pemasaran, *Group Head* Pemasaran, Divisi Kredit Komersial President Director, Marketing Director, Marketing Group Head, Commercial Credit Division
4.	19 Mei 2025 May 19, 2025	Persetujuan Kredit PT Bumi Resources Mineral Tbk Approval of Credit–PT Bumi Resources Mineral Tbk	Direksi, *Group Head* Pemasaran, Divisi Kredit Komersial Board of Directors, Marketing Group Head, Commercial Credit Division
5.	28 Juli 2025 July 28, 2025	Persetujuan Restrukturisasi Kredit PT Gorontalo Wisata Mandiri Approval of Credit Restructuring–PT Gorontalo Wisata Mandiri	Direktur Utama, Direktur Pemasaran, *Group Head* Pemasaran, Divisi Kredit Komersial President Director, Marketing Director, Marketing Group Head, Commercial Credit Division
6.	11 Agustus 2025 August 11, 2025	Persetujuan Kredit BPR Prisma Dana Gorontalo Approval of Credit–BPR Prisma Dana Gorontalo	Direksi, *Group Head* Pemasaran, Divisi Kredit Komersial Board of Directors, Marketing Group Head, Commercial Credit Division
7.	15 Agustus 2025 August 15, 2025	Persetujuan Kredit PT Oki Pulp and Paper Mills Approval of Credit–PT Oki Pulp and Paper Mills	Direksi, *Group Head* Pemasaran, Divisi Kredit Komersial Board of Directors, Marketing Group Head, Commercial Credit Division
8.	23 September 2025 September 23, 2025	Persetujuan Kredit CV Gemilang Approval of Credit–CV Gemilang	Divisi Kredit Komersial Commercial Credit Division
9.	10 November 2025 November 10, 2025	Persetujuan Kredit PT Hutama Raharja Delada Approval of Credit–PT Hutama Raharja Delada	Direktur Utama, Direktur Pemasaran, *Group Head* Pemasaran, Divisi Kredit Komersial President Director, Marketing Director, Marketing Group Head, Commercial Credit Division
10.	10 November 2025 November 10, 2025	Persetujuan Kredit Koperasi Jasa Karyawan PT BSG Approval of Credit–Employee Cooperative of PT BSG	Direktur Pemasaran, *Group Head* Pemasaran, Divisi Kredit Komersial Marketing Director, Marketing Group Head, Commercial Credit Division

Pelaksanaan Tugas Komite Kredit Tahun 2025
Duty Implementation of the Credit Committee in 2025

Pada tahun 2025, persetujuan kredit dilakukan secara sirkular. Output dari komite kredit ini tertera dalam dokumen Memorandum Analis Kredit. Masing-masing Komite Kredit memberikan persetujuan atau syarat syarat dalam kolom disposisi masing-masing anggota komite kredit. Untuk pembahasan terkait dengan tindak lanjut penyelesaian kredit bermasalah, komite kredit melakukan rapat terkait dengan strategi penanganan dan penyelesaian kredit yang tergolong NPL *Output* dalam pelaksanaan ini berupa notulen rapat.

In 2025, credit approvals were conducted through a circular mechanism. The outputs of the Credit Committee are documented in the Credit Analysis Memorandum. Each member of the Credit Committee provides approval or stipulates specific conditions in their respective disposition columns. For matters related to the follow-up and resolution of non-performing loans (NPL), the Credit Committee conducts meetings to determine appropriate handling and resolution strategies. The outputs of these activities are documented in meeting minutes.

Dalam melaksanakan fungsi pengelolaan portofolio kredit komersial dan evaluasi kinerja, komite kredit turut hadir dalam rapat bersama setiap triwulan bersama dengan Pemimpin Cabang/Pemimpin Cabang Pembantu dalam pertemuan rapat kerja.

In carrying out its function in managing the commercial credit portfolio and evaluating performance, the Credit Committee also participates in quarterly meetings with Branch Managers/Sub-Branch Managers as part of working meetings.

Komite Kebijakan Perkreditan
Credit Policy Committee

Komite Kebijakan Perkreditan dibentuk untuk mendukung pemberian kredit yang sehat sehingga mengandung unsur pengendalian intern mulai tahap awal proses kegiatan perkreditan sampai kredit lunas.

The Credit Policy Committee was established to support sound lending practices, ensuring that internal control elements are integrated from the initial stages of the credit process until the loan is fully repaid.

Struktur dan Keanggotaan Komite Kebijakan Kredit
Structure and Membership of the Credit Policy Committee

Struktur keanggotaan Komite Kebijakan Kredit ditetapkan berdasarkan Peraturan Direksi No. 021/PBSG-KKM/DIR/VI/2025 tanggal 11 Juni 2025 tentang Organisasi dan Manajemen Kredit.

The membership structure of the Credit Policy Committee is stipulated under the Regulation of the Board of Directors Number 021/PBSG-KKM/DIR/VI/2025 dated June 11, 2025, concerning Credit Organization and Management.

Jabatan di Komite Position in the Committee	Jabatan di BSG Position in BSG	Status Hak Suara Voting Rights Status
Ketua Chairman	Direktur Utama President Director	Mempunyai Hak Suara Has Voting Rights
Anggota Member	Direktur Pemasaran Marketing Director	Mempunyai Hak Suara Has Voting Rights
Anggota Member	*Group Head* Pemasaran Marketing Group Head	Mempunyai Hak Suara Has Voting Rights
Anggota Member	Pemimpin Divisi Kredit Komersial Head of Commercial Credit Division	Mempunyai Hak Suara Has Voting Rights
Anggota Member	Pemimpin SKAI Head of IAU	Mempunyai Hak Suara Has Voting Rights

Fungsi, Tugas dan Mekanisme kerja Komite Kebijakan Kredit
Functions, Duties, and Working Mechanisms of the Credit Policy Committee

Fungsi Komite Kebijakan Kredit

1. Meminta penjelasan/masukan dari pihak pejabat terkait ketentuan perkreditan;
2. Mengawasi pelaksanaan kebijakan perkreditan bank;
3. Mengadakan revisi atas kebijakan perkreditan bank.

Tugas Komite Kebijakan Kredit

1. Memberikan masukan kepada Direksi dalam rangka penyusunan Kebijakan Perkreditan Bank, terutama yang menyangkut prinsip kehati-hatian dalam perkreditan;
2. Memantau dan mengevaluasi:
   a. Perkembangan dan kualitas portofolio perkreditan secara keseluruhan;
   b. Pelaksanaan kewenangan memutus kredit atau pembiayaan;
   c. Proses pemberian kredit, perkembangan, dan kualitas kredit yang diberikan kepada pihak yang terkait dengan Bank dan debitur-debitur besar tertentu;
   d. Pelaksanaan ketentuan Batas Maksimum Pemberian Kredit (BMPK);
   e. Ketaatan terhadap ketentuan perundang-undangan dan peraturan lainnya dalam pelaksanaan pemberian kredit;
   f. Memberikan solusi penyelesaian kredit bermasalah sesuai dengan yang ditetapkan dalam Kebijakan Perkreditan Bank;
   g. Kecukupan jumlah penyisihan penghapusan kredit.

Mekanisme Kerja Komite Kebijakan Kredit

Komite Kebijakan Perkreditan bertugas untuk menyampaikan laporan tertulis secara berkala kepada direksi dengan tembusan kepada Dewan Komisaris mengenai:

1. Hasil pengawasan atas penerapan dan pelaksanaan kebijakan perkreditan bank;
2. Hasil pemantauan dan evaluasi mengenai perkembangan dan kualitas portofolio kredit secara keseluruhan.

Komite Kebijakan Perkreditan juga memberikan saran Langkah perbaikan dibidang perkreditan kepada direksi dengan tembusan kepada Dewan Komisaris. Prosedur yang dilakukan adalah Divisi Kredit Komersial mengajukan perubahan atas kebijakan dan ketentuan yang terkait kepada komite kebijakan perkreditan untuk

Functions of the Credit Policy Committee

1. Request clarification or input from relevant officials regarding credit regulations and provisions;
2. Oversee the implementation of the Bank's credit policies;
3. Conduct revisions of the Bank's credit policies to ensure continued relevance and alignment.

Duties of the Credit Policy Committee

1. To provide recommendations to the Board of Directors in the formulation of the Bank's Credit Policy, particularly concerning prudential principles in lending;
2. To monitor and evaluate:
   a. The development and overall quality of the credit portfolio;
   b. The exercise of authority in approving loans or financing;
   c. The credit granting process, including the development and quality of loans extended to related parties and certain large debtors;
   d. Compliance with the Legal Lending Limit (LLL/BMPK);
   e. Adherence to applicable laws, regulations, and other requirements in credit disbursement;
   f. The provision of solutions for resolving non-performing loans in accordance with the Bank's Credit Policy;
   g. The adequacy of loan loss provisions.

Working Mechanism of the Credit Policy Committee

The Credit Policy Committee is responsible for submitting periodic written reports to the Board of Directors, with copies to the Board of Commissioners, covering:

1. The results of oversight on the implementation of the Bank's credit policies;
2. The results of monitoring and evaluation of the development and overall quality of the credit portfolio.

The Committee also provides recommendations for improvement in the credit function to the Board of Directors, with copies to the Board of Commissioners. The working procedure involves the Commercial Credit Division proposing changes to credit-related policies and provisions to the Credit Policy Committee. These

selanjutnya di bahas bersama dalam rapat komite dan dimintakan persetujuan dari seluruh Komite Kebijakan Perkreditan. Dasar perubahan diakomodir dari hasil *loan review* internal Divisi Kredit Komersial, hasil temuan SKAI dan OJK.

proposals are then discussed in committee meetings and require approval from all members of the Committee. The basis for such revisions is derived from internal loan reviews conducted by the Commercial Credit Division, as well as findings from Internal Audit (SKAI) and the Financial Services Authority (OJK).

Rapat Komite Kebijakan Kredit
Credit Policy Committee Meetings

Sepanjang tahun 2025, Komite Kebijakan Kredit telah menyelenggarakan rapat dengan agenda dan kehadiran sebagai berikut:

Throughout 2025, the Credit Policy Committee conducted meetings with the following agendas and attendance:

No.	Tanggal Rapat Meeting Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participant
1.	17 Januari 2025 January 17, 2025	Kajian Perjanjian Kredit yang ditanda tangani oleh orang tua debitur Review of Credit Agreements Signed by Debtor's Parents	Divisi Kredit Komersial, Divisi Kepatuhan, Departemen ALK Commercial Credit Division, Compliance Division, ALK Department
2.	19 Februari 2025 February 19, 2025	Permohonan revisi BPP Perkreditan Request for Revision of Credit Corporate Guidelines (BPP)	Divisi Kredit Komersial, Divisi Kepatuhan, Divisi MRI Commercial Credit Division, Compliance Division, MRI Division
3.	20 Mei 2025 May 20, 2025	Ketentuan Kredit Sindikasi Syndicated Loan Provisions	Divisi Kredit Komersial, Divisi Kepatuhan, Divisi MRI Commercial Credit Division, Compliance Division, MRI Division
4.	5 Juni 2025 June 5, 2025	Revisi Produk Kredit Mitra Pegawai Revision of the Employee Partner Credit Product	Divisi Kredit Komersial, Divisi Kepatuhan, Divisi MRI Commercial Credit Division, Compliance Division, MRI Division
5.	25 Juli 2025 July 25, 2025	Revisi SOP *Scoring* KUR Revision of KUR (People's Business Credit) Scoring SOPs	Divisi Kredit Komersial, Divisi Kepatuhan, Divisi MRI Commercial Credit Division, Compliance Division, MRI Division
6.	26 Agustus 2025 August 26, 2025	Revisi Produk Kredit Investasi Lembaga Agama Revision of Investment Credit Products for Religious Institutions	Divisi Kredit Komersial, Divisi Kepatuhan, Divisi MRI Commercial Credit Division, Compliance Division, MRI Division
7.	8 Oktober 2025 October 8, 2025	Pembahasan Pembiayaan Kredit Program Perumahan Discussion on Housing Program Credit Financing	Divisi Kredit Komersial, Divisi Kepatuhan, Divisi MRI Commercial Credit Division, Compliance Division, MRI Division
8.	25 November 2025 November 25, 2025	Revisi Produk Kredit Agunan Tunai Revision of Cash-Collateralized Credit Products	Divisi Kredit Komersial, Divisi Kepatuhan, Divisi MRI Commercial Credit Division, Compliance Division, MRI Division

Peninjauan dan revisi berkala terhadap kebijakan dan produk kredit sepanjang tahun 2025 mencerminkan pendekatan proaktif BSG dalam menjaga kualitas kredit, beradaptasi dengan persyaratan peraturan, dan menanggapi kebutuhan bisnis yang terus berkembang.

The regular review and revision of credit policies and products throughout 2025 reflect BSG proactive approach in maintaining credit quality, adapting to regulatory requirements, and responding to evolving business needs.

Pelaksanaan Tugas Komite Kredit Tahun 2025
Duty Implementation of Credit Policy Committee in 2025

Sepanjang tahun 2025 Komite Kebijakan Perkreditan telah menjalankan tugas dan fungsinya dengan pelaksanaan rapat yang telah dilaksanakan di tahun 2025. Komite Kebijakan Perkreditan memberikan masukan kepada Direksi dalam rangka penyusunan Kebijakan Perkreditan Bank sebagai bahan pertimbangan pengambilan keputusan Direksi untuk ditindaklanjuti, serta mengawasi pelaksanaan kebijakan perkreditan bank.

Throughout 2025, the Credit Policy Committee performed its duties and functions through a series of meetings. The Committee provided advisory input to the Board of Directors regarding the formulation of the Bank's Credit Policy to serve as a basis for the Board's decision-making and subsequent follow-up, while also overseeing the implementation of the Bank's credit policies.

Komite Manajemen Risiko
Risk Management Committee

Direksi membentuk Komite Manajemen Risiko untuk membantu dalam memberikan rekomendasi kepada Direktur Utama yang berhubungan dengan penyusunan kebijakan, strategi, dan penerapan manajemen risiko berdasarkan hasil evaluasi pelaksanaan Manajemen Risiko serta penetapan hal-hal yang terkait dengan keputusan bisnis yang menyimpang dari prosedur normal.

The Board of Directors established the Risk Management Committee to assist in providing recommendations to the President Director concerning the formulation of policies, strategies, and the implementation of risk management. These recommendations are based on evaluations of Risk Management execution and the determination of matters related to business decisions that deviate from standard procedures.

BSG memiliki Komite Manajemen Risiko untuk mengidentifikasi seluruh risiko yang berasal dari segenap kegiatan usaha unit-unit bisnis Bank, menetapkan kebijakan dan strategi manajemen risiko menetapkan kebijakan pengendalian risiko, dan memonitor dampak dari implementasi kebijakan dan strategi terhadap parameter risiko tertentu secara berkala. Keanggotaan Komite Manajemen Risiko.

BSG maintains a Risk Management Committee to identify all risks arising from the business activities of the Bank's business units, establish risk management policies and strategies, set risk control policies, and periodically monitor the impact of policy and strategy implementation against specific risk parameters.

Struktur dan Keanggotaan Komite Manajemen Risiko
Structure and Membership of the Risk Management Committee

Komite Manajemen Risiko bersifat non struktural dengan fungsi untuk memberikan rekomendasi kepada Direktur Utama. Bentuk organisasi Komite Manajemen Risiko ditetapkan dalam Surat Keputusan Direksi No. 055/SK-MRi/DIR/V/2017 tanggal 29 Mei 2017. Keanggotaan Komite Manajemen Risiko terdiri dari mayoritas Direksi dan pejabat eksekutif Bank yang dikelompokkan menjadi 2 (dua), yaitu:

The Risk Management Committee is a non-structural body with the function of providing recommendations to the President Director. The organizational structure of the Risk Management Committee is stipulated in the Decree of the Board of Directors Number 055/SK-MRi/DIR/V/2017 dated May 29, 2017. The membership of the Risk Management Committee consists of a majority of the Board of Directors and the Bank's executive officers, categorized into two groups:

1. Anggota tetap merupakan mayoritas Direksi, *Group Head*, Divisi Manajemen Risiko dan seluruh Pemimpin Divisi *Core Risk Taking Unit* (CRTU);
2. Anggota tidak tetap merupakan Pemimpin Divisi Kepatuhan, Pemimpin Satuan Kerja Audit Internal (SKAI) dan seluruh Pemimpin Divisi *Supporting Risk Taking Unit* (SRTU).

1. Permanent Members, comprising a majority of the Board of Directors, Group Heads, the Risk Management Division, and all Heads of Core Risk Taking Units (CRTU);
2. Non-Permanent Members, comprising the Head of Compliance Division, the Head of Internal Audit (IAU), and all Heads of Supporting Risk Taking Units (SRTU).

Jabatan di Komite Position in the Committee	**Jabatan di BSG** Position in BSG	**Status Hak Suara** Voting Rights Status
Ketua Chairman	Direktur Kepatuhan Compliance Director	Mempunyai Hak Suara Has Voting Rights
Anggota Member	Direktur Umum General Director	Mempunyai Hak Suara Has Voting Rights
Anggota Member	Direktur Operasional Operations Director	Mempunyai Hak Suara Has Voting Rights
Anggota Member	Direktur Pemasaran Marketing Director	Mempunyai Hak Suara Has Voting Rights
Anggota Member	*Group Head* Pemasaran Marketing Group Head	Mempunyai Hak Suara Has Voting Rights
Anggota Member	Pemimpin Divisi Manajemen Risiko Head of Risk Management DIvision	Mempunyai Hak Suara Has Voting Rights
***Core Risk Taking Unit* (CRTU)** Core Risk Taking Unit (CRTU)		
Anggota Member	Pemimpin Divisi Kredit komersial Head of Commercial Credit Division	Mempunyai Hak Suara Has Voting Rights
Anggota Member	Pemimpin Divisi Kredit Konsumer Head of Consumer Credit Division	Mempunyai Hak Suara Has Voting Rights
Anggota Member	Pemimpin Divisi Trisuri Head of Treasury Division	Mempunyai Hak Suara Has Voting Rights
Anggota Member	Pemimpin Divisi Pemasaran Dana Head of Marketing Fund Division	Mempunyai Hak Suara Has Voting Rights
Anggota Member	Pemimpin Divisi Pengendalian Keuangan Head of Financial Control Division	Mempunyai Hak Suara Has Voting Rights
Anggota Member	Pemimpin Divisi TI Head of IT Division	Mempunyai Hak Suara Has Voting Rights
***Supporting Risk Taking Unit* (SRTU)** Supporting Risk Taking Unit (SRTU)		
Anggota Member	Pemimpin SKAI Head of IAU	Mempunyai Hak Suara Has Voting Rights
Anggota Member	Pemimpin Divisi Kepatuhan Head of Compliance Division	Mempunyai Hak Suara Has Voting Rights
Anggota Member	Pemimpin Divisi PBJ Head of PBJ Division	Mempunyai Hak Suara Has Voting Rights
Anggota Member	Pemimpin Divisi HC Head of HC Division	Mempunyai Hak Suara Has Voting Rights
Anggota Member	Pemimpin Divisi Perencanaan & Evaluasi Head of Planning & Evaluation Division	Mempunyai Hak Suara Has Voting Rights
Anggota Member	Pemimpin Divisi Umum Head of General Affairs Division	Mempunyai Hak Suara Has Voting Rights
Anggota Member	Sekertaris Perusahaan Corporate Secretary	Mempunyai Hak Suara Has Voting Rights
Anggota Member	Pemimpin Divisi Operasional & Layanan Head of Operations and Services DIvision	Mempunyai hak suara Has Voting Rights

Tugas, Tanggung Jawab dan Wewenang Komite Manajemen Risiko
Duties, Responsibilities, and Authorities of the Risk Management Committee

Tugas Komite Manajemen Risiko

Memberikan rekomendasi kepada Direktur Utama, sekurang-kurangnya meliputi:

1. Pokok-pokok materi yang perlu dicantumkan dalam kebijakan Manjemen Risiko serta perubahannya termasuk stategi Manajemen Risiko dan *contingency plan* apabila kondisi eksternal tidak normal;
2. Hal-hal yang perlu diperbaiki dan atau disempurnakan dalam rangka penerapan Manajemen Risiko yang dilakukan secara berkala maupun bersifat insidentil;
3. Hal-hal yang perlu mendapat perhatian serta perlu ditindaklanjuti sehubungan posisi risiko yang telah melampaui limit.

Duties of the Risk Management Committee

The Risk Management Committee provides recommendations to the President Director, including at least the following:

1. Key matters to be included in the Risk Management Policy and its amendments, including risk management strategies and contingency plans in the event of abnormal external conditions;
2. Areas requiring improvement and/or enhancement in the implementation of risk management, whether on a periodic or incidental basis;
3. Matters requiring attention and follow-up, particularly where risk exposure has exceeded established limits

Tanggung Jawab Komite Manajemen Risiko

1. Kebijakan strategi dan pedoman Manajemen Risiko;
2. Perbaikan dan atau penyempurnaan pelaksanaan strategi Manajemen Risiko yang didasarkan suatu hasil evaluasi atas pelaksanaan dimaksud;
3. Penerapan (*justification*) hal-hal yang terkait dengan keputusan bisnis yang menyimpang dari prosedur normal (*irregulirities*).

Responsibilities of the Risk Management Committee

1. Risk Management strategic policies and guidelines;
2. Improvement and/or refinement of Risk Management strategy implementation based on the results of performance evaluations;
3. Providing justification for matters related to business decisions that deviate from standard procedures (irregularities).

Wewenang Komite Manajemen Risiko

1. Menetapkan (*justification*) hal-hal yang terkait dengan keputusan bisnis yang menyimpang dari prosedur normal (*irregularities*) seperti keputusan pelampauan ekspansi usaha yang signifikan dibandingkan dengan rencana bisnis Bank yang telah ditetapkan sebelumnya atau pengambilan posisi/eksposur risiko yang melampaui limit yang telah ditetapkan;
2. Meminta laporan dan atau penjelasan dari Divisi Manajemen Risiko tentang:
   a. Hasil pemantauan terhadap implementasi strategi manajemen risiko;
   b. Besaran atau maksimum eksposur risiko yang wajib dipelihara Bank;
   c. Profil/komposisi risiko yang melekat pada seluruh portofolio atau eksposur Bank.
3. Menetapkan limit risiko yang direkomendasikan oleh Divisi Manajemen Risiko kepada Satuan Kerja Operasional.

Authorities of the Risk Management Committee

1. To determine and justify matters related to business decisions that deviate from normal procedures (irregularities), such as significant deviations in business expansion from the approved business plan or risk exposures exceeding established limits;
2. To request reports and/or explanations from the Risk Management Division regarding:
   a. The results of monitoring the implementation of risk management strategies;
   b. The level or maximum risk exposure that must be maintained by the Bank;
   c. The risk profile/composition inherent in the Bank's overall portfolio or exposures;.
3. To establish risk limits as recommended by the Risk Management Division to operational work units.

Bank wajib meningkatkan efektivitas peran dan fungsi Komite Manajemen Risiko dengan memastikan bahwa rapat Komite Manajemen Risiko dilakukan secara periodik (dibuat jadwal rapat minimal 3 (tiga) bulan sekali) dan seluruh tugas serta tanggung jawab Komite Manajemen Risiko telah dilaksanakan dengan baik. Sehubungan dengan itu, maka:

1. Pelaksanaan rapat Komite Manajemen Risiko wajib dihadiri sekurang-kurangnya oleh Ketua, Anggota/Ketua Pengganti, Sekretaris, Pemimpin Divisi Kepatuhan, Pemimpin SKAI, dan anggota lainnya-nya (Direksi dan Divisi) yang terkait dengan agenda rapat yang akan dibahas;
2. Setiap kebijakan-kebijakan (*policies*) dan arahan-arahan (*guidelines*) yang telah diputuskan dalam rapat Komite Manajemen Risiko harus dituangkan dalam Keputusan Komite Manajemen Risiko;
3. Komite Manajemen Risiko harus memberikan *justification* terhadap pelampauan-pelampauan limit risiko yang telah terjadi;
4. Komite Manajemen Risiko harus memberikan keputusan atau melakukan penetapan mengenai transaksi-transaksi *trading book*, terutama yang terkait limit risiko, sesuai kewenangan yang diatur dalam BPP Pengendalian Risiko Pasar;
5. Divisi Manajemen Risiko harus menjalankan perannya secara efektif sebagai sekretaris Komite Manajemen Risiko dengan memastikan bahwa rapat Komite Manajemen Risiko dilakukan secara periodik (dibuat jadwal rapat minimal 3 (tiga) bulan sekali) dan memastikan seluruh tugas serta tanggung jawab Komite Manajemen Risiko telah dilaksanakan dengan baik.

The Bank is committed to enhancing the effectiveness of the Risk Management Committee by ensuring that meetings are conducted periodically (at least once every three months) and that all duties and responsibilities are properly fulfilled. In this regard:

1. Meetings of the Risk Management Committee must be attended at a minimum by the Chairman, members or acting Chairman, the Secretary, the Head of Compliance Division, the Head of Internal Audit (SKAI), and other relevant members (Board of Directors and Divisions) in accordance with the meeting agenda;
2. All policies and guidelines decided during meetings must be formalized in Risk Management Committee resolutions;
3. The Committee must provide justification for any breaches of risk limits;
4. The Committee must make decisions or determinations regarding trading book transactions, particularly those related to risk limits, in accordance with the authority stipulated in the Market Risk Control Policy (BPP);
5. The Risk Management Division acts as the Committee's secretary and must perform its role effectively by ensuring regular meetings and the proper execution of all duties and responsibilities of the Committee.

Rapat Komite Manajemen Risiko
Risk Management Committee Meetings

Sepanjang tahun 2025, Komite Manajemen Risiko telah menyelenggarakan rapat dengan agenda dan kehadiran sebagai berikut:

Throughout 2025, the Risk Management Committee held meetings with the following agendas and attendance:

No.	Tanggal Rapat Meeting Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participant
1.	6 Agustus 2025 August 6, 2025	1. Penilaian Profil Risiko Triwulan II/Juni 2025 2. *Monitoring Area of Concerns* Risiko TW II 2025 3. Rencana Pelaksanaan Komite Manajemen Risiko 4. Isu lainnya yang memiliki dampak risiko bagi bank 1. Risk Profile Assessment for Quarter II/June 2025 2. Monitoring of Risk Areas of Concern (AoC) for Q2 2025 3. Risk Management Committee Implementation Plan 4. Other Issues with Potential Risk Impact on the Bank	1. Direktur Kepatuhan (Ketua Komite) 2. *Group Head* Operasional 3. Pemimpin Divisi MRI (Sekretaris) 4. Pemimpin Divisi: SKAI, Trisuri, HC, Perencanaan & Evaluasi, Pengendali Keuangan, Pengembangan Bisnis & Jaringan, Kredit Konsumer, Kredit Komersial 1. Compliance Director (Chairman) 2. Head of Operations Group 3. Head of Risk Management Division (Secretary) 4. Division Heads: Internal Audit (SKAI), Treasury, Human Capital, Planning & Evaluation, Financial Control, Business & Network Development, Consumer Credit, Commercial Credit
2.	28 Oktober 2025 October 28, 2025	Pembahasan dan Penetapan Parameter Limit Risiko Tahun 2026 Discussion and Determination of 2026 Risk Limit Parameters	1. Direktur Kepatuhan (Ketua Komite) 2. Direktur Pemasaran 3. Direktur Operasional 4. Direktur Umum 5. *Group Head* Pemasaran 6. *Group Head* Operasional 7. Pemimpin Divisi MRI (Sekretaris) 8. Pemimpin Divisi: SKAI, Kepatuhan, Trisuri, Pemasaran Dana, *Human Capital*, Perencanaan & Evaluasi, Pengendali Keuangan, Pengembangan Bisnis & Jaringan, Kredit Konsumer, Kredit Komersial, *Corporate Secretary*, Umum, Teknologi Informasi 1. Compliance Director (Chairman) 2. Marketing Director 3. Operations Director 4. General Director 5. Head of Marketing Group 6. Head of Operations Group 7. Head of Risk Management Division (Secretary) 8. Division Heads: Internal Audit (SKAI), Compliance, Treasury, Funding Marketing, Human Capital, Planning & Evaluation, Financial Control, Business & Network Development, Consumer Credit, Commercial Credit, Corporate Secretary, General Affairs, Information Technology

Pelaksanaan Tugas Komite Manajemen Risiko
Duty Implementation of the Risk Management Committee in 2025

Bank wajib meningkatkan efektivitas peran dan fungsi Komite Manajemen Risiko dengan memastikan bahwa rapat Komite Manajemen Risiko dilakukan secara periodik (dibuat jadwal *meeting*nya minimal 1 (satu) tahun sekali) dan seluruh tugas serta tanggung jawab Komite Manajemen Risiko telah dilaksanakan dengan baik. Sehubungan dengan itu, maka:

1. Pelaksanaan rapat Komite Manajemen Risiko wajib dihadiri sekurang-kurangnya oleh Ketua, Anggota/Ketua Pengganti, Sekretaris, Pemimpin Divisi Kepatuhan, Pemimpin SKAI, dan anggota lainnya-nya (Direksi dan Divisi) yang terkait dengan agenda rapat yang akan dibahas;
2. Setiap kebijakan-kebijakan (*policies*) dan arahan-arahan (*guidelines*) yang telah diputuskan dalam rapat Komite Manajemen Risiko harus dituangkan dalam Keputusan Komite Manajemen Risiko;
3. Komite Manajemen Risiko harus memberikan *justification* terhadap pelampauan-pelampauan limit risiko yang telah terjadi;
4. Komite Manajemen Risiko harus memberikan keputusan atau melakukan penetapan mengenai transaksi-transaksi *trading book*, terutama yang terkait limit risiko, sesuai kewenangan yang diatur dalam BPP Pengendalian Risiko Pasar;
5. Divisi Manajemen Risiko harus menjalankan perannya secara efektif sebagai sekretaris Komite Manajemen Risiko dengan memastikan bahwa rapat Komite Manajemen Risiko dilakukan secara periodik (dibuat jadwal meetingnya minimal 1 tahun sekali) dan memastikan seluruh tugas serta tanggung jawab Komite Manajemen Risiko telah dilaksanakan dengan baik.

The Bank is committed to enhancing the effectiveness of the role and function of the Risk Management Committee by ensuring that Committee meetings are conducted periodically (with a minimum frequency of at least once a year) and that all duties and responsibilities are properly carried out. In this regard:

1. Risk Management Committee meetings must be attended, at a minimum, by the Chairman, members or acting Chairman, the Secretary, the Head of Compliance Division, the Head of Internal Audit (SKAI), and other relevant members (Board of Directors and Divisions) in accordance with the meeting agenda;
2. All policies and guidelines decided during Risk Management Committee meetings must be formalized in Risk Management Committee resolutions;
3. The Committee must provide justification for any breaches of established risk limits;
4. The Committee must make decisions or determinations regarding trading book transactions, particularly those related to risk limits, in accordance with the authority stipulated in the Market Risk Control Policy;
5. The Risk Management Division must effectively perform its role as the Committee's secretary by ensuring periodic meetings and the proper execution of all duties and responsibilities of the Risk Management Committee.

Assets and Liability Committee (ALCO)
Assets and Liability Committee (ALCO)

Asset & Liability Committee (ALCO) atau Komite Aset & Liabilitas merupakan forum untuk menetapkan kebijakan dan strategi pengendalian risiko suku bunga serta pengambilan keputusan yang berhubungan dengan penyediaan, penggunaan serta pengalokasian dana. Selain itu perlunya proses pengambilan keputusan finansial serta batasan-batasannya dalam suatu standar tertentu yang didasari oleh ketentuan yang berlaku serta prinsip kehati-hatian yang berbasis risiko.

The Asset & Liability Committee (ALCO) serves as a forum for establishing policies and strategies to control interest rate risk and for making decisions related to the provision, utilization, and allocation of funds. Furthermore, the committee ensures that financial decision-making processes and their respective boundaries adhere to established standards, based on prevailing regulations and risk-based prudential principles.

Struktur dan Keanggotaan ALCO
Structure and Membership of ALCO

Struktur keanggotaan ALCO ditetapkan berdasarkan Peraturan Direksi No. 025/PBSG/DIR-TRI/XI/2024 tanggal 13 November 2024 tentang Buku Pedoman Perusahaan Divisi Trisuri Buku 1 kebijakan Trisuri.

The structure and membership of ALCO are determined based on Board of Directors Regulation No. 025/PBSG/DIR-TRI/XI/2024 dated November 13, 2024 concerning the Company Policy Manual of the Treasury Division (Book 1: Treasury Policy).

Jabatan di Komite Position in the Committee	Jabatan di BSG Position in BSG	Status Hak Suara Voting Rights Status
Ketua Chairman	Direktur Utama President Director	Mempunyai Hak Suara Has Voting Rights
Ketua Pengganti merangkap Anggota Acting Chairman, Concurrently as Member	Direktur Pemasaran Marketing Director	Mempunyai Hak Suara Has Voting Rights
Anggota Member	Direktur Umum General Director	Mempunyai Hak Suara Has Voting Rights
Anggota Member	Direktur Operasional Operations Director	Mempunyai Hak Suara Has Voting Rights
Anggota Member	Direktur Kepatuhan Compliance Director	Mempunyai Hak Suara Has Voting Rights
Sekretaris merangkap Anggota Secretary, Concurrently as Member	Pemimpin Divisi Trisuri Head of Treasury Division	Mempunyai Hak Suara Has Voting Rights
Anggota Member	*Group Head* Pemasaran Marketing Group Head	Mempunyai Hak Suara Has Voting Rights
Anggota Member	*Group Head* Operasional Operations Group Head	Mempunyai Hak Suara Has Voting Rights
Anggota Member	Pemimpin Divisi Kredit komersial Head of Commercial Credit Division	Mempunyai Hak Suara Has Voting Rights
Anggota Member	Pemimpin Divisi Kredit Konsumer Head of Consumer Credit Division	Mempunyai Hak Suara Has Voting Rights
Anggota Member	Pemimpin Divisi Manajemen Risiko Head of Risk Management Division	Mempunyai Hak Suara Has Voting Rights
Anggota Member	Pemimpin Divisi Pengendalian Keuangan Head of Financial Controller Division	Mempunyai Hak Suara Has Voting Rights
Anggota Member	Pemimpin Divisi Perencanaan & Evaluasi Head of Planning & Evaluation Division	Mempunyai Hak Suara Has Voting Rights
Anggota Member	Pemimpin Divisi Pemasaran Dana Head of Funding Marketing Division	Mempunyai Hak Suara Has Voting Rights
Anggota Member	Pemimpin Divisi PBJ Head of Business & Network Development Division (PBJ)	Mempunyai Hak Suara Has Voting Rights
Anggota Member	Pemimpin Divisi Kepatuhan Head of Compliance Division	Mempunyai Hak Suara Has Voting Rights

Tugas dan Tanggung Jawab ALCO
ALCO Duties and Responsibilities

1. Menetapkan tujuan global Bank, menetapkan strategi dan kebijakan pengendalian kekayaan dan kewajiban keuangan Bank (ALMA);
2. Meninjau dan mengkaji ulang apakah pedoman dan kebijakan bank telah disusun secara berkesinambungan dalam lingkup ALMA sesuai dengan tujuan Bank dan perkembangan perbankan;
3. Meninjau kembali struktur neraca dan mengkaji ulang risiko dan eksposur *Asset/Liability Management*;
4. Melihat prakiraan dan proyeksi keadaan ekonomi, suku bunga, dan nilai tukar untuk mengarahkan kebijakan yang ditetapkan;
5. Menetapkan batas dan petunjuk pengelolaan dan pengendalian risiko yang berdampak pada:
   a. Risiko Likuiditas (*Liquidity Management*);
   b. Risiko Suku Bunga (*Gap Management*);
   c. Risiko Portofolio (*Earnings & Investment Management*);
6. Mengkaji dan menetapkan suku bunga kredit dan suku bunga dana;
7. Menetapkan batas (*Limit*) *primary reserves* (GWM, Nostro, dan Kas),) *secondary reserve* serta instrumennya dan batas (*Limit*) *gap* serta instrumennya;
8. Menetapkan batas (*Limit*) kredit serta penyebarannya;
9. Menetapkan batas KPMM (CAR) untuk risiko pasar (risiko suku bunga);
10. Melaporkan risiko pasar (risiko suku bunga);
11. Menetapkan harga transfer dana internal (*Internal Funds Transfer Rate*) atau harga Rekening Antar Kantor dalam memacu efisiensi pengelolaan cabang bank;
12. Meninjau kembali *perfomance* dan posisi kekayaan dan kewajiban keuangan bank guna mengkaji dampak keputusan ALCO terhadap tujuan bank dan terhadap kepatuhan peraturan internal bank maupun terhadap kepatuhan regulasi;
13. Monitor kepatuhan cabang dan kantor pusat terhadap keputusan ALCO, peraturan internal bank maupun terhadap kepatuhan regulasi;
14. Mengadakan penyesuaian strategi, batasan-batasan dan petunjuk pelaksanaan serta kebijakan dalam rangka mencapai tujuan ALCO dan tujuan bank;
15. Pengembangan kebijakan ALMA berdasarkan kondisi eksternal dan internal terkini;
16. *Review* dan Modifikasi kebijakan ALMA;
17. Evaluasi posisi risiko tingkat bunga bank dan strategi ALMA untuk memastikan bahwa hasil dari *risk taking position* konsisten dengan tujuan manajemen risiko tingkat bunga;

1. To determine the Bank's overall objectives and establish strategies and policies for the management and control of assets and liabilities (ALMA);
2. To review and reassess whether the Bank's policies and guidelines have been developed consistently within the ALMA framework, in line with the Bank's objectives and banking industry developments;
3. To review the balance sheet structure and reassess risks and exposures related to Asset and Liability Management;
4. To analyze economic forecasts and projections, including interest rates and exchange rates, in guiding policy decisions;
5. To establish limits and guidelines for managing and controlling risks related to:
   a. Liquidity Risk (Liquidity Management);
   b. Interest Rate Risk (Gap Management);
   c. Portfolio Risk (Earnings & Investment Management);
6. To review and determine lending rates and funding rates;
7. To establish limits for primary reserves (statutory reserves, Nostro accounts, and cash), secondary reserves and their instruments, as well as gap limits and their instruments;
8. To determine credit limits and their allocation;
9. To establish Capital Adequacy Ratio (CAR) limits for market risk (interest rate risk);
10. To report market risk (interest rate risk);
11. To determine the Internal Funds Transfer Pricing (FTP) or inter-office account pricing to enhance efficiency in branch management;
12. To review the performance and position of the Bank's assets and liabilities to assess the impact of ALCO decisions on the Bank's objectives and compliance with internal and regulatory requirements;
13. To monitor compliance of branches and head office with ALCO decisions, internal policies, and regulatory requirements;
14. To adjust strategies, limits, implementation guidelines, and policies in achieving ALCO and Bank objectives;
15. To develop ALMA policies based on current internal and external conditions;
16. To review and modify ALMA policies;
17. To evaluate the Bank's interest rate risk position and ALMA strategies to ensure consistency with interest rate risk management objectives;

18. *Review* strategi penetapan harga aset dan kewajiban untuk memastikan bahwa penetapan harga mencapai hasil yang optimal dalam penempatan dana, meminimalkan *cost of fund*, dan mempertahankan struktur neraca bank sesuai dengan kebijakan ALMA;
19. *Review* deviasi antara hasil aktual dengan rencana bisnis bank;
20. Mempertimbangkan aspek hukum dan aturan-aturan yang mempengaruhi strategi dan kebijakan ALMA;
21. Mengindentifikasi dan mengukur Risiko tingkat bunga yang muncul dari produk dan transaksi bank;
22. Mempertimbangkan adopsi sistem untuk pengukuran risiko tingkat suku bunga;
23. Mengatur otorisasi dan mekanisme untuk pengecualian terhadap kebijakan.

18. To review asset and liability pricing strategies to ensure optimal fund allocation, minimize cost of funds, and maintain a balance sheet structure aligned with ALMA policies;
19. To review deviations between actual results and the Bank's business plan;
20. To consider legal and regulatory aspects affecting ALMA strategies and policies;
21. To identify and measure interest rate risks arising from the Bank's products and transactions;
22. To consider the adoption of systems for measuring interest rate risk;
23. To regulate authorization and mechanisms for exceptions to established policies.

Rapat ALCO
ALCO Meetings

Sepanjang tahun 2025, ALCO telah menyelenggarakan rapat dengan agenda dan kehadiran sebagai berikut:

Throughout 2025, ALCO held meetings with the following agendas and attendance:

No.	Tanggal Rapat Meeting Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
1.	20 Januari 2025 January 20, 2025	» Kinerja keuangan dan kondisi likuiditas Bank » *Liquidity Coverage Ratio & Nett Stable Funding Ratio* (NSFR) Desember 2024, penerapan SBDK » Financial performance and Bank liquidity condition » LCR & NSFR December 2024, implementation of SBDK (Prime Lending Rate)	Direksi, *Group Head*, dan Divisi terkait Board of Directors, Group Heads, and relevant Divisions
2.	24 Februari 2025 February 24, 2025	» Kondisi suku bunga, likuiditas, dan kinerja Bank » LCR & NSFR Januari 2025, penetapan SBDK » Interest rate conditions, liquidity, and Bank performance » LCR & NSFR January 2025, SBDK determination	Direksi, *Group Head*, dan Divisi terkait Board of Directors, Group Heads, and relevant Divisions
3.	26 Maret 2025 March 26, 2025	» Kondisi suku bunga, likuiditas, dan kinerja Bank » LCR & NSFR Februari 2025, penetapan SBDK » Interest rate conditions, liquidity, and Bank performance » LCR & NSFR February 2025, SBDK determination	Direksi, *Group Head*, dan Divisi terkait Board of Directors, Group Heads, and relevant Divisions
4.	28 April 2025 April 28, 2025	» Kondisi suku bunga, likuiditas, dan risiko likuiditas » Kinerja Bank, DPK & kredit, LCR & NSFR Maret 2025, serta penetapan SBDK » Interest rate, liquidity, and liquidity risk conditions » Bank performance, deposits & loans, LCR & NSFR March 2025, and SBDK determination	Direksi, *Group Head*, dan Divisi terkait Board of Directors, Group Heads, and relevant Divisions
5.	26 Mei 2025 May 26, 2025	» Kondisi likuiditas » Kinerja Bank, DPK & kredit serta penetapan SBDK » Liquidity condition » Bank performance, deposits & loans, and SBDK determination	Direksi, *Group Head*, dan Divisi terkait Board of Directors, Group Heads, and relevant Divisions

No.	Tanggal Rapat Meeting Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
6.	17 Juni 2025 June 17, 2025	» Kondisi likuiditas dan kinerja Bank » Refinancing kredit, *term loan*, dan penetapan SBDK » Liquidity condition and Bank performance » Loan refinancing, term loans, and SBDK determination	Direksi, *Group Head*, dan Divisi terkait Board of Directors, Group Heads, and relevant Divisions
7.	15 Agustus 2025 August 15, 2025	» Kinerja keuangan, likuiditas, dan jatuh tempo kewajiban September 2025 » LCR & NSFR serta penetapan SBDK » Financial performance, liquidity, and liability maturity (September 2025) » LCR & NSFR and SBDK determination	Direksi, *Group Head*, dan Divisi terkait Board of Directors, Group Heads, and relevant Divisions
8.	28 Oktober 2025 October 28, 2025	» Kondisi ekonomi, likuiditas, dan pemetaan nasabah untuk NSFR » Penurunan bunga kredit, bunga DPK, dan penetapan SBDK » Economic conditions, liquidity, and customer mapping for NSFR » Reduction of lending and deposit rates, and SBDK determination	Direksi, *Group Head*, dan Divisi terkait Board of Directors, Group Heads, and relevant Divisions
9.	25 November 2025 November 25, 2025	» Perkembangan ekonomi dan likuiditas Bank » LCR & NSFR, SBDK, dan kinerja kredit » Economic developments and Bank liquidity » LCR & NSFR, SBDK, and loan performance	Direksi, *Group Head*, dan Divisi terkait Board of Directors, Group Heads, and relevant Divisions
10.	30 Desember 2025 December 30, 2025	» Kondisi ekonomi dan likuiditas Bank » Penetapan SBDK » Economic and liquidity conditions » SBDK determination	Direksi, *Group Head*, dan Divisi terkait Board of Directors, Group Heads, and relevant Divisions

Pelaksanaan Tugas ALCO Tahun 2025
Implementation of ALCO Duties in 2025

1. Seiring dengan penurunan suku bunga acuan BI rate maka Bank terus berupaya untuk melakukan *repricing* atas dana-dana mahal sehingga dapat menurunkan COF;
2. Dalam Rangka mendorong Ekspansi Kredit tahun 2025 sesuai dengan target RBB maka bank melakukan penyesuaian suku bunga dalam rangka promo rate kepada debitur;
3. Bank meluncurkan beberapa Produk Tabungan yang bertujuan untuk menarik minat masyarakat sehingga komposisi CASA dapat bertambah dari sisi NOA dan Nominal;
4. Akselerasi ekspansi kredit sindikasi guna memperkuat pangsa pasar dan komposisi portofolio Kredit Komersial;
5. Guna menjaga kestabilan pendanaan ditengah suku bunga pasar yang volatile maka bank melakukan penghimpunan dana diluar DPK melalui *refinancing* dan *Term Loan* bank lain;
6. Seiring dengan penurunan BI Rate sepanjang tahun 2025 maka bank meningkatkan instrumen alat likuid yang bertenor 1 tahun yaitu SRBI dan instrumen SBN dengan tenor 2-3 Tahun, di mana ini dilakukan untuk memitigasi risiko pasar atas alat likuid bank ditengan potensi penurunan suku bunga pasar.

1. In line with the decline in the BI Rate, the Bank continuously implemented repricing strategies on high-cost funds to reduce the Cost of Funds (CoF);
2. In order to support credit expansion in 2025 in line with the Bank's Business Plan (RBB) targets, the Bank adjusted lending rates through promotional pricing schemes for borrowers;
3. The Bank launched several savings products aimed at increasing public interest, thereby enhancing CASA composition both in terms of number of accounts (NOA) and nominal value;
4. The Bank accelerated syndicated loan expansion to strengthen market share and optimize the composition of the commercial loan portfolio;
5. To maintain funding stability amid volatile market interest rates, the Bank diversified funding sources beyond third-party funds (DPK), including refinancing and term loans from other banks;
6. In response to the declining BI Rate throughout 2025, the Bank increased its allocation in liquid instruments with a 1-year tenor such as SRBI, as well as government securities (SBN) with 2–3 year tenors, as part of its strategy to mitigate market risk associated with potential interest rate declines.

Komite Manajemen Kepegawaian
Human Capital Management Committee

Komite Manajemen Kepegawaian dibentuk Direksi untuk membantu dalam menetapkan kebijakan, sistem dan prosedur pengelolaan sumber daya manusia serta budaya kerja yang berkualitas, fleksibel dan adaptif terhadap perkembangan lingkungan usaha.

The Human Capital Management Committee was established by the Board of Directors to assist in determining policies, systems, and procedures for managing human capital and a corporate culture that is high-quality, flexible, and adaptive to the evolving business environment.

Struktur dan Keanggotaan Komite Manajemen Kepegawaian
Structure and Membership of the Human Capital Management Committee

Struktur keanggotaan Komite Kepegawaian ditetapkan berdasarkan SK Direksi No. 091b/SK-HC/DIR/V/2024 tanggal 22 Mei 2024 tentang Komite Manajemen Kepegawaian (KMK) PT BSG.

The membership structure of the Human Capital Management Committee is stipulated under the Decree of the Board of Directors Number 091b/SK-HC/DIR/V/2024 dated May 22, 2024, concerning Human Capital Management Committee (KMK) of PT BSG.

Jabatan di Komite Position in the Committee	Jabatan di BSG Position in BSG	Status Hak Suara Voting Rights Status
Ketua Chairman	Pemimpin Divisi HC Head of HC Division	Mempunyai Hak Suara Has Voting Rights
Ketua Pengganti Merangkap Anggota Acting Chairman, Concurrently as Member	Pemimpin SKAI Head of IAU	Mempunyai Hak Suara Has Voting Rights
Sekertaris Secretary	Pemimpin Divisi HC (terkait) Head of HC Division (relevant)	Mempunyai Hak Suara Has Voting Rights
Anggota Member	Pemimpin Divisi Kepatuhan Head of Compliance Division	Mempunyai Hak Suara Has Voting Rights
Anggota Member	Pemimpin Divisi Manajemen Risiko Head of Risk Management Division	Mempunyai Hak Suara Has Voting Rights
Anggota Member	Pemimpin Divisi Operasional dan Layanan Head of Operations and Services Division	Mempunyai Hak Suara Has Voting Rights
Anggota Member	Pemimpin Divisi/ Pemimpin Unit Kerja terkait pegawainya atau masalah yang dibahas. Head of Division/Head of Work Unit related to the employee or the specific matter under discussion.	Mempunyai Hak Suara Has Voting Rights

Tugas dan Tanggung Jawab Komite Manajemen Kepegawaian
Duties and Responsibilities of the Human Capital Management Committee

1. Membuat kajian atas materi yang dibahas dan usulan/ rekomendasi kepada Direksi diminta atau tidak diminta;
2. Membahas masalah serius bidang kepegawaian, terkait dengan hak dan kewajiban, serta hal-hal yang dapat mengganggu kelancaran operasional bank;
3. *Reward*/Promosi/Mutasi/Rotasi Pegawai;
4. *Punishment*, penerapan sanksi administrasi, sanksi hukuman dengan bobot berat sampai dengan pengakhiran hubungan kerja;
5. Membahas setiap Permasalahan di Cabang/Cabang Pembantu yang telah menjadi objek pemeriksaan SKAI;
6. Pegawai di bawah lingkup/kewenangan KMK Kantor Pusat antara lain Pegawai Kantor Pusat, ICRO, Pimpinan Cabang, Wakil Pimpinan Cabang, Pimpinan Cabang Pembantu.

1. To prepare assessments on matters discussed and provide recommendations or proposals to the Board of Directors, whether requested or otherwise;
2. To deliberate on significant human capital issues, including matters related to employee rights and obligations, as well as issues that may disrupt the Bank's operational activities;
3. To evaluate and determine employee reward mechanisms, including promotions, transfers, and rotations;
4. To determine disciplinary actions, including the imposition of administrative sanctions and severe penalties up to termination of employment;
5. To review issues arising at Branch and Sub-Branch Offices that have been subject to Internal Audit (SKAI) examination;
6. The scope of employees under the authority of the Human Capital Management Committee at Head Office includes Head Office employees, ICRO, Branch Managers, Deputy Branch Managers, and Sub-Branch Managers.

Rapat Komite Manajemen Kepegawaian
Human Capital Management Committee Meetings

Sepanjang tahun 2025, Komite Manajemen Kepegawaian telah menyelenggarakan rapat dengan agenda dan kehadiran sebagai berikut:

Throughout 2025, the Human Capital Management Committee held meetings with the following agendas and attendance:

No.	Tanggal Rapat Meeting Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
1.	22 April 2025 April 22, 2025	Pemeriksaan khusus pada Cabang Siau Special audit at Siau Branch	Wenda Rumambi, Oske Kaligis, Jimmy R. Mailangkay, Daniel J. Rompas, Hendly Rantung
2.	22 April 2025 April 22, 2025	Permasalahan pada KCPLK Tolinggula Cabang Kwandang Issues at KCPLK Tolinggula Kwandang Branch	Wenda Rumambi, Oske Kaligis, Jimmy R. Mailangkay, Daniel J. Rompas, Hendly Rantung
3.	22 April 2025 April 22, 2025	Pemeriksaan di Cabang Tahuna Audit at Tahuna Branch	Wenda Rumambi, Oske Kaligis, Jimmy R. Mailangkay, Daniel J. Rompas, Hendly Rantung
4.	7 Mei 2025 May 7, 2025	Permasalahan di Cabang Tilamuta Issues at Tilamuta Branch	Wenda Rumambi, Oske Kaligis, Jimmy R. Mailangkay, Daniel J. Rompas, Hendly Rantung
5.	12 Juni 2025 June 12, 2025	Permasalahan pada Cabang Kotamobagu Issues at Kotamobagu Branch	Wenda Rumambi, Oske Kaligis, Jimmy R. Mailangkay, Daniel J. Rompas, Sepriyono Kadir, Hendly Rantung
6.	16 Oktober 2025 October 16, 2025	Permasalahan pada Cabang Marisa Issues at Marisa Branch	Wenda Rumambi, Oske Kaligis, Jimmy R. Mailangkay, Daniel J. Rompas, Sepriyono Kadir, Hendly Rantung
7.	16 Oktober 2025 October 16, 2025	Permasalahan pada Cabang Kawangkoan Issues at Kawangkoan Branch	Wenda Rumambi, Oske Kaligis, Jimmy R. Mailangkay, Daniel J. Rompas, Sepriyono Kadir, Hendly Rantung

Pelaksanaan Tugas Komite Manajemen Kepegawaian Tahun 2025
Implementation of the Human Capital Management Committee's Duties in 2025

Sepanjang tahun 2025, Komite Manajemen Kepegawaian (KMK) telah melaksanakan tugas dan fungsinya secara optimal melalui penyelenggaraan rapat-rapat KMK yang membahas berbagai aspek pengelolaan kepegawaian. Setiap hasil pembahasan dalam rapat tersebut dituangkan dalam bentuk risalah atau notulen rapat yang disampaikan kepada Direksi sebagai bahan pertimbangan dalam pengambilan keputusan. Selanjutnya, keputusan Direksi tersebut ditindaklanjuti sesuai dengan ketentuan yang berlaku.

Throughout 2025, the Human Capital Management Committee (KMK) optimized its duties and functions by convening meetings to address various aspects of human capital management. The outcomes of these discussions were formalized into meeting minutes and submitted to the Board of Directors to serve as a basis for decision-making. Subsequently, the Board's decisions were implemented in accordance with prevailing regulations.

Komite Pengarah Teknologi Informasi
Information Technology Steering Committee

Komite Pengarah Teknologi Informasi adalah komite yang dibentuk oleh Direksi dan bertanggung jawab untuk memberikan rekomendasi kepada Direksi tentang hal-hal penting atau strategis terkait penggunaan teknologi informasi pada Bank.

The Information Technology Steering Committee is a committee established by the Board of Directors, responsible for providing recommendations regarding critical or strategic matters related to the utilization of information technology within the Bank.

Struktur dan Keanggotaan Komite Pengarah Teknologi Informasi
Structure and Membership of the Information Technology Steering Committee

Struktur keanggotaan Komite Pengarah Teknologi Informasi ditetapkan berdasarkan Peraturan Direksi No. 031/PBSG-TI/DIR/VIII/2025 tanggal 29 Agustus 202% tentang Perubahan Komite Pengarah Teknologi Informasi BSG.

The structure and membership of the Information Technology Steering Committee are determined based on Board of Directors Regulation No. 031/PBSG-TI/DIR/VIII/2025 dated August 29, 2025 concerning the amendment of the Information Technology Steering Committee of BSG.

Jabatan Di Komite Position in the Committee	Jabatan Di BSG Position in BSG	Status Hak Suara Voting Rights Status
Ketua Chairman	Direktur Operasional Operations Director	Mempunyai Hak Suara Has Voting Rights
Anggota Member	Direktur Kepatuhan Compliance Director	Mempunyai Hak Suara Has Voting Rights
Anggota Member	Direktur Umuml General Director	Mempunyai Hak Suara Has Voting Rights
Anggota Member	Direktur Pemasaran Marketing Director	Mempunyai Hak Suara Has Voting Rights
Anggota Member	*Group Head* Operasional Operations Group Head	Mempunyai Hak Suara Has Voting Rights
Anggota Member	*Group Head* Pemasaran Marketing Group Head	Mempunyai Hak Suara Has Voting Rights
Anggota Member	Pemimpin Divisi TI Head of IT Division	Mempunyai Hak Suara Has Voting Rights
Anggota Member	Pemimpin Divisi PBJ Head of Business & Network Development Division (PBJ)	Mempunyai Hak Suara Has Voting Rights
Anggota Member	Pemimpin Divisi Pengendalian Keuangan Head of Financial Controller Division	Mempunyai Hak Suara Has Voting Rights
Anggota Member	Pemimpin Divisi Manajemen Risiko Head of Risk Management Division	Mempunyai Hak Suara Has Voting Rights
Anggota Member	Pemimpin Divisi *Human Capital* Head of Human Capital Division	Mempunyai Hak Suara Has Voting Rights
Anggota Member	Pemimpin Divisi Perencanaan & Evaluasi Head of Planning & Evaluation Division	Mempunyai Hak Suara Has Voting Rights
Anggota Member	Pemimpin Divisi Umum Head of General Affairs Division	Mempunyai Hak Suara Has Voting Rights
Anggota Member	Pemimpin Divisi Operasional & Layanan Head of Operations & Services Division	Mempunyai Hak Suara Has Voting Rights
Anggota Member	Pemimpin SKAI Head of IAU	Mempunyai Hak Suara Has Voting Rights
Anggota Member	Pemimpin Unit Ketahanan dan Keamanan Siber Head of Cyber Security and Resilience Unit	Mempunyai Hak Suara Has Voting Rights

Tugas dan Tanggung Jawab Komite Pengarah Teknologi Informasi
Duties and Responsibilities of the Information Technology Steering Committee

1. Rencana strategis teknologi informasi yang searah dengan rencana strategis kegiatan usaha BSG;
2. Perumusan kebijakan dan prosedur TI yang utama seperti kebijakan pengamanan Ti dan manajemen risiko terkait penggunaan TI di Bank;
3. Kesesuaian proyek-proyek teknologi informasi yang disetujui dengan rencana strategis teknologi informasi;
4. Kesesuaian antara pelaksanaan proyek-proyek teknologi informasi dengan rencana proyek yang disepakati;
5. Kesesuaian teknologi informasi dengan kebutuhan sistem informasi manajemen dan kebutuhan kegiatan usaha BSG;
6. Efektifitas langkah-langkah meminimalkan risiko atas investasi BSG pada sektor teknologi informasi agar investasi tersebut memberikan kontribusi terhadap tercapainya tujuan bank;
7. Melakukan evaluasi atas efektivitas biaya TI terhadap pencapaian manfaat yang direncanakan;
8. Pemantauan atas kinerja teknologi informasi dan upaya peningkatannya;
9. Upaya penyelesaian berbagai masalah terkait teknologi informasi yang tidak dapat diselesaikan dan satuan kerja pengguna dan penyelenggara secara efektif, efisien dan tepat waktu;
10. Kecukupan dan alokasi sumber daya yang dimiliki bank;
11. Meninjau perubahan konfigurasi sistem yang bersifat mendasar/penting/signifikan sebagai *Change Advisory Board,* melalui *Change Management System* yang dikaji ulang secara berkala.

1. To ensure the alignment of the Information Technology strategic plan with BSG overall business strategy;
2. To formulate key IT policies and procedures, including information security policies and risk management related to the use of information technology within the Bank;
3. To ensure that approved IT projects are aligned with the Information Technology strategic plan;
4. To ensure that the implementation of IT projects is consistent with the agreed project plans;
5. To ensure that information technology is aligned with management information system requirements and the Bank's business needs;
6. To ensure the effectiveness of measures to minimize risks associated with BSG IT investments, so that such investments contribute to the achievement of the Bank's objectives;
7. To evaluate the cost-effectiveness of IT in relation to the achievement of expected benefits;
8. To monitor the performance of information technology and initiatives for its continuous improvement;
9. To facilitate the resolution of IT-related issues that cannot be effectively, efficiently, and timely resolved by user units and IT operating units;
10. To ensure the adequacy and proper allocation of the Bank's resources;
11. To review fundamental, critical, or significant system configuration changes as part of the Change Advisory Board, through the Change Management System, which is reviewed periodically.

Rapat Komite Pengarah Teknologi Informasi
Information Technology Steering Committee Meetings

Sepanjang tahun 2025, Komite Pengarah Teknologi Informasi telah menyelenggarakan rapat dengan agenda dan kehadiran sebagai berikut:

Throughout 2025, the Information Technology Steering Committee conducted meetings with the following agendas and attendance:

No.	Tanggal Rapat Meeting Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
1.	7 Februari 2025 February 7, 2025	» Evaluasi pengembangan TI 2024 & rencana 2025 » Penambahan anggota KPTI » Rencana sentralisasi distribusi kartu ATM (Gorontalo) » Evaluation of IT development 2024 & plan for 2025 » Addition of IT Committee members » Plan for ATM card distribution centralization (Gorontalo)	Direksi, *Group Head*, dan Divisi terkait Board of Directors, Group Heads, and relevant Divisions
2.	13 Juni 2025 June 13, 2025	» Evaluasi rencana pengembangan TI 2025 » Relokasi *data center* » Tindak lanjut OJK terkait KPMM » Usulan *command center* » Relokasi server BSG-SMS » Lain-lain (BI-FAST, RSTI 2026) » Evaluation of IT development plan 2025 » Data center relocation » OJK follow-up on CAR (KPMM) » Command center proposal » Server relocation (BSG-SMS building) » Others (BI-FAST, RSTI 2026)	Direksi, *Group Head*, dan Divisi terkait Board of Directors, Group Heads, and relevant Divisions
3.	29 September 2025 September 29, 2025	» Evaluasi rencana pengembangan TI 2025 » Operasional TI » Evaluation of IT development plan 2025 » IT operations	Direksi, *Group Head*, dan Divisi terkait Board of Directors, Group Heads, and relevant Divisions
4.	25 November 2025 November 25, 2025	» Evaluasi RPTI 2025 » Rencana pengembangan TI 2026 » RPTI 2026 & pengembangan KKI » ISO 27001 » Lainnya (audit KAP & penguatan ketahanan siber BPD) » Evaluation of IT Master Plan (RPTI) 2025 » IT development plan 2026 » RPTI 2026 & credit card development (KKI) » ISO 27001 » Others (external audit data & strengthening regional bank cyber resilience)	Direksi, *Group Head*, dan Divisi terkait Board of Directors, Group Heads, and relevant Divisions

Pelaksanaan Tugas Pengarah Teknologi Informasi Tahun 2025
Implementation of the Information Technology Steering Committee's Duties in 2025

Komite Pengarah Teknologi Informasi bertanggung jawab memberikan rekomendasi kepada Direksi tentang:

1. Perumusan Kebijakan dan Prosedur TI yang utama seperti kebijakan pengamanan TI dan manajemen risiko terkait penggunaan TI di Bank;
2. Kesesuaian proyek-proyek teknologi informasi yang disetujui dengan rencana strategis Teknologi Informasi;
3. Kesesuaian antara pelaksanaan proyek-proyek Teknologi Informasi dengan rencana proyek yang disepakati;
4. Kesesuaian Teknologi Informasi dengan kebutuhan sistem informasi manajemen dan kebutuhan kegiatan usaha BSG;
5. Melakukan evaluasi atas efektivitas biaya TI terhadap pencapaian manfaat yang direncanakan;
6. Pemantauan atas kinerja Teknologi Informasi dan upaya peningkatannya;
7. Efektivitas langkah-langkah meminimalkan risiko atas investasi BSG pada sektor Teknologi Informasi agar investasi tersebut memberikan kontribusi terhadap tercapainya tujuan Bank.

The Information Technology Steering Committee is responsible for providing recommendations to the Board of Directors regarding:

1. The formulation of key IT policies and procedures, including IT security policies and risk management related to the use of information technology within the Bank;
2. The alignment of approved IT projects with the Information Technology strategic plan;
3. The alignment between the implementation of IT projects and the agreed project plans;
4. The alignment of information technology with management information system requirements and the Bank's business needs;
5. The evaluation of IT cost-effectiveness in relation to the achievement of expected benefits;
6. The monitoring of IT performance and continuous improvement initiatives;
7. The effectiveness of measures to minimize risks associated with BSG IT investments to ensure such investments contribute to the achievement of the Bank's objectives.

Sekretaris Perusahaan
Corporate Secretary

Sekretaris Perusahaan sebagai organ pendukung Direksi dalam implementasi tata kelola perusahaan yang baik, memiliki peran penting dalam memastikan bahwa Bank mematuhi peraturan terkait persyaratan keterbukaan sejalan dengan penerapan prinsip-prinsip tata kelola serta memenuhi tanggung jawab Bank terkait penyampaian informasi yang material dan relevan kepada *stakeholders*. Selain itu, Sekretaris Perusahaan memberikan informasi yang dibutuhkan Direksi dan Dewan Komisaris serta mengorganisasikan, mengoordinasikan dan mendokumentasikan Rapat Direksi, Rapat Direksi bersama Dewan Komisaris, RUPS, dan kegiatan lainnya dengan *stakeholders*.

The Corporate Secretary, as a supporting organ of the Board of Directors in the implementation of good corporate governance, plays a key role in ensuring the Bank's compliance with disclosure requirements in line with governance principles, as well as fulfilling the Bank's responsibility in delivering material and relevant information to stakeholders.In addition, the Corporate Secretary provides information required by the Board of Directors and the Board of Commissioners, and organizes, coordinates, and documents meetings of the Board of Directors, joint meetings between the Board of Directors and the Board of Commissioners, General Meetings of Shareholders (GMS), and other stakeholder-related activities.

Tugas dan Tanggung Jawab Sekretaris Perusahaan
Duties and Responsibilities of the Corporate Secretary

1. Mengikuti dan memberikan informasi kepada Direksi terkait perkembangan pasar modal di Indonesia khususnya peraturan peraturan yang berlaku di bidang Pasar Modal baik yang dikeluarkan oleh OJK, Bursa Efek Indonesia dan regulator lainnya;
2. Mengelola penyediaan informasi kepada *stakeholder* atas setiap informasi yang dibutuhkan dan dipersyaratkan oleh OJK dan regulator lainnya berkaitan dengan kondisi Bank;
3. Sebagai penghubung antara Bank (Emiten) dengan regulator pasar modal dan *stakeholder*;
4. Mengelola dan mengembangkan program-program *public relation*.
5. Mengelola dan mengembangkan media publikasi internal (contoh: buletin, papan pengumuman, dll) dan eksternal (*corporate magazine, website*, dll);
6. Mengelola dan mengembangkan *corporate identity*;
7. Memantau, menganalisa dan mendokumentasikan pemberitaan mengenai Bank di media cetak dan elektronik (termasuk publikasi negatif), serta memberikan tanggapan sebagaimana mestinya untuk keperluan pelaporan dan penanganannya;
8. Memastikan penyampaian laporan-laporan khusus untuk kebutuhan regulator pasar modal;
9. Menyetujui sesuai kewenangan atau memberikan pendapat/ analisa kepada Direksi khusus untuk pengeluaran biaya humas promosi perusahaan (*corporate promotion non product*) yang berkaitan dengan promosi perusahaan di media cetak dan media elektronik, seperti: ucapan bank, kegiatan advetorial dan *event promotion bank* (*non bank product*) dll;
10. Mengelola dan mengembangkan program *Corporate Social Responsibility* (CSR);
11. Membuat kebijakan mengenai kearsipan untuk diimplementasikan di seluruh unit kerja;

1. To monitor and provide updates to the Board of Directors regarding developments in the Indonesian capital market, particularly applicable regulations issued by OJK, the Indonesia Stock Exchange, and other regulators;
2. To manage the provision of information to stakeholders in accordance with requirements set by OJK and other regulators regarding the Bank's condition;
3. To act as a liaison between the Bank (issuer) and capital market regulators and stakeholders;
4. To manage and develop public relations programs;
5. To manage and develop internal publication media (e.g., bulletins, notice boards) and external media (e.g., corporate magazines, website);
6. To manage and develop the Bank's corporate identity;
7. To monitor, analyze, and document media coverage related to the Bank (including negative publications), and provide appropriate responses for reporting and handling purposes;
8. To ensure the submission of reports required by capital market regulators;
9. To approve within its authority or provide opinions/ analysis to the Board of Directors regarding corporate promotion expenditures (non-product related), including advertisements, advertorials, and event promotions;
10. To manage and develop Corporate Social Responsibility (CSR) programs;
11. To establish archiving policies for implementation across all work units;

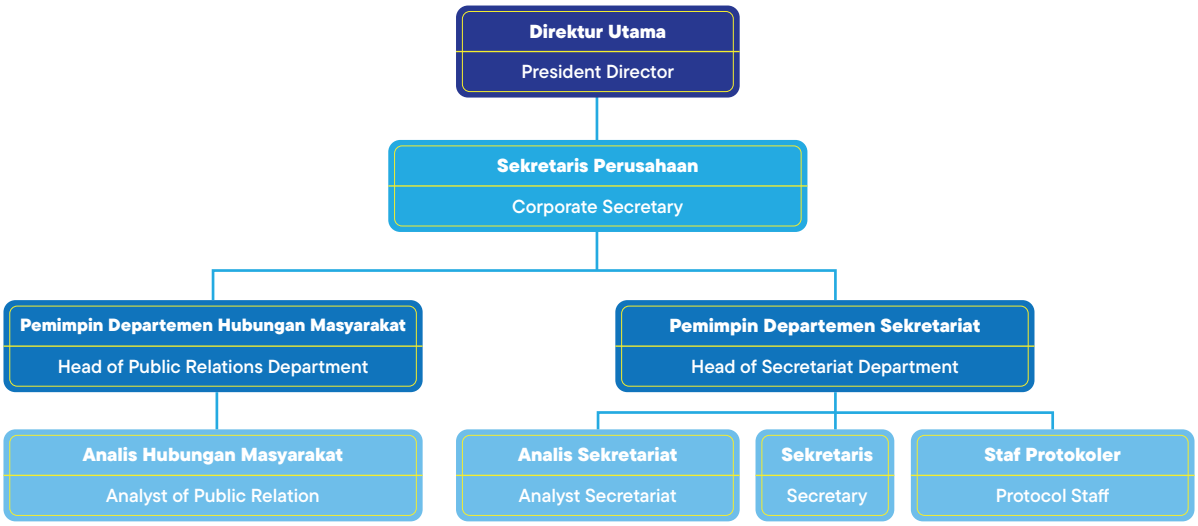
12. Mengelola remunerasi, biaya-biaya dan fasilitas pengurus bank;
13. Mengelola dan mengembangkan program-program Hubungan Investor (*Investor Relations*);
14. Mengelola kegiatan kesekretariatan Kantor Pusat, seperti: Sekretaris Direksi, protokoler, korespondensi, dll;
15. Mempersiapkan dan mendokumentasikan pelaksanaan acara Rapat Umum Pemegang Saham (RUPS); Rapat Direksi dengan Komisaris; Rapat Kerja Direksi dengan Pemerintah/ DPR/DPRD, Lembaga Negara, dan *stakeholder* eksternal; serta Rapat Umum Pemegang Obligasi (RUPO);
16. Melaksanakan fungsi notulis, mengelola pendistribusian dan pengagendaan Notulen Rapat Direksi dengan pihak internal dan eksternal. PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo;
17. Mengelola dan mendokumentasikan penyelenggaraan *event-event* khusus Bank seperti: Seremoni acara puncak HUT Bank, seremoni pembukaan cabang, upacara, perayaan hari besar.

12. To manage remuneration, expenses, and facilities for the Bank's management;
13. To manage and develop Investor Relations programs;
14. To manage secretarial activities at Head Office, including Board secretariat, protocol, and correspondence;
15. To prepare and document General Meetings of Shareholders (GMS), Board of Directors meetings with the Board of Commissioners, working meetings with government and legislative bodies, and Bondholders Meetings (RUPO);
16. To perform minute-taking functions and manage the distribution and scheduling of meeting minutes with internal and external parties;
17. To manage and document special corporate events, such as anniversary ceremonies, branch openings, official ceremonies, and commemorative events.

Struktur dan Kedudukan Sekretaris Perusahaan
Structure and Position of the Corporate Secretary

Fungsi dan peran sekretaris perusahaan saat ini membawahi departemen Hubungan Masyarakat dan departemen Sekretariat berdasarkan Surat Keputusan Direksi No. 012/SK-HC/DIR/I/2023 tanggal 24 Januari 2023.

The Corporate Secretary function currently oversees the Public Relations Department and the Secretariat Department, based on Board of Directors Decree No. 012/SK-HC/DIR/I/2023 dated January 24, 2023.



Heince J. Rumende

Sekretaris Perusahaan
Corporate Secretary

49 tahun
49 years old

Heince J. Rumende menjabat sebagai Sekrataris Perusahaan Bank SulutGo sejak Januari 2023 sesuai dengan SK Direksi No. 012/SK-HC/DIR/I/2023. Informasi detail dapat dilihat pada Bab Profil Perusahaan bagian Profil Pejabat Senior pada halaman 99.

Heince J. Rumende has served as the Corporate Secretary of Bank SulutGo since January 2023, based on Board of Directors Decree No. 012/SK-HC/DIR/I/2023. Further details can be found in the Company Profile section under Senior Officers Profile on page 99.

Dasar Hukum Sekretaris Perusahaan
Legal Basis of the Corporate Secretary

BSG telah memiliki Sekretaris Perusahaan melalui pembentukan unit kerja *Corporate Secretary*, sebagaimana disyaratkan POJK No. 35/POJK.04/2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik. Berdasarkan Surat Keputusan Direksi No. SK 012/SK-HC/DIR/I/2023 diputuskan bahwa Heince J. Rumende sebagai Sekretaris Perusahaan (Profil Sekretaris Perusahaan dapat dilihat pada bagaian Profil Pejabat Eksekutif).

Sekretaris Perusahaan merupakan Divisi yang dipimpin oleh seorang Pemimpin Divisi, yang diangkat secara khusus untuk melaksanakan fungsi Sekretaris erusahaan serta diangkat dan diberhentikan oleh Direktur Utama berdasarkan mekanisme internal Bank dengan persetujuan Dewan Komisaris. Sekretaris Perusahaan bertanggung jawab dan melaporkan kegiatannya langsung kepada Direktur Utama.

BSG has established the Corporate Secretary function through the formation of the Corporate Secretary unit, as required under POJK No. 35/POJK.04/2014 concerning Corporate Secretaries of Issuers or Public Companies. Based on Board of Directors Decree No. 012/SK-HC/DIR/I/2023, Heince J. Rumende was appointed as Corporate Secretary (the Corporate Secretary's profile can be found in the Executive Officers Profile section).

The Corporate Secretary is a division led by a Division Head, specifically appointed to perform the Corporate Secretary function, and is appointed and dismissed by the President Director in accordance with the Bank's internal mechanisms with the approval of the Board of Commissioners. The Corporate Secretary is directly accountable to and reports to the President Director.

Program Pengembangan Kompetensi dan Pelatihan
Competency Development and Training Programs

Pelatihan Training	Penyelenggara Organizer	Tempat Place	Waktu Date
Pelatihan Anti Penyuapan dan Korupsi *Batch* 1 Anti-Bribery and Corruption Training Batch 1	PT Berkat Solusi Prima	*Online Zoom*	28 Februari 2025 February 28, 2025
Pemeliharaan Kompetensi-Sertifikasi Manajemen Risiko Level 6/Level 4 Competency Maintenance – Risk Management Certification Level 6/Level 4	PT Multi Talenta Consulting	*Online Zoom*	5 Maret 2025 March 5, 2025
Workshop dan Implementasi Aplikasi *Inventory* Kantor Pusat Workshop and Implementation of Head Office Inventory Application	Divisi Umum General Affairs Division	BSG *Excellence Center*	17 Maret 2025 March 17, 2025

Pelatihan Training	Penyelenggara Organizer	Tempat Place	Waktu Date
Sosialisasi BPP *Human Capital* Manajemen Talenta Socialization of Human Capital Talent Management Policy	Divisi *Human Capital* Human Capital Division	*Online Zoom*	20 Maret 2025 March 20, 2025
Sosialisasi Program E-Sertifikasi E-Certification Program Socialization	Tim *Counterpart* E-Sertifikasi E-Certification Counterpart Team	*Online Zoom*	15 April 2025 April 15, 2025
Sosialisasi Program Budaya BSG BSG Culture Program Socialization	Global Talent	*Online Zoom*	28 April 2025 April 28, 2025
Pelatihan Anti Penyuapan dan Korupsi Anti-Bribery and Corruption Training	PT Berkat Solusi Prima	*Online Zoom*	27 Mei 2025 May 27, 2025
Coaching Clinic Penyusunan Laporan Tata Kelola 2025 Governance Report Preparation Coaching Clinic 2025	Divisi Kepatuhan Compliance Division	BSG *Excellence Center*	11 Juli 2025 July 11, 2025
Pelatihan Koordinator IT Wilayah Manado IT Coordinator Training–Manado Region	Internal & Eksternal Internal & External	BSG *Excellence Center*	21 Juli 2025 July 21, 2025
Assessment Potensi Tahap 3 Potential Assessment Phase 3	PT Psyche Indonesia	*Online Zoom*	29 Juli 2025 July 29, 2025
Workshop Self Assessment Perlindungan Konsumen 2025 Consumer Protection Self-Assessment Workshop 2025	Divisi Operasional & Layanan Operations & Services Division	BSG Kantor Pusat BSG Head Office	11 Agustus 2025 August 11, 2025
Self Assessment Market Conduct BI BI Market Conduct Self-Assessment	Divisi Kepatuhan Compliance Division	BSG Kantor Pusat BSG Head Office	22 Agustus 2025 August 22, 2025
SESPIBANK Angkatan 81 Banking Leadership Program (SESPIBANK Batch 81)	LPPI Indonesian Banking Development Institute	Kampus LPPI Jakarta	25 Agustus – 7 Oktober 2025 August 25 – October 7, 2025
Seminar *Sustainable Marketing* in AI Era Indonesia for Impact: Sustainable Marketing in the AI Era	Markplus	Hotel Fourpoint Manado	2 September 2025 September 2, 2025
Entrepreneurial Marketing Leadership Entrepreneurial Marketing Leadership by Hermawan Kartajaya	Markplus	BSG Kantor Pusat BSG Head Office	3 September 2025 September 3, 2025
Public Speaking & Presentation Skills Public Speaking and Presentation Skills Training	Markplus	BSG *Excellence Center*	4 September 2025 September 4, 2025
Workshop POJK dan Tata Kelola Perbankan POJK and Banking Governance Workshop	Divisi Kepatuhan Compliance Division	BSG *Excellence Center*	15 September 2025 September 15, 2025
Workshop Penanganan Insiden Siber Cyber Incident Response & Security Testing Workshop	PT Aditasi Training	BSG Kantor Pusat BSG Head Office	8–9 Oktober 2025 October 8–9, 2025
Assessment Potensi *Batch* 4 Potential Assessment Batch 4	PT Psyche Indonesia	*Online Zoom*	9–10 Oktober 2025 October 9–10, 2025
Pembekalan Sertifikasi Manajemen Risiko Level 6 Risk Management Certification Preparation Level 6	IRPA Indonesia Risk Professional Association	BSG Kantor Pusat BSG Head Office	22–23 Oktober 2025 October 22–23, 2025

Pelatihan Training	Penyelenggara Organizer	Tempat Place	Waktu Date
Uji Sertifikasi Manajemen Risiko Level 6 Risk Management Certification Examination Level 6	BSMR Risk Management Certification Agency	BSG Kantor Pusat BSG Head Office	24 Oktober 2025 October 24, 2025
IHT Tim Tanggap Darurat Emergency Response Team Training	BPBD, Damkar, PMI	BSG Kantor Pusat BSG Head Office	7 November 2025 November 7, 2025
Sosialisasi E-Sertifikasi Tahap 4 E-Certification Program Phase 4	Tim *Counterpart* & HC	*Online* & *E-Learning*	8 Desember 2025 December 8, 2025
Sosialisasi E-Sertifikasi Tahap 5 E-Certification Program Phase 5	Tim *Counterpart* & HC	*Online* & *E-Learning*	9 Desember 2025 December 9, 2025
Internalisasi *Self Assessment* Tata Kelola Governance Self-Assessment Internalization	Tim Tata Kelola Governance Team	BSG Kantor Pusat BSG Head Office	11 Desember 2025 December 11, 2025

Pelaksanaan Tugas Sekretaris Perusahaan pada Tahun 2025
Duty Implementation of the Corporate Secretary in 2025

Selama tahun 2025, Sekretaris Perusahaan telah melaksanakan tugas dan tanggung jawabnya yakni:

I. Penyelenggaraan Event-Event Khusus

Mengelola dan mendokumentasikan penyelenggaraan event-event khusus bank, Sekretaris Perusahaan telah melaksanakan fungsi tersebut melalui koordinasi yang efektif dengan seluruh divisi, kantor cabang, dan kantor cabang pembantu.

Koordinasi ini dilakukan dalam rangka memastikan kelancaran, keseragaman, serta keberhasilan penyelenggaraan berbagai kegiatan/acara/*event* di BSG sepanjang periode tahun 2025, sekaligus menjamin proses dokumentasi kegiatan terlaksana secara tertib dan sesuai ketentuan yang berlaku.

II. Pengelolaan Risiko Publikasi Negatif

Memantau, menganalisis, dan mendokumentasikan pemberitaan mengenai bank di media cetak dan elektronik (termasuk publikasi negatif), serta memberikan tanggapan sebagaimana mestinya untuk keperluan pelaporan dan penanganannya", Sekretaris Perusahaan telah melaksanakan fungsi tersebut secara berkesinambungan.

Kebijakan manajemen dalam memahami dan meminimalkan risiko reputasi diarahkan untuk meningkatkan kepercayaan pemangku kepentingan (*stakeholders*) dan publik terhadap Bank, memperkuat nilai dan kredibilitas Bank, serta menjaga kesinambungan usaha dalam kondisi yang sehat dan kondusif.

Throughout 2025, the Corporate Secretary successfully executed his duties and responsibilities as follows:

I. Management of Special Events

In managing and documenting the Bank's special events, the Corporate Secretary carried out this function through effective coordination with all divisions, branch offices, and sub-branch offices.

This coordination ensured the seamless execution, uniformity, and success of various activities and events across BSG in 2025. Furthermore, he guaranteed that all documentation processes were conducted in an orderly manner and in compliance with prevailing regulations.

II. Management of Negative Publicity Risk

The Corporate Secretary continuously monitored, analyzed, and documented bank-related news across print and electronic media, including negative publicity, providing appropriate responses for reporting and mitigation purposes.

Management policies regarding Reputation Risk are directed toward increasing stakeholder and public trust, strengthening the Bank's value and credibility, and maintaining business sustainability in a healthy and conducive environment.

Risiko reputasi berpotensi memengaruhi kemampuan Bank dalam mengembangkan jaringan, memperluas layanan, serta mempertahankan nasabah eksisting. Selain itu, risiko ini juga dapat berdampak pada potensi kerugian finansial. Eksposur risiko reputasi dapat timbul dari seluruh aktivitas operasional Bank, termasuk dalam pelaksanaan transaksi dengan nasabah maupun interaksi dengan masyarakat secara umum.

III. Menyelenggarakan Rapat

Mempersiapkan dan mendokumentasikan pelaksanaan acara RUPS, Rapat Direksi dengan Dewan Komisaris, Rapat Kerja Direksi dengan Pemerintah/DPR/DPRD, Lembaga Negara dan *Stakeholder* Eksternal; serta RUPS.

IV. Melakukan Kegiatan Tanggung Jawab Sosial Lingkungan

Mengelola dan mengembangkan program TJSL, dengan Realisasi Tahun 2025 berdasarkan Jenis Program Sasaran TJS sebesar Rp10.526.846.317,-.

V. Melakukan Kegiatan *Press Release* Bersama Media

Melakukan *Press Release* kepada media setiap Triwulan atau pada setiap *Event* adalah strategi yang penting bagi sekretaris Perusahaan untuk meningkatkan transparansi dan akuntabilitas, memperkuat reputasi dan *branding* Perusahaan, menarik pelanggan baru, mengelola krisis dan membangun hubungan dengan media dan *stakeholder*.

VI. Media *Social Engagement*

Sekretaris Perusahaan memaikan peran penting dalam mengelola social media. Dengan memahami merek/branding dan pesan Perusahaan, menjaga konsistensi dan kualitas konten, membangun komunitas *online*, mengukur dan melacak kinerja, dan mengelola krisis, sekretaris perusahaan dapat membantu perusahaan dalam mencapai tujuan bisnisnya

Laporan ini bertujuan untuk menganalisis *engagement* media sosial BSG di Instagram dan Facebook selama tahun 2025. Data yang dianalisis meliputi: Jumlah pengikut, tingkat *reach dan impressions,* tingkat *engagement* (*likes,* komentar, *shares*), dan jenis konten yang paling *engaging*.

Reputation risk has the potential to affect the Bank's ability to expand its network, enhance services, and retain existing customers. Furthermore, this risk can lead to potential financial losses. Exposure to reputation risk can arise from all operational activities, including customer transactions and general public interactions.

III. Meeting Administration

The Corporate Secretary prepared and documented the execution of the GMS, Joint Meetings between the Board of Directors and the Board of Commissioners, and Working Meetings between the Board of Directors and the Government, Parliament (DPR/DPRD), State Institutions, and external stakeholders.

IV. Corporate Social Responsibility (CSR) Activities

The Corporate Secretary managed and developed the CSR programs. In 2025, the realization of these programs based on CSR target types amounted to IDR10,526,846,317.

V. Media Press Release Activities

Conducting quarterly press releases or event-specific releases is a core strategy for the Corporate Secretary to enhance transparency and accountability. These activities are designed to strengthen corporate branding, attract new customers, manage potential crises, and foster strong relationships with the media and stakeholders.

VI. Social Media Engagement

The Corporate Secretary plays a pivotal role in managing social media. By understanding the corporate brand and messaging, maintaining content consistency and quality, building online communities, measuring and tracking performance, and managing crises, the Corporate Secretary assists the Company in achieving its business objectives.

This report aims to analyze BSG social media engagement on Instagram and Facebook throughout 2025. The data analyzed includes total number of followers, reach and Impression rates, engagement rates (analysis of likes, comments, and shares, types of content to refine future communication strategies.

Fungsi Hubungan Investor
Investor Relations Function

Tugas Hubungan Investor
Investor Relations Duties

Fungsi Hubungan Investor bertanggung jawabmendukung atau mendampingi Direksi dalam berhubungan dengan komunitas investor, antara lain meliputi:

1. Menyusun dan mengimplementasikan strategi komunikasi yang efektif, serta secara berkala menyampaikan informasi kepada seluruh pemangku kepentingan (*stakeholders*), termasuk investor (institusi maupun ritel), terkait perkembangan kinerja, strategi, dan pencapaian usaha BSG;
2. Menjalin serta memelihara hubungan yang konstruktif dengan komunitas keuangan, antara lain analis, investor, dan pihak eksternal lainnya, guna memperoleh informasi terkini terkait BSG, industri perbankan, serta kondisi perekonomian;
3. Melakukan pemantauan, penghimpunan, dan analisis informasi terkait BSG serta perkembangan industri perbankan dan ekonomi sebagai bahan pendukung dalam penyusunan strategi komunikasi dan pengambilan keputusan;

The Investor Relations function supports or accompanies the Board of Directors in engaging with the investor community, which includes:

1. Developing and implementing effective communication strategies, and periodically delivering information to stakeholders, including institutional and retail investors, regarding BSG performance, strategy, and business achievements;
2. Establishing and maintaining constructive relationships with the financial community, including analysts, investors, and other external parties, to obtain up-to-date insights on BSG, the banking industry, and economic conditions;
3. Monitoring, collecting, and analyzing information related to BSG as well as developments in the banking industry and the economy, to support communication strategies and decision-making processes;

4. Berpartisipasi dalam kegiatan *roadshow* dan *conference*, serta menyelenggarakan *analyst meeting*, paparan kinerja, *company visit*, dan *conference call* dalam rangka memperkuat hubungan dan meningkatkan kepercayaan pemangku kepentingan;
5. Menyampaikan pembaruan informasi melalui situs web dan media komunikasi lainnya untuk kepentingan investor, serta mendukung penyusunan Laporan Tahunan Perseroan sesuai dengan ketentuan yang berlaku;
6. Mendukung dan/atau berkolaborasi dengan divisi lain dalam pelaksanaan kegiatan Bank guna memastikan konsistensi komunikasi korporasi serta tercapainya tujuan strategis BSG.

4. Participating in roadshows and conferences, as well as organizing analyst meetings, performance presentations, company visits, and conference calls to strengthen relationships and enhance stakeholder confidence;
5. Providing updates through the Bank's website and other communication channels for investor purposes, and supporting the preparation of the Company's Annual Report in accordance with applicable regulations;
6. Supporting and/or collaborating with other divisions in the execution of Bank activities to ensure consistency in corporate communication and the achievement of BSG strategic objectives.

Aktivitas Hubungan Investor
Investor Relations Activities

Sekretaris Perusahaan juga menangani Hubungan Investor dalam rangka menjaga dan meningkatkan komunikasi antara Bank dengan para investor baik di tingkat lokal maupun internasional. Fungsi dari Hubungan Investor antara lain untuk memberikan informasi terkini terkait kinerja keuangan dan prospek Bank kepada para Pemegang Saham dan investor secara umum. Penyebarluasan informasi dilakukan secara langsung dan aktif kepada investor melalui penyelenggaraan kegiatan atau aktivitas yang dilaksanakan secara berkala. Kegiatan tersebut dilakukan melalui pertemuan resmi secara berkelompok maupun perorangan (*small group* atau *one-on-one meeting*), *conference call*, pengungkapan informasi dan publikasi *Company Update* di situs web Bank setiap bulannya.

The Corporate Secretary also manages Investor Relations to maintain and enhance communication between the Bank and investors at both local and international levels. The function of Investor Relations includes providing the latest information regarding the Bank's financial performance and prospects to Shareholders and investors in general. The dissemination of information is conducted directly and actively through the organization of periodic events or activities. These activities are carried out through official meetings, both in groups or individually (small group or one-on-one meetings), conference calls, information disclosure, and the publication of Company Updates on the Bank's website every month.

Bank menjalin hubungan yang baik dengan institusi media massa baik cetak, portal, maupun elektronik (televisi, radio, dsb) untuk meraih pencapaian publikasi yang optimal dan berimbang serta citra positif dari para investor maupun publik terkait gambaran atau kondisi Bank terkini. Untuk mendapatkan citra positif melalui media tersebut, Bank senantiasa melakukan berbagai kegiatan atau aktivitas yang berkaitan dengan media massa.

The Bank maintains good relationships with mass media institutions, including print, digital portals, and electronic media (television, radio, etc.), to achieve optimal and balanced publication as well as a positive image among investors and the public regarding the Bank's current condition. To secure a positive image through these media outlets, the Bank consistently carries out various activities related to the mass media.

Satuan Kerja Audit Internal (SKAI)
Internal Audit Unit (IAU)

Satuan Kerja Audit Internal (SKAI) dibentuk untuk membantu semua tingkatan Manajemen dalam mengamankan kegiatan operasional Bank yang melibatkan dana dari masyarakat luas. Dalam menjalankan fungsinya serta mendukung pencapaian kinerja Bank. Selain melaksanakan pendekatan audit tersebut, SKAI juga melaksanakan audit yang bersifat rutin, yaitu audit umum kantor Cabang, Kantor Pusat, audit IT, serta audit SKNBI RTGS dan APU-PPT yang bersifat *mandatory* dalam rangka memenuhi ketentuan regulator.

Satuan Kerja Audit Intern melakukan aktivitas verifikasi atas efektivitas pengendalian mutu secara independen (*Quality Assurance*) dalam lingkungan dan scope kerja Intern Audit di BSG. *Quality Assurance* mencakup penilaian (*assessment*) oleh pihak intern maupun ekstern, dengan memeriksa kegiatan dan hasil kerja untuk meyakini kesesuaiannya dengan Pedoman Kebijakan Audit Intern BSG serta meyakini pelaksanaan kepatuhan secara menyeluruh (*Total Quality Compliance*) berdasarkan ketentuan intern dan ekstern yang berlaku.

The Internal Audit Unit (SKAI) is established to support all levels of management in safeguarding the Bank's operations, particularly those involving public funds, while contributing to the achievement of the Bank's performance objectives. In addition to applying a risk-based audit approach, SKAI also conducts routine audits, including general audits of Branch Offices and Head Office, IT audits, as well as mandatory audits such as SKNBI, RTGS, and Anti-Money Laundering and Counter-Terrorism Financing (AML-CFT) audits in compliance with regulatory requirements.

SKAI also performs independent Quality Assurance activities to assess the effectiveness of internal control systems within its scope of work. These assessments include both internal and external evaluations to ensure compliance with BSG Internal Audit Policy and overall adherence to applicable internal and external regulations (Total Quality Compliance).

Piagam Audit Internal
Internal Audit Charter

Dalam melaksanakan tugas dan tanggung jawabnya, Satuan Kerja Audit Internal berpedoman kepada Piagam Audit (Internal Audit Charter) yang ditetapkan melalui Surat Keputusan Direksi No. 096/SK-DIR/V/2024 tanggal 29 Mei 2024 yang sebelumnya telah mendapat persetujuan Dewan Komisaris No. 022/DK-BSG/III/2024 tanggal 18 Maret 2024 dengan mempertimbangkan Rekomendasi dari Komite Audit No. 04/KA-BSG/III/2024 tanggal 18 Maret 2024.

Piagam Audit Intern BSG mencakup:
1. Pendahuluan
2. Visi Misi SKAI
3. Fungsi SKAI
4. Struktur dan Kedudukan SKAI
5. Tugas dan Tanggung Jawab SKAI
6. Kewenangan SKAI
7. Ruang Lingkup Tugas SKAI
8. Kode Etik Auditor Intern
9. Independensi SKAI
10. Profesionalisme Auditor Intern SKAI
11. Persyaratan Mematuhi Kode Etik dan Standar Profesi Audit Intern SKAI
12. Tanggung Jawab dan Akuntabilitas Pemimpin SKAI
13. Tanggung Jawab Direksi
14. Tanggung Jawab Dewan Komisaris
15. Tanggung Jawab Komite Audit

In performing its duties and responsibilities, the Internal Audit Unit is guided by the Internal Audit Charter established through the Decree of the Board of Directors Number 096/SK-DIR/V/2024 dated May 29, 2024. This charter previously received approval from the Board of Commissioners via Number 022/DK-BSG/III/2024 dated March 18, 2024, considering Recommendation from the Audit Committee Number 04/KA-BSG/III/2024 dated March 18, 2024.

BSG Internal Audit Charter includes:
1. Introduction
2. IAU Vision and Mission
3. IAU Functions
4. IAU Structure and Position
5. IAU Duties and Responsibilities
6. IAU Authority
7. IAU Scope of Work
8. Internal Auditor Code of Ethics
9. IAU Independence
10. Professionalism of IAU Internal Auditors
11. Requirements for Compliance with the IAU Code of Ethics and Professional Standards
12. Duties and Accountability of the Head of IAU
13. Responsibilities of the Board of Directors
14. Responsibilities of the Board of Commissioners
15. Responsibilities of the Audit Committee

16. Tanggung Jawab Unit Kerja Lain
17. Hubungan SKAI dengan Pihdak Ekstern
18. Risiko Audit dan Perlindungan Hukum
19. Lain-lain

16. Responsibilities of Other Work Units
17. IAU Relationship with External Parties
18. Audit Risks and Legal Protection
19. Others

Tugas dan Tanggung Jawab SKAI
Duties and Responsibilities of the IAU

1. Membantu tugas Direktur Utama dan Dewan Komisaris dalam melakukan pengawasan dengan cara menjabarkan secara operasional baik perencanaan, pelaksanaan, maupun pemantauan hasil audit;
2. Menguji dan mengevaluasi pelaksanaan pengendalian intern dan sistem manajemen risiko sesuai dengan kebijakan perusahaan;
3. Membuat analisis dan penilaian di bidang keuangan, akuntansi, operasional, sumber daya manusia, pemasaran, teknologi dan kegiatan lain melalui audit;
4. Mengidentifikasi segala kemungkinan untuk memperbaiki dan meningkatkan efisiensi penggunaan sumber daya dan dana;
5. Memberikan saran perbaikan dan informasi yang objektif tentang kegiatan yang diperiksa pada semua tingkatan manajemen;
6. Membuat laporan hasil audit dan menyampaikan laporan tersebut kepada Direktur Utama, Dewan Komisaris, Komite Audit dan direktur yang membawahi fungsi kepatuhan;
7. Memantau, menganalisa, dan melaporkan pelaksanaan tindak lanjut perbaikan yang telah disarankan;
8. Bekerja sama dengan Komite Audit;
9. Menyusun program untuk mengevaluasi mutu kegiatan audit intern yang dilakukannya;
10. Melakukan pemeriksaan khusus apabila diperlukan;
11. Bekerja sama dengan unit kerja yang melakukan fungsi pengendalian lain pada BSG dengan mengedepankan efektivitas fungsi pengendalian.

1. Assisting the President Director and the Board of Commissioners in supervisory functions through audit planning, execution, and monitoring;
2. Testing and evaluating the effectiveness of internal controls and risk management systems;
3. Conducting analysis and assessments across financial, operational, human capital, marketing, and technology areas;
4. Identifying opportunities to improve efficiency in the use of resources and funds;
5. Providing recommendations and objective information on audited activities at all management levels;
6. Preparing audit reports and submitting them to the President Director, Board of Commissioners, Audit Committee, and Compliance Director;
7. Monitoring and reporting on the implementation of audit recommendations;
8. Collaborating with the Audit Committee;
9. Developing programs to evaluate the quality of internal audit activities;
10. Conducting special audits when necessary;
11. Coordinating with other control functions within BSG to enhance control effectiveness.

Wewenang SKAI
Authorities of the IAU

1. Mengakses seluruh informasi yang relevan tentang Bank terkait dengan tugas dan fungsi SKAI.
2. Melakukan komunikasi secara langsung dengan Direksi, Dewan Komisaris, dan Komite Audit serta anggota Direksi, Dewan Komisaris, dan/atau Komite Audit.
3. Menyelenggarakan rapat secara berkala dan insidentil dengan Direksi, Dewan Komisaris, dan Komite Audit.
4. Melakukan koordinasi kegiatan dengan auditor ekstern.
5. Mengikuti rapat yang bersifat strategis tanpa hak suara.

1. To access all relevant information concerning the Bank in relation to the duties and functions of SKAI;
2. To communicate directly with the Board of Directors, Board of Commissioners, and Audit Committee, as well as their respective members;
3. To conduct regular and ad hoc meetings with the Board of Directors, Board of Commissioners, and Audit Committee;
4. To coordinate audit activities with external auditors;
5. To attend strategic meetings without voting rights;

6. Dapat menggunakan jasa pihak ekstern dalam pelaksanaan audit intern yang memerlukan keahlian khusus dan bersifat sementara. Penggunaan jasa pihak ekstern yang bersifat sementara dapat dikecualikan untuk hal terkait teknologi informasi dan/atau untuk hal lain berdasarkan persetujuan OJK.

6. To engage external experts in the execution of internal audit activities requiring specialized expertise on a temporary basis. The use of external parties may be exempted for matters related to information technology and/or other matters subject to OJK approval.

Integritas dan Objektivitas (Kode Etik)
Integrity and Objectivity (Code of Ethics)

Dalam menjalankan tugas dan tanggung jawabnya, SKAI berpedoman pada Kode Etik Auditor BSG, yaitu:

1. Integritas

Aturan perilaku berkenaan dengan Prinsip Integritas:

a. Auditor internal harus melakukan pekerjaannya secara jujur, hati-hati dan bertanggung jawab.
b. Auditor internal harus mematuhi hukum dan membuat pengungkapan sebagaimana diharuskan oleh hukum atau profesinya.
c. Auditor internal tidak boleh secara sadar terlibat dalam kegiatan ilegal, atau melakukan kegiatan yang dapat mendiskreditkan profesi audit internal atau organisasi.
d. Auditor internal harus menghormati dan mendukung tujuan organisasi yang sah dan etis.

2. Objektivitas

Aturan perilaku berkenaan dengan Prinsip Objektif:

a. Auditor internal tidak boleh berpartisipasi dalam kegiatan atau hubungan apapun yang dapat, atau patut diduga dapat, menghalangi penilaian auditor internal yang adil. Termasuk dalam hal ini adalah kegiatan atau hubungan apapun yangmengakibatkan timbulnya pertentangan kepentingan dengan organisasi.
b. Auditor internal tidak boleh menerima apapun yang dapat, atau patut diduga dapat mengganggu pertimbangan profesionalnya.

In performing its duties and responsibilities, the IAU is guided by the BSG Auditor Code of Ethics, as follows:

1. Integrity

Rules of conduct regarding the Principle of Integrity:

a. Internal auditors must perform their work honestly, diligently, and responsibly.
b. Internal auditors must comply with the law and make disclosures as required by law or their profession.
c. Internal auditors shall not knowingly be a party to any illegal activity, or engage in acts that are discreditable to the profession of internal auditing or to the organization.
d. Internal auditors must respect and contribute to the legitimate and ethical objectives of the organization.

2. Objectivity

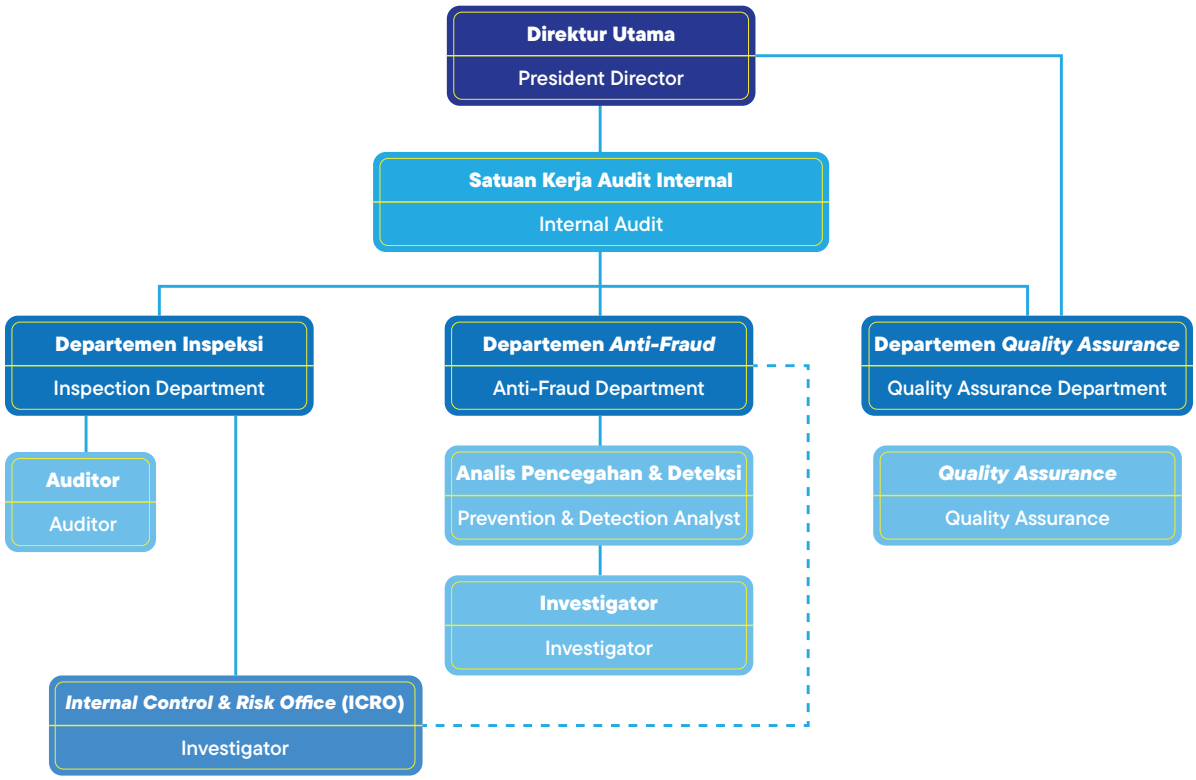
Rules of conduct regarding the Principle of Objectivity:

a. Internal auditors shall not participate in any activity or relationship that may impair, or be presumed to impair, their unbiased assessment. This includes those activities or relationships that may be in conflict with the interests of the organization.
b. Internal auditors shall not accept anything that may impair, or be presumed to impair, their professional judgment.

Struktur dan Kedudukan SKAI
Structure and Position of the IAU

Struktur dan kedudukan Satuan Kerja Audit Intern diatur dan ditetapkan berdasarkan Peraturan Direksi tentang Struktur Organisasi BSG. SKAI dipimpin oleh seorang Kepala setingkat Pemimpin Divisi yang bertanggung jawab langsung kepada Direktur Utama (Pemimpin SKAI diangkat dan diberhentikan oleh Direksi dengan persetujuan Dewan Komisaris dan dilaporkan kepada OJK), dengan struktur organisasi sebagai berikut:

The structure and position of the Internal Audit Unit are regulated and established under the Regulation of the Board of Directors concerning Organizational Structure of BSG. The IAU is led by a Head at the Division Head level who reports directly to the President Director. (The Head of IAU is appointed and dismissed by the Board of Directors with the approval of the Board of Commissioners and reported to the OJK). The organizational structure is as follows:



Oske Kaligis

Pemimpin SKAI
Head of Internal Audit Work Unit

50 tahun
50 years old

Oske Kaligis menjabat sebagai Pemimpin SKAI Bank SulutGo sejak November 2023 sesuai dengan SK Direksi No. 163/SK-HC/DIR/XI/2023. Informasi detail dapat dilihat pada Bab Profil Perusahaan bagian Profil Pejabat Senior pada halaman 98.

Oske Kaligis has served as Head of the Internal Audit Unit (SKAI) of Bank SulutGo since November 2023, based on Board of Directors Decree No. 163/SK-HC/DIR/XI/2023. Further details can be found in the Company Profile section under Senior Officers Profile on page 98.

Pemimpin SKAI diangkat dan diberhentikan oleh Direktur Utama atas persetujuan Dewan Komisaris dengan mempertimbangkan rekomendasi Komite Audit. Pengangkatan dan pemberhentian tersebut dilaporkan kepada Regulator.

The Head of Internal Audit (SKAI) is appointed and dismissed by the President Director with the approval of the Board of Commissioners, taking into consideration the recommendation of the Audit Committee. Such appointment and dismissal are reported to the Regulator.

Dasar Hukum SKAI
Legal Basis of the IAU

1. Peraturan Otoritas Jasa Keuangan No. 1/POJK.03/2019 tentang penerapan fungsi audit intern pada Bank Umum.
2. Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tanggal 16 Maret 2016 tentang Penerapan Manajemen Risiko bagi Bank Umum.
3. Surat Edaran Otoritas Jasa Keuangan No. 34/SEOJK.03/2016 tanggal 1 September 2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.

1. Financial Services Authority Regulation (POJK) No. 1/POJK.03/2019 concerning the Implementation of the Internal Audit Function in Commercial Banks;
2. Financial Services Authority Regulation (POJK) No. 18/POJK.03/2016 dated March 16, 2016 concerning the Implementation of Risk Management for Commercial Banks;
3. Financial Services Authority Circular Letter (SEOJK) No. 34/SEOJK.03/2016 dated September 1, 2016 concerning the Implementation of Risk Management for Commercial Banks.

Program Pengembangan Kompetensi dan Pelatihan
Competency Development and Training Programs

Dalam rangka meningkatkan kompetensi, profesionalisme, serta efektivitas pelaksanaan fungsi audit intern, BSG secara berkelanjutan menyelenggarakan berbagai program pelatihan dan pengembangan. Program ini dirancang untuk memperkuat kapabilitas auditor sejalan dengan ketentuan regulator, praktik manajemen risiko, serta dinamika industri perbankan.

In order to enhance the competence, professionalism, and effectiveness of the Internal Audit function, BSG consistently implements various training and development programs. These programs are designed to strengthen auditors' capabilities in line with regulatory requirements, risk management practices, and the evolving banking environment.

Pelatihan Training	Penyelenggara Organizer	Tempat Place	Waktu Date
Online Training Cyber Ranges Sebagai *Platform Upskilling Cyber Security* Cyber Ranges Online Training as a Cyber Security Upskilling Platform	LPPI	*Online Zoom*	16 Januari 2025 January 16, 2025
Workshop Manajemen Risiko dan Audit Pengadaan Barang dan Jasa Workshop on Risk Management and Audit of Procurement of Goods and Services	Skai, Divisi Umum dan Divisi MRI	BSG *Excellence Center*	30-31 Januari 2025 January 30-31, 2025
Pelatihan Audit Pengamanan Informasi dan Perlindungan Data Pribadi Training on Information Security Audit and Personal Data Protection	PT Adikarya Tata Informasi	BSG *Excellence Center*	10-14 Februari 2025 February 10-14, 2025
Workshop dan Implementasi Aplikasi *Inventory* Kantor Pusat Workshop and Implementation of Head Office Inventory Application	Divisi Umum	BSG *Excellence Center*	17 Maret 2025 March 17, 2025
Pelatihan Anti Penyuapan dan Korupsi Anti-Bribery and Corruption Training	PT Berkat Solusi Prima	*Online Zoom*	27 Mei 2025 May 27, 2025
Self Assessment Market Conduct BI Bank Indonesia (BI) Market Conduct Self-Assessment	Divisi Kepatuhan	BSG Kantor Pusat	22 Agustus 2025 August 22, 2025
Workshop Self Assesment Perlindungan Konsumen dan Masyarakat Tahun 2025 Workshop on Consumer and Public Protection Self-Assessment 2025	Divisi Operasional dan Layanan	BSG Kantor Pusat	11 Agustus 2025 August 11, 2025
Workshop POJK dan Tata Kelola Perbankan Workshop on POJK and Banking Corporate Governance	Divisi Kepatuhan	BSG *Excellence Center*	15 September 2025 September 15, 2025
Webinar Peran Digital Forensik Dalam Penanganan dan Pengungkapan Kejahatan Keuangan Webinar on the Role of Digital Forensics in Handling and Disclosing Financial Crimes	OJK Institute	*Online Zoom*	16 Oktober 2025 October 16, 2025
Manager Development Program 2025 (Pembekalan Sertifikasi *General Banking*) Manager Development Program 2025 (General Banking Certification Preparation)	Lembaga Pengembangan Perbankan Indonesia	BSG *Excellence Center*	30-31 Oktober 2025 October 30-31, 2025
Sertifikasi *Antifraud* CAFM (*Public Training*) Certified Anti-Fraud Manager (CAFM) Certification (Public Training)	PT Asia *Antifraud*	Jakarta	12-14 November 2025 November 12-14, 2025
Workshop Pelaporan SCV LPS Bank Umum Tahun 2025 Workshop on LPS Single Customer View (SCV) Reporting for Commercial Banks 2025	Lembaga Penjamin Simpanan	Bandung	28 November 2025 November 28, 2025
Workshop Strategi *Antifraud* Pencegahan Deteksi Investigasi dan Analisa Risiko *Fraud* Workshop on Anti-Fraud Strategy: Prevention, Detection, Investigation, and Fraud Risk Analysis	Asia *Antifraud*	BSG *Excellence Center*	2-3 Desember 2025 December 2-3, 2025

Komposisi Auditor dan Serfitikasi
Auditor Composition and Certification

Per 31 Desember 2025, komposisi personil SKAI mencerminkan komitmen Bank dalam menjaga efektivitas fungsi audit intern yang didukung oleh sumber daya manusia yang memadai di berbagai peran, termasuk audit, investigasi, pengendalian risiko, dan fungsi *Antifraud*.

As of December 31, 2025, the composition of SKAI personnel reflects the Bank's commitment to maintaining an effective internal audit function supported by adequate human resources across various roles, including audit, investigation, risk control, and anti-fraud functions.

No.	Jabatan Position	Jumlah Total
1.	Pemimpin SKAI Head of IAU	1
2.	Pemimpin Departemen Department Head	4
3.	Auditor Inspeksi Inspection Auditor	8
4.	*Investigator*	4
5.	Auditor TI IT Auditor	3
6.	*Internal Control & Risk Officer* (ICRO) Administration	29
7.	*Quality Assurance*	2
8.	Analis *Antifraud* Anti-Fraud Analyst	1
9.	Administrasi Administration	1
	Jumlah Total	**53**

Auditor internal BSG telah diikutsertakan dalam berbagai program sertifikasi profesi dengan jumlah sertifikasi yang dimiliki hingga per 31 Desember 2025:

BSG internal auditors participated in various professional certification programs, with the total number of certifications held as of December 31, 2025, as follows:

No.	Jenis Sertifikasi Certification	Jumlah Karyawan SKAI yang Memiliki Sertifikasi Number of IAU Employees Holding Certifications	Komposisi terhadap Keseluruhan Karyawan SKAI Composition Relative to Total IAU Employees
1.	*Professional Internal Audit* (LSPAI)	8 Orang 8 People	15,69 %
2.	*Audit Internal Level I* (LSPP)	26 Orang 26 People	50,98 %
3.	Jenjang Kualifikasi 4 Bidang Audit Internal Bank (LSPP) Qualification Level 4 – Bank Internal Audit (LSPP)	12 Orang 12 People	23,53 %
4.	Auditor Muda (PPAK) Junior Auditor (PPAK)	3 Orang 3 People	5,88 %
5.	*Certified Audit Fraud Manager* (AAFM)	2 Orang 2 People	3,92 %

* Jumlah Pegawai SKAI adalah 51 Orang (tidak termasuk Pemimpin SKAI dan Administrasi).

* 51 employees (excluding Head of SKAI and Administration).

SKAI secara berkala melaksanakan skill assessment guna mengidentifikasi dan memetakan kompetensi yang dibutuhkan oleh auditor. Hasil dari penilaian tersebut digunakan sebagai dasar dalam penyusunan program pengembangan kompetensi auditor secara berkelanjutan, termasuk dalam pemenuhan kebutuhan auditor dengan keahlian spesialis.

SKAI periodically conducts skill assessments to identify and map the competencies required by auditors. The results of these assessments serve as the basis for developing continuous competency enhancement programs, including fulfilling the need for auditors with specialized expertise.

Pengembangan kompetensi tersebut dilaksanakan secara konsisten melalui penyelenggaraan pelatihan, baik internal maupun eksternal. Selain itu, auditor internal juga diberikan kesempatan untuk mengikuti berbagai seminar dan forum profesional guna memperluas wawasan terkait perkembangan bisnis, teknologi informasi, serta metodologi dan teknik audit terkini.

Such competency development is consistently implemented through internal and external training programs. In addition, internal auditors are provided with opportunities to participate in seminars and professional forums to broaden their knowledge of business developments, information technology, as well as the latest audit methodologies and techniques.

Pelaksanaan Tugas SKAI pada Tahun 2025
Implementation of IAU Duties in 2025

Pelaksanaan tugas Satuan Kerja Audit Intern (SKAI) mengacu pada program kerja audit tahun 2025 dengan ruang lingkup mencakup semua aspek dan unsur kegiatan BSG dan afiliasi melalui kegiatan penilaian pelaksanaan *risk management*, kecukupan dan efektivitas struktur pengendalian intern serta kualitas pelaksanaannya, juga *governance processes*.

The implementation of the Internal Audit Unit (SKAI) duties refers to the 2025 audit work plan, with a scope covering all aspects and elements of BSG and its affiliates. This includes the assessment of risk management implementation, the adequacy and effectiveness of the internal control structure, and governance processes.

Adapun lingkup pengawasan diimplementasikan kedalam fungsi masing-masing departemen:

The supervisory scope implemented across the respective functions of each department includes the following:

1. Departemen Inspeksi

Melaksanakan fungsi audit intern yakni kegiatan pemberian keyakinan (*Assurance*) dan konsultasi (*consulting*) yang bersifat independen dan objektif, dengan tujuan untuk meningkatkan nilai dan memperbaiki operasional Bank, melalui pendekatan yang sistematis, dengan cara mengevaluasi dan meningkatkan efektivitas manajemen risiko, pengendalian, dan proses tata kelola. Pelaksanaan fungsi audit intern dilaksankan oleh auditor SKAI secara menyuluruh (*bank wide*) dan oleh ICRO untuk masing-masing kantor cabang.

1. Inspection Department

Performs the internal audit function by providing independent and objective assurance and consulting activities. The objective is to add value and improve the Bank's operations through a systematic approach by evaluating and enhancing the effectiveness of risk management, control, and governance processes. The internal audit function is carried out by IAU auditors on a bank-wide basis and by the ICRO for each respective branch office.

2. Departemen *Antifraud*

Melaksanakan fungsi *Antifraud* melalui sistem pengendalian *fraud* yang diterapkan dengan penjabaran dari 4 (empat) pilar:

a. Pencegahan
b. Deteksi
c. Investigasi, Pelaporan dan Sanksi
d. Pemantauan, Evaluasi dan Tindak Lanjut

2. Anti-Fraud Department

Executes the Anti-Fraud function through a fraud control system implemented based on 4 (four) pillars:

a. Prevention
b. Detection
c. Investigation, Reporting, and Sanctions
d. Monitoring, Evaluation, and Follow-up

Kegiatan fungsi ini menitikberatkan pada upaya Pencegahan dan Deteksi untuk mengurangi risiko *fraud* dan mencegah perilaku yang mengarah pada tindakan *fraud* dengan fokus pengembangan *Whistleblowing System* dan *Fraud Detection System*.

3. Departemen Audit Teknologi Informasi (TI)

Melaksanakan fungsi audit intern pada bidang teknologi informasi untuk pemberian keyakinan (*Assurance*) dan konsultasi (*consulting*) yang bersifat independen dan objektif, dengan tujuan untuk meningkatkan nilai dan memperbaiki penyimpangan di bidang TI, melalui pendekatan yang sistematis, dengan cara mengevaluasi dan meningkatkan efektivitas manajemen risiko, pengendalian, dan proses tata kelola. Dalam pelaksanaan audit juga menjalankan fungsi investigasi yang berhubungan dengan permasalahan TI.

4. Departemen *Quality Assurance*

Melaksanakan kegiatan pengendalian untuk meningkatkan kualitas dari hasil audit intern dan pelaksanaan fungsi *antifraud* sehingga dapat memberikan dampak yang optimal sesuai dengan tujuan perusahaan dan sesuai dengan ketentuan yang berlaku.

Pelaksanaan Audit Inspeksi tahun 2025 dari rencana 21 (Dua Puluh Satu) penugasan dapat terlaksana 100% hingga akhir tahun 2025. Adapun perincian penugasan sebagai berikut:

a. 4 (empat) penugasan audit sesuai amanat regulasi
b. 1 (satu) penugasan audit pada Divisi/ Unit Kerja di Kantor Pusat
c. 16 (enam belas) penugasan pada Kantor Cabang (termasuk didalamnya 17 Kantor Cabang Pembantu).

Pada setiap kegiatan audit inspeksi dilakukan diskusi dan pemberian rekomendasi untuk perbaikan-perbaikan operasional guna penguatan sistem pengendalian di unit-unit kerja tersebut, selain itu juga dilakukan pemeriksaan terhadap kebijakan-kebijakan dan dilakukan evaluasi serta diberikan rekomendasi perbaikan guna perkuatan sistem pengendalian terhadap pelaksanaan penerapan kebijakan di seluruh unit kerja BSG.

Pelaksanaan Audit Teknologi Informasi juga dilakukan terhadap beberapa aspek yakni 1) Strategi dan Tata kelola TI; 2) Keamanan Informasi; 3) Sistem dan Infrastruktur TI; 4) Continuity *Planning dan Disaster Recovery*; 5) Audit Sistem Inti Perbankan *(Core Banking System)*; 6) Kepatuhan terhadap Regulasi TI; 7) Pengelolaan Aplikasi dan Vendor.

This function prioritizes Prevention and Detection initiatives to reduce fraud risk and deter behavior leading to fraudulent acts, with a development focus on the Whistleblowing System and Fraud Detection System.

3. Information Technology (IT) Audit Department

Performs internal audit functions within the information technology sector to provide independent and objective assurance and consulting. The goal is to add value and rectify discrepancies in the IT field through a systematic approach by evaluating and enhancing the effectiveness of risk management, control, and governance processes. During audit execution, this department also performs investigative functions related to IT issues.

4. Quality Assurance Department

Conducts control activities to enhance the quality of internal audit results and the implementation of anti-fraud functions. This ensures optimal impact in alignment with corporate objectives and compliance with prevailing regulations.

In 2025, the Inspection Audit implementation achieved 100% of its targeted 21 (twenty-one) assignments by the end of the year. The details of these assignments are as follows:

a. 4 (four) audit assignments as mandated by regulations.
b. 1 (one) audit assignment at a Division/Work Unit within the Head Office.
c. 16 (sixteen) assignments at Branch Offices (including 17 Sub-Branch Offices).

During each inspection audit, discussions were held and recommendations were provided for operational improvements to strengthen the control systems within these work units. Additionally, a review of policies was conducted, followed by evaluations and recommendations for improvement to reinforce the control systems regarding policy implementation across all BSG work units.

The IT Audit implementation focused on several key aspects, namely 1) IT Strategy and Governance; 2) Information Security; 3) IT Systems and Infrastructure; 4) Continuity Planning and Disaster Recovery; 5) Core Banking System Audit; 6) IT Regulatory Compliance; 7) Application and Vendor Management.

Departemen *Antifraud* pada tahun 2025 telah melaksanakan sejumlah kegiatan:

a. Sosialisasi *Antifraud* dan WBS serta penandatanganan Pakta Integritas oleh seluruh pegawai BSG.
b. Sudit Mendadak (Surprise Audit).
c. Audit Tujuan Tertentu.
d. Audit Invstigasi.
e. Pemantauan atas tindak lanjut temuan.

Selain itu pelaksanaan audit dilakukan *review* oleh *Quality Assurance* guna memastikan proses audit telah dilaksanakan secara profesional, sesuai PKAT dan ketentuan yang berlaku, serta memperhatikan obyektifitas dan independensi tim audit.

In 2025, the Anti-Fraud Department carried out the following activities:

a. Anti-Fraud and WBS Socialization, including the signing of the Integrity Pact by all BSG employees.
b. Surprise Audits .
c. Special Purpose Audits.
d. Investigative Audits.
e. Monitoring of audit finding follow-ups.

Furthermore, audit implementations were reviewed by Quality Assurance to ensure that the audit process was conducted professionally, in accordance with the Annual Audit Work Plan (PKAT) and prevailing regulations, while maintaining the objectivity and independence of the audit team.

Rencana Kerja SKAI Tahun 2026
IAU Work Plan for 2026

I. RUANG LINGKUP

Ruang lingkup pekerjaan SKAI mencakup semua aspek dan unsur kegiatan yang ada di BSG serta pihak-pihak terafiliasi dalam kegiatan operasional Bank, yang diimplementasikan kedalam fungsi dari setiap departemen.

1. Departemen Inspeksi

Melaksanakan fungsi audit intern yakni kegiatan pemberian keyakinan *(Assurance)* dan konsultasi *(consulting)* yang bersifat independen dan objektif, dengan tujuan untuk meningkatkan nilai dan memperbaiki operasional Bank, melalui pendekatan yang sistematis, dengan cara mengevaluasi dan meningkatkan efektivitas manajemen risiko, pengendalian, dan proses tata kelola. Pelaksanaan fungsi audit intern dilaksankan oleh auditor SKAI secara menyuluruh *(bank wide)* dan oleh ICRO untuk masing-masing kantor cabang.

2. Departemen *Antifraud*

Melaksanakan fungsi *Antifraud* melalui sistem pengendalian *fraud* yang diterapkan dengan penjabaran dari 4 (empat) Pilar:

a. Pencegahan
b. Deteksi
c. Investigasi, Pelaporan dan Sanksi
d. Pemantauan, Evaluasi dan Tindak Lanjut

Kegiatan fungsi ini menitikberatkan pada upaya Pencegahan dan Deteksi untuk mengurangi risiko *fraud* dan mencegah perilaku yang mengarah pada tindakan *fraud* dengan fokus pengembangan *Whistleblowing System* dan *Fraud Detection System*.

I. SCOPE OF WORK

The scope of the IAU work encompasses all aspects and elements of activities within BSG and its affiliated parties involved in the Bank's operations. This scope is implemented through the specific functions of each department.

1. Inspection Department

Performs the internal audit function by providing independent and objective assurance and consulting services. The objective is to add value and improve the Bank's operations through a systematic approach by evaluating and enhancing the effectiveness of risk management, control, and governance processes. This function is executed by IAU auditors on a bank-wide basis and by the ICRO for each respective branch office.

2. Anti-Fraud Department

Executes the Anti-Fraud function through a fraud control system based on Four Pillars:

a. Prevention
b. Detection
c. Investigation, Reporting, and Sanctions
d. Monitoring, Evaluation, and Follow-up

This department prioritizes Prevention and Detection efforts to mitigate fraud risk and deter fraudulent behavior, focusing on the development of the Whistleblowing System and Fraud Detection System.

3. Departemen Audit Tekonologi Informasi (TI)

Melaksanakan fungsi audit intern pada bidang teknologi informasi untuk pemberian keyakinan *(Assurance)* dan konsultasi *(consulting)* yang bersifat independen dan objektif, dengan tujuan untuk meningkatkan nilai dan memperbaiki penyimpangan di bidang TI, melalui pendekatan yang sistematis, dengan cara mengevaluasi dan meningkatkan efektivitas manajemen risiko, pengendalian, dan proses tata kelola. Dalam pelaksanaan audit juga menjalankan fungsi investigasi yang berhubungan dengan permasalahan TI.

4. Departemen *Quality Assurance*

Melaksanakan kegiatan pengendalian untuk meningkatkan kualitas dari hasil audit intern dan pelaksanaan fungsi *antifraud* sehingga dapat memberikan dampak yang optimal sesuai dengan tujuan perusahaan dan sesuai dengan ketentuan yang berlaku.

II. FOKUS AUDIT

Berdasarkan hasil penilaian *Robust Risk Assessment* di atas maka ditetapkan fokus audit SKAI tahun 2026 adalah sebagai berikut:

a. Risiko Operasional
b. Risiko Kredit
c. Risiko Kepatuhan

III. RENCANA PENUGASAN

a. Sampel unit kerja Audit Inspeksi yang akan menjadi obyek audit yakni:
   i. 19 Kantor Cabang
   ii. 20 Kantor Cabang Pembantu
   iii. 7 Unit Kerja Kantor Pusat (Divisi/Unit)

   Selain unit kerja berdasarkan hasil penilaian risiko, juga dilakukan audit yang bersifat mandatori dari regulasi (OJK dan Bank Indonesia), dengan jumlah 4 (empat) penugasan.

b. Untuk audit TI direncanakan sebanyak 12 (dua belas) penugasan
c. Untuk *Quality Assurance* direncanakan 33 (tiga puluh tiga) penugasan.
d. Untuk Departemen *Antifraud* direncanakan dilakukan Evaluasi Strategi *Antifraud* & *Whistleblowing System* terhadap seluruh kantor cabang dan cabang pembantu.

3. Information Technology (IT) Audit Department

Performs internal audit functions in the field of information technology, providing independent and objective assurance and consulting services to enhance value and address irregularities in IT. This is conducted through a systematic approach by evaluating and improving the effectiveness of risk management, control, and governance processes. The department also carries out investigative functions related to IT issues.

4. Quality Assurance Department

Implements control activities to enhance the quality of internal audit results and anti-fraud functions, ensuring optimal impact in alignment with corporate objectives and regulatory compliance.

II. AUDIT FOCUS

Based on the results of the Robust Risk Assessment, the IAU audit focus for 2026 has been established as follows:

a. Operational Risk
b. Credit Risk
c. Compliance Risk

III. ASSIGNMENT PLAN

a. The sample of work units designated as audit objects includes:
   i. 19 Branch Offices
   ii. 20 Sub-Branch Offices
   iii. 7 Head Office Units (Divisions/Units)

   In addition to work units selected based on risk assessment results, the IAU also conducts mandatory audits as required by regulations (OJK and Bank Indonesia), totaling 4 (four) assignments.

b. IT Audit: Planned for 12 (twelve) assignments.

c. Quality Assurance: Planned for 33 (thirty-three) assignments.
d. Anti-Fraud Department: Planned evaluation of the Anti-Fraud Strategy & Whistleblowing System across all branch and sub-branch offices.

IV. PEMANTAUAN TINDAK LANJUT

Pelaksanaan pemantauan tindak lanjut dilaksanakan secara bulanan dalam bentuk:

a. Surat Pemantauan Tindak Lanjut dikirim ke masing-masing *Auditee.*
b. Laporan *Outstanding* Temuan yang belum di tindak lanjuti disampaikan ke Direktur Utama, Dewan Komisaris tembusan Komite Audit dan Direktur Kepatuhan.

Selain dilakukan secara bulanan juga dilakukan secara semesteran yang direncanakan akan dilakukan Rekonsiliasi Tindak Lanjut yang dipimpin oleh Direktur Utama dengan pelaksanaan pada bulan Juni dan Desember 2026.

IV. FOLLOW-UP MONITORING

Follow-up monitoring on audit findings will be conducted on a monthly basis through:

a. Follow-up Monitoring Letters sent to each respective Auditee.
b. Outstanding Findings Reports submitted to the President Director and Board of Commissioners, with copies provided to the Audit Committee and the Compliance Director.

Additionally, a Follow-up Reconciliation will be conducted semi-annually, led by the President Director, scheduled for June and December 2026.

Akuntan Publik (Audit Eksternal)
Public Accountant (External Audit)

Berdasarkan Peraturan Otoritas Jasa Keuangan (OJK) Nomor 9/POJK.03/2023 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan serta Peraturan OJK Nomor 37/POJK.03/2019 tentang Transparansi dan Publikasi Laporan Bank, audit atas Laporan Keuangan BSG telah dilaksanakan oleh Akuntan Publik yang independen, kompeten, profesional, dan objektif. Pelaksanaan audit tersebut mengacu pada Standar Profesional Akuntan Publik serta sesuai dengan perjanjian kerja dan ruang lingkup audit yang telah ditetapkan.

Penggunaan jasa Akuntan Publik (AP) dan Kantor Akuntan Publik (KAP) bertujuan untuk memberikan keyakinan yang memadai kepada para pemangku kepentingan atas hasil evaluasi atau pengukuran informasi keuangan maupun nonkeuangan berdasarkan kriteria tertentu, yang selanjutnya menjadi salah satu dasar dalam pengambilan keputusan.

Dalam rangka mendukung kelancaran dan efektivitas proses audit, BSG senantiasa memperkuat komunikasi dan koordinasi antara KAP, Komite Audit, dan Manajemen guna meminimalkan potensi kendala selama pelaksanaan audit. Untuk memastikan proses audit berjalan sesuai dengan Standar Profesional Akuntan Publik, perjanjian kerja, serta ruang lingkup audit yang telah disepakati, serta dapat diselesaikan tepat waktu, Bank secara berkala menyelenggarakan pertemuan yang membahas berbagai isu dan permasalahan signifikan yang memerlukan perhatian bersama.

In accordance with Financial Services Authority (OJK) Regulation Number 9/POJK.03/2023 concerning Use of Public Accountant Services and Public Accounting Firms in Financial Services Activities, and OJK Regulation Number 37/POJK.03/2019 regarding Transparency and Publication of Bank Reports, the audit of BSG Financial Statements was conducted by independent, competent, professional, and objective Public Accountants. The audit implementation adheres to the Professional Standards of Public Accountants (SPAP), as well as the agreed-upon work contracts and audit scope.

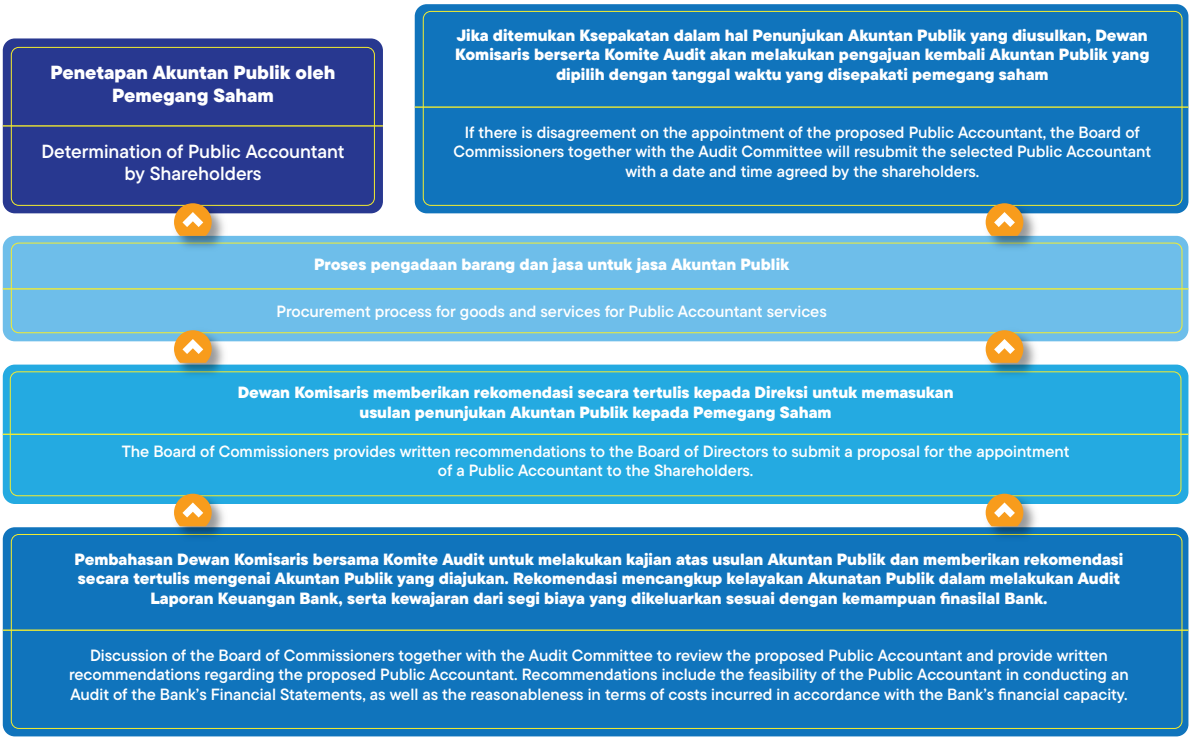
The engagement of a Public Accountant (AP) and a Public Accounting Firm (KAP) aims to provide reasonable assurance to stakeholders regarding the evaluation or measurement of both financial and non-financial information based on specific criteria, which subsequently serves as a basis for decision-making.

To support a smooth and effective audit process, BSG continuously strengthens communication and coordination between the KAP, the Audit Committee, and Management to minimize potential obstacles during the audit. To ensure the audit remains compliant with professional standards, contracts, and the agreed scope, and is completed in a timely manner, the Bank periodically holds meetings to discuss significant issues and matters requiring mutual attention.

Penunjukan Akuntan Publik
Appointment of Public Accountants

Penunjukan KAP sebagai pihak eksternal diatur dalam RUPS Tahunan atas usulan Dewan Komisaris dengan mempertimbangkan pendapat Komite Audit untuk kemudian disetujui oleh Para Pemegang Saham. KAP bekerja secara independen untuk melakukan audit terhadap Laporan Keuangan Tahunan perusahaan dan memberikan opini atas kesesuaian penyajian laporan keuangan tersebut dengan Standar Akuntansi Keuangan (SAK) yang berlaku di Indonesia dan untuk menjaga objektivitas dan kualitas dari hasil pemeriksaan audit eksternal, maka dalam menentukan KAP dan Akuntan Publik, Perseroan memastikan bahwa auditor yang ditunjuk adalah pihak independen yang tidak memiliki benturan kepentingan dengan setiap level pejabat Bank.

The appointment of the KAP as an external party is regulated through the Annual GMS, based on a proposal from the Board of Commissioners and taking into account the recommendations of the Audit Committee, for subsequent approval by the Shareholders. The KAP operates independently to audit the company's Annual Financial Statements and provide an opinion on whether the presentation of said statements complies with the Indonesian Financial Accounting Standards (SAK). To maintain the objectivity and quality of the external audit results, the Company ensures that the appointed auditors are independent parties who do not have any conflicts of interest with any level of the Bank's management.



Prosedur audit Eksternal dan Standar Audit
External Audit Procedures and Auditing Standards

1. Audit atas laporan keuangan Bank dilakukan sesuai dengan standar profesional Akuntan Publik yang mencakup seluruh prosedur audit yang dipandang perlu sesuai dengan keadaan.
2. Audit meliputi pengujian dan evaluasi terhadap sistem pengendalian intern, serta pemeriksaan, atas dasar pengujian, bukti-bukti yang mendukung jumlah-jumlah dan pengungkapan dalam laporan keuangan. Audit juga akan meliputi penilaian atas prinsip akuntansi yang digunakan dan estimasi signifikan yang dibuat oleh manajemen, serta penilaian atas penyajian laporan keuangan secara keseluruhan sesuai dengan Pernyataan Standar Akuntansi Keuangan (PSAK) yang dikeluarkan oleh IAI.
3. Sebagai bagian dari proses audit, Kantor Akuntan Publik (KAP) juga melakukan tanya jawab kepada manajemen mengenai pernyataan manajemen yang disajikan dalam laporan keuangan.
4. Audit mengandung risiko inheren bahwa jika terdapat kekeliruan dan ketidaksesuaian yang material. Jika terdapat hal tersebut, KAP akan menyampaikan kepada manajemen.
5. Manajemen menyetujui kertas kerja pemeriksaan KAP atas Bank untuk dikaji oleh badan atau otoritas terkait.

1. The audit of the Bank's financial statements is conducted in accordance with the Indonesian Public Accountant Professional Standards, encompassing all audit procedures deemed necessary under the circumstances.
2. The audit includes testing and evaluation of the internal control system, as well as examination, on a test basis, of evidence supporting the amounts and disclosures in the financial statements. The audit also includes an assessment of the accounting principles used and significant estimates made by management, as well as an evaluation of the overall presentation of the financial statements in accordance with the Statements of Financial Accounting Standards (PSAK) issued by the Indonesian Institute of Accountants (IAI).
3. As part of the audit process, the Public Accounting Firm (KAP) also conducts inquiries with management regarding representations presented in the financial statements.
4. The audit involves inherent risk that material misstatements or irregularities may occur. If such matters are identified, the Public Accounting Firm will communicate them to management.
5. Management agrees that the audit working papers prepared by the Public Accounting Firm may be reviewed by relevant authorities or regulators.

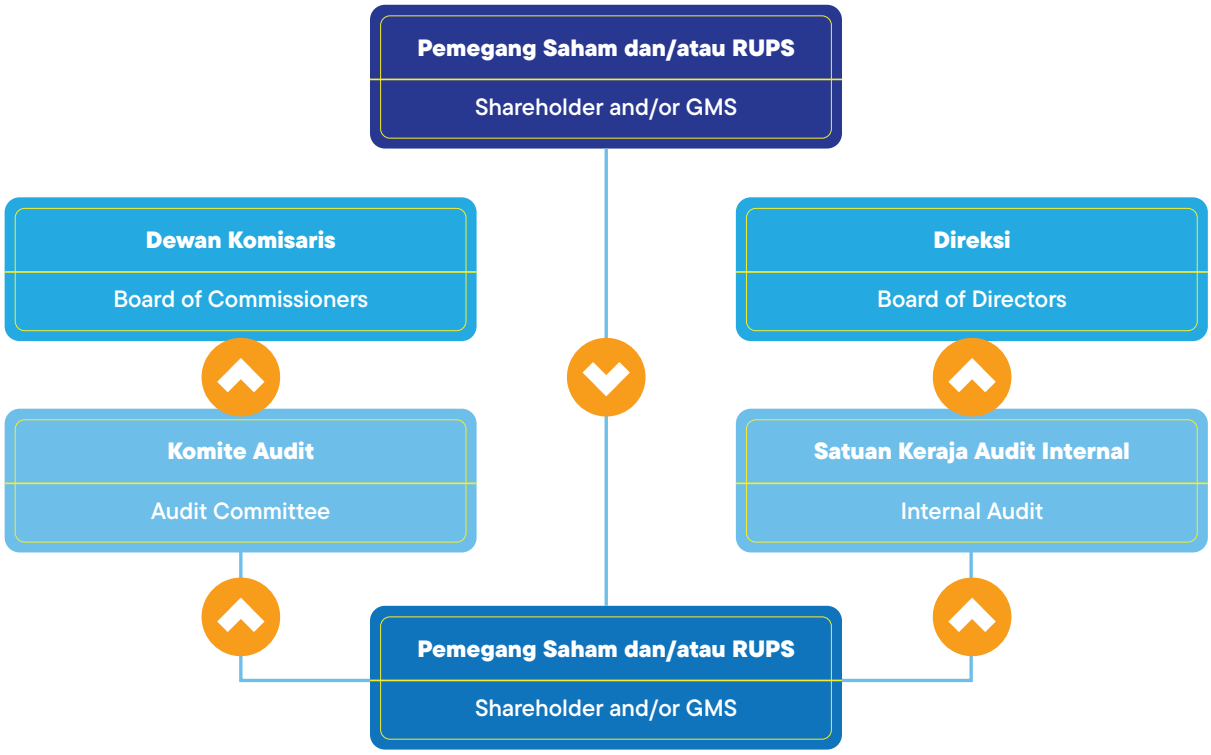
Audit dilaksanakan berdasarkan Standar Profesional Akuntan Publik yang diterbitkan oleh Institut Akuntan Publik Indonesia (IAPI). Jika terdapat bantuan keuangan Pemerintah RI, maka audit dilaksanakan berdasarkan Standar Pemeriksaan Keuangan Negara (SPKN) yang diterbitkan oleh Badan Pengawasan Keuangan (BPK) RI.

The audit is conducted based on the Indonesian Public Accountant Professional Standards issued by the Indonesian Institute of Certified Public Accountants (IAPI). In the event that the Bank receives financial assistance from the Government of the Republic of Indonesia, the audit will also be conducted in accordance with the State Financial Audit Standards (SPKN) issued by the Audit Board of the Republic of Indonesia (BPK).

Hubungan antara Bank dan Audit Eksternal
Relationship between the Bank and External Audit

Pemegang Saham memiliki kewenangan untuk menetapkan Auditor Eksternal yang akan melaksanakan audit atas laporan keuangan Bank. Dalam melaksanakan fungsi audit independen, Auditor Eksternal melakukan hubungan dengan Satuan Kerja Audit Internal (SKAI) yang berada di bawah Direksi, serta Komite Audit yang berada di bawah Dewan Komisaris.

The Shareholders hold the authority to appoint the External Auditor to conduct the audit of the Bank's financial statements. In performing the independent audit function, the External Auditor maintains a relationship with the Internal Audit Unit (IAU), which operates under the Board of Directors, as well as the Audit Committee, which operates under the Board of Commissioners.



Kantor Akuntan Publik Tahun 2025
Public Accounting Firm 2025

Berdasarkan keputusan Rapat Umum Pemegang Saham (RUPS) Tahunan yang diselenggarakan pada tahun 2025, Pemegang Saham memberikan kewenangan kepada Dewan Komisaris untuk menunjuk Kantor Akuntan Publik (KAP).

Menindaklanjuti kewenangan tersebut, Dewan Komisaris telah menunjuk KAP HLB Hadori Sugiarto Adi dan Rekan, untuk melaksanakan audit atas Laporan Keuangan BSG untuk tahun buku 2025.

Based on the resolution of the Annual General Meeting of Shareholders (AGMS) held in 2025, the Shareholders granted authority to the Board of Commissioners to appoint a Public Accounting Firm (KAP).

Pursuant to such authority, the Board of Commissioners appointed KAP HLB Hadori Sugiarto Adi dan Rekan to conduct the audit of BSG Financial Statements for the 2025 financial year.

Nama Kantor Akuntan Publik Public Accounting Firm (KAP)	KAP HLB Hadori Sugiarto Adi & Rekan PAF HLB Hadori Sugiarto Adi and Partners
Jaringan Asosiasi Association Network	HLB International
Alamat Kantor Akuntan Publik Public Accounting Firm Address	Jl. Casablanca Blok D, Kav 18 Wisma Staco Lantai 3 | 3th Floor Jakarta Selatan | South Jakarta
Nama Akuntan Publik Public Accountant (AP)	Drs. Hartono, Ak., CPA., CA
Periode Penugasan KAP KAP Assignment Period	Pertama
Periode Penugasan AP AP Assignment Period	Pertama
Jasa Audit Audit Service	Rp1.010.000.000, -
Fee Audit Audit Fee	Rp44.732.000, -
Jasa Non-Audit Non-Audit Service	-
Fee Non-Audit Non-Audit Fee	-

Auditor Eksternal selama 5 (lima) Tahun Terakhir
External Auditors for the Last 5 (Five) Years

Penunjukan Kantor Akuntan Publik dan Akuntan Publik dilakukan dengan mengacu pada ketentuan regulator yang berlaku, termasuk terkait independensi dan rotasi auditor. Hal ini bertujuan untuk memastikan integritas, objektivitas, dan kredibilitas laporan keuangan Bank.

The appointment of the Public Accounting Firm and Public Accountant is conducted in compliance with applicable regulatory requirements, including provisions on auditor independence and rotation. This aims to ensure the integrity, objectivity, and credibility of the Bank's financial reporting.

Tahun Year	Nama Kantor Akuntan Publik Public Accounting Firm	Nama Akuntan Publik (Auditor) Public Accountant (Auditor)
2021	Hananta Budianto dan Rekan Hananta Budianto and Partners	Royke A. Jansen ST., SE., CPA., CA., Ak
2022		Royke A. Jansen ST., SE., CPA., CA., Ak
2023		Royke A. Jansen ST., SE.,
2024		CPA., CA., Ak
2025	HLB Hadori Sugiarto Adi dan Rekan HLB Hadori Sugiarto Adi and Partners	Drs. Hartono, Ak., CPA., CA

Jasa Lain yang Diberikan
Other Services Provided

Kantor akuntan Publik tidak memberikan jasa audit lain kepada BSG tahun 2025.

The Public Accounting Firm did not provide any non-audit services to BSG in 2025.

Fungsi Kepatuhan
Compliance Function

Berdasarkan Peraturan Otoritas Jasa Keuangan (OJK) Nomor 17 Tahun 2023 tentang Penerapan Fungsi Kepatuhan bagi Bank Umum, fungsi kepatuhan merupakan serangkaian tindakan atau langkah yang bersifat *ex-ante* (preventif) untuk memastikan bahwa kebijakan, ketentuan, sistem, dan prosedur, serta kegiatan usaha yang dilakukan oleh Bank telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan peraturan perundang-undangan yang berlaku.

In accordance with Financial Services Authority (OJK) Regulation No. 17 of 2023 concerning the Implementation of the Compliance Function for Commercial Banks, the compliance function constitutes a series of ex-ante (preventive) actions or measures to ensure that the Bank's policies, systems, procedures, and business activities are in line with OJK regulations and applicable laws and regulations.

Selain itu, fungsi kepatuhan juga bertujuan untuk memastikan bahwa Bank senantiasa memenuhi seluruh komitmen yang telah disampaikan kepada Otoritas Jasa Keuangan dan/atau otoritas pengawas lainnya yang berwenang, sehingga kegiatan usaha Bank dapat berjalan secara sehat, transparan, dan berkelanjutan.

In addition, the compliance function aims to ensure that the Bank consistently fulfills all commitments made to the Financial Services Authority and/or other relevant supervisory authorities, thereby supporting the Bank's operations to be conducted in a sound, transparent, and sustainable manner.

Struktur Organisasi Divisi Kepatuhan
Organizational Structure of the Compliance Division

Struktur organisasi Divisi Kepatuhan dirancang untuk mendukung pelaksanaan fungsi kepatuhan Bank secara efektif di seluruh jenjang organisasi. Struktur ini memastikan kejelasan peran, tanggung jawab, dan jalur pelaporan guna mendukung kepatuhan terhadap ketentuan regulator serta penguatan budaya kepatuhan yang berkelanjutan.

The organizational structure of the Compliance Division is designed to support the effective implementation of the Bank's compliance function across all levels of the organization. It ensures clear roles, responsibilities, and reporting lines to facilitate adherence to regulatory requirements and the strengthening of a sustainable compliance culture.

Struktur organisasi Fungsi Kepatuhan Bank mengacu pada Peraturan Otoritas Jasa Keuangan (OJK) Nomor 17 Tahun 2023 tentang pelaksanaan Fungsi Kepatuhan Bank Umum serta telah diatur dalam kebijakan internal bank yang terdiri atas:

The organizational structure of the Bank's Compliance Function refers to Financial Services Authority (OJK) Regulation No. 17 of 2023 concerning the Implementation of the Compliance Function in Commercial Banks and is further stipulated in the Bank's internal policies, consisting of:

1. Direktur Kepatuhan adalah anggota Direksi yang telah mendapat persetujuan Otoritas Jasa Keuangan, untuk membawahkan Fungsi Kepatuhan Bank dan Divisi Kepatuhan pada Bank.
2. Divisi Kepatuhan adalah Unit Kerja di Kantor Pusat yang merupakan Divisi Kepatuhan pada Bank dan bertugas melaksanakan Fungsi Kepatuhan Bank.
3. Dewan Komisaris adalah yang melakukan pengawasan aktif terhadap pelaksanaan Fungsi Kepatuhan Bank.

1. The Compliance Director, a member of the Board of Directors approved by the Financial Services Authority, who oversees the Bank's Compliance Function and the Compliance Division;
2. The Compliance Division, a Head Office unit responsible for implementing the Bank's Compliance Function;
3. The Board of Commissioners, which performs active oversight of the implementation of the Bank's Compliance Function.

Tanggung Jawab Divisi Kepatuhan
Responsibilities of the Compliance Division

Tugas dan tanggung jawab Divisi Kepatuhan dalam rangka melaksanakan Fungsi Kepatuhan adalah sebagai berikut:

1. Membuat langkah-langkah dalam rangka mendukung terciptanya Budaya Kepatuhan pada seluruh kegiatan usaha Bank pada setiap jenjang organisasi;
2. Melakukan identifikasi, pengukuran, *monitoring*, dan pengendalian terhadap Risiko Kepatuhan dengan mengacu pada peraturan Otoritas Jasa Keuangan mengenai Penerapan Manajemen Risiko bagi Bank Umum;
3. Menilai dan mengevaluasi efektivitas, kecukupan, dan kesesuaian kebijakan, ketentuan, sistem maupun prosedur yang dimiliki oleh Bank dengan peraturan perundang-undangan yang berlaku;
4. Melakukan *review* dan/atau merekomendasikan pengkinian dan penyempurnaan kebijakan, ketentuan, sistem maupun prosedur yang dimiliki oleh Bank agar sesuai dengan ketentuan Otoritas Jasa Keuangan dan peraturan perundang-undangan yang berlaku;
5. Melakukan upaya-upaya untuk memastikan bahwa kebijakan, ketentuan, sistem dan prosedur, serta kegiatan usaha Bank telah sesuai dengan etentuan Otoritas Jasa Keuangan dan peraturan perundang-undangan yang berlaku;
6. Melakukan tugas-tugas lainnya yang terkait dengan Fungsi Kepatuhan.

The duties and responsibilities of the Compliance Division in implementing the Compliance Function are as follows:

1. Establishing measures to support the development of a compliance culture across all business activities and organizational levels;
2. Identifying, measuring, monitoring, and controlling compliance risk in accordance with OJK regulations on risk management for commercial banks;
3. Assessing and evaluating the effectiveness, adequacy, and alignment of the Bank's policies, systems, and procedures with applicable laws and regulations;
4. Reviewing and/or recommending updates and improvements to policies, systems, and procedures to ensure alignment with OJK regulations and applicable laws;
5. Ensuring that the Bank's policies, systems, procedures, and business activities comply with OJK regulations and applicable laws;
6. Performing other duties related to the Compliance Function.

Fungsi Kepatuhan Terintegrasi
Integrated Compliance Function

Sebagai bagian dari konglomerasi keuangan dalam kelompok usaha Mega Corpora, BSG melaksanakan penerapan Tata Kelola Terintegrasi dengan mengacu pada kebijakan dan arahan yang ditetapkan oleh Entitas Utama. BSG tetap berkomitmen untuk mendukung implementasi tata kelola terintegrasi melalui penyelarasan kebijakan, penerapan manajemen risiko dan kepatuhan secara konsisten, serta penyampaian laporan yang akurat dan tepat waktu.

As part of a financial conglomerate within the Mega Corpora group, BSG implements Integrated Governance in accordance with policies and directives set by the Main Entity. BSG remains committed to supporting integrated governance implementation through alignment of policies, consistent application of risk management and compliance practices, and the timely and accurate submission of reports.

Bank juga secara aktif berkoordinasi dengan Entitas Utama dalam rangka mendukung efektivitas pengawasan terintegrasi, termasuk dalam penyediaan data dan informasi, serta tindak lanjut atas rekomendasi yang diberikan. Dengan demikian, penerapan tata kelola terintegrasi diharapkan dapat memperkuat ketahanan Bank dan kelompok usaha secara keseluruhan serta mendukung pertumbuhan yang sehat dan berkelanjutan.

The Bank also actively coordinates with the Main Entity to support effective integrated supervision, including the provision of data and information, as well as follow-up on recommendations provided. Through these efforts, integrated governance implementation is expected to strengthen the resilience of both the Bank and the overall business group, while supporting sustainable and sound growth.

Pelaksanaan Kerja Fungsi Kepatuhan Tahun 2025
Implementation of the Compliance Function in 2025

Rencana kerja kepatuhan yang dimuat dalam RBB Tahun 2024, meliputi:

1. Melakukan kajian penilaian unsur kepatuhan dalam setiap penerbitan kebijakan, ketentuan, prosedur, produk, perjanjian dan aktivitas bank lainnya dengan memastikan tidak terdapat pelanggaran ketentuan regulasi dan perundangan yang berlaku;
2. Sertifikasi ISO 37001:2016 Sistem Manajemen Anti Penyuapan (SMAP);
3. Ketersediaan ketentuan internal bagi seluruh lini organisasi melalui aplikasi *Knowledge Management System* (KMS);
4. Pemberlakuan LHKP-BSG bagi seluruh pegawai di lingkungan kerja BSG;
5. Penerapan BPP Gratifikasi, BPP Benturan Kepentingan, BPP Hukum & BPP Fungsi Kepatuhan;
6. Pengukuran kepatuhan pada unit kerja melalui parameter *Compliance Scores*;
7. Melakukan koordinasi *Three Lines of Defence* bersama dengan SKAI dan Divisi Manajemen Risiko.

The compliance work plan as outlined in the 2024 Bank Business Plan (RBB) includes:

1. Conducting compliance assessments for every issuance of policies, procedures, products, agreements, and other banking activities to ensure adherence to applicable regulatory requirements;
2. Implementation of ISO 37001:2016 Anti-Bribery Management System (ABMS) certification;
3. Ensuring the availability of internal policies across all organizational levels through the Knowledge Management System (KMS);
4. Implementation of LHKP-BSG (asset declaration) for all employees;
5. Implementation of policies on gratuities, conflict of interest, legal matters, and compliance function (BPP);
6. Measuring compliance performance across work units using Compliance Score parameters;
7. Coordinating the Three Lines of Defense framework with Internal Audit (SKAI) and the Risk Management Division.

Indikator Kepatuhan tahun 2025
Compliance Indicators 2025

BSG senantiasa menjaga kepatuhan terhadap indikator-indikator utama yang ditetapkan regulator guna memastikan tingkat kesehatan Bank serta kepatuhan terhadap ketentuan yang berlaku. Pencapaian indikator ini mencerminkan komitmen Bank dalam menerapkan prinsip kehati-hatian serta menjaga kinerja yang berkelanjutan.

BSG continuously maintains compliance with key regulatory indicators to ensure financial soundness and adherence to applicable regulations. The achievement of these indicators reflects the Bank's strong commitment to prudent banking practices and sustainable performance.

No.	Indikator Indicator	Ketentuan Regulatory Requirement	Realisasi Actual	Keterangan Description
1.	KPMM Capital Adequacy Ratio (CAR)	Minimum MInimum	17,94%	Telah sesuai ketentuan yang berlaku Compliant with applicable regulations
2.	NPL Nett Net Non-Performing Loan (NPL)	Maksimal 5% Maximum 5%	1,88%	
3.	GWM Statutory Reserves (GWM)	Minimum 5% Minimum 5%	10,43%	
4.	RIM Loan to Funding Ratio (RIM)	84-94%	88,25%	

Program APU, PPT, dan PPPSPM
AML, CFT, and CPF Programs

BSG berkomitmen untuk melaksanakan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU, PPT, dan PPPSPM) sesuai dengan POJK No. 8 Tahun 2023 tentang Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan ProliferasiSenjata Pemusnah Massal di Sektor Jasa Keuangan. Aktivitas terkait Penerapan Program APU, PPT, dan PPPSPM selama tahun 2025 sebagai berikut:

BSG is committed to implementing the Anti-Money Laundering, Counter-Terrorism Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction (AML, CFT, and CPF) Program in accordance with Financial Services Authority Regulation (POJK) No. 8 of 2023 regarding the Implementation of AML, CFT, and CPF Programs in the Financial Services Sector. The implementation of the AML, CFT, and CPF Program throughout 2025 is as follows:

1. Pengawasan aktif Dewan Komisaris dan Direksi

Pengawasan aktif Dewan Komisaris dan Direksi dilaksanakan secara berkelanjutan untuk memastikan bahwa penerapan Program APU, PPT, dan PPPSPM berjalan secara efektif, konsisten, dan sejalan dengan ketentuan regulator serta praktik terbaik industri perbankan. Dewan Komisaris menjalankan fungsi pengawasan strategis terhadap kebijakan dan implementasi Program APU, PPT dan PPPSPM, sementara Direksi bertanggung jawab atas implementasi operasional program tersebut di seluruh jenjang organisasi.

Direksi juga memastikan bahwa seluruh kebijakan dan prosedur terkait APU, PPT, dan PPPSPM diintegrasikan ke dalam proses bisnis Bank, termasuk dalam pengembangan produk, layanan, serta pemanfaatan teknologi informasi. Selain itu, Direksi melalui Direktur Kepatuhan secara berkala melaporkan perkembangan implementasi program tersebut kepada Dewan Komisaris guna memastikan adanya pengawasan yang efektif dan akuntabel.

1. Active Oversight by the Board of Commissioners and Board of Directors

Active oversight by the Board of Commissioners and Board of Directors is conducted on an ongoing basis to ensure that the implementation of the AML, CFT, and CPF Program is effective, consistent, and aligned with regulatory requirements and banking industry best practices. The Board of Commissioners performs strategic oversight of policies and implementation, while the Board of Directors is responsible for operational implementation across all levels of the organization.

The Board of Directors also ensures that all AML, CFT, and CPF policies and procedures are integrated into the Bank's business processes, including product development, services, and the utilization of information technology. Furthermore, through the Director of Compliance, the Board of Directors periodically reports the progress of program implementation to the Board of Commissioners to ensure effective and accountable oversight.

a. Jumlah rapat Dewan Komisaris dan Dewan Direksi yang membahas APU, PPT, dan PPPSPM adalah sebanyak 4 (empat) kali.
b. Jumlah laporan implementasi APU, PPT, dan PPPSPM kepada Direksi sebanyak 4 (empat) kali.
c. Persentase Cabang/Capem yang dilakukan pemantauan kepatuhan APU, PPT, dan PPPSPM adalah 100%.

2. Kebijakan dan Prosedur

Bank telah memiliki kebijakan dan prosedur tertulis yang komprehensif untuk mendukung penerapan Program APU, PPT, dan PPPSPM secara efektif. Kebijakan tersebut mencakup proses identifikasi, verifikasi, pemantauan transaksi, hingga pelaporan kepada otoritas yang berwenang.

Penerapan kebijakan tersebut menggunakan pendekatan *Risk Based Approach* (RBA) sehingga Bank dapat mengalokasikan sumber daya pengawasan secara lebih efektif terhadap nasabah atau transaksi yang memiliki tingkat risiko lebih tinggi terhadap potensi tindak pidana pencucian uang dan pendanaan terorisme.

Kebijakan dan prosedur ini secara berkala dikaji ulang untuk menyesuaikan dengan perkembangan regulasi, inovasi produk dan layanan, serta tren modus pencucian uang dan pendanaan terorisme yang terus berkembang.

3. Pengendalian Internal

Bank menerapkan sistem pengendalian internal yang memadai untuk memastikan efektivitas penerapan Program APU, PPT, dan PPPSPM. Pengendalian ini melibatkan seluruh lini organisasi dengan pembagian tugas dan tanggung jawab yang jelas antara fungsi bisnis, fungsi kepatuhan, dan fungsi audit internal.

Satuan Kerja Audit Intern secara independen melakukan evaluasi terhadap kepatuhan unit kerja terhadap kebijakan dan prosedur APU, PPT, dan PPPSPM serta efektivitas sistem pengendalian yang diterapkan. Hasil pemeriksaan tersebut digunakan sebagai dasar perbaikan berkelanjutan (*continuous improvement*) dalam penerapan program.

4. Sistem Informasi Manajemen

Bank memiliki sistem informasi manajemen yang mendukung penerapan Program APU, PPT, dan PPPSPM secara efektif. Sistem ini digunakan untuk melakukan pemantauan transaksi nasabah, mendeteksi transaksi yang tidak biasa, anomali, atau mencurigakan, serta menghasilkan laporan yang diperlukan oleh Manajemen dan Regulator.

a. 4 (four) meetings of the Board of Commissioners and Board of Directors discussing AML, CFT, and CPF.
b. 4 (four) AML, CFT, and CPF implementation reports submitted to the BOD.
c. The percentage of Branches/Sub-Branches subjected to AML, CFT, and CPF compliance monitoring was 100%.

2. Policies and Procedures

The Bank maintains comprehensive written policies and procedures to support the effective implementation of the AML, CFT, and CPF programs. These policies cover the entire process from identification and verification to transaction monitoring and reporting to the competent authorities.

These policies are applied using a Risk-Based Approach (RBA), allowing the Bank to allocate supervisory resources more effectively toward customers or transactions that present a higher risk of potential money laundering or terrorism financing.

These policies and procedures are periodically reviewed to adapt to regulatory developments, product and service innovations, as well as the evolving trends and methods in money laundering and terrorism financing.

3. Internal Control

The Bank implements an adequate internal control system to ensure the effectiveness of the AML, CFT, and CPF programs. This control involves all organizational lines with a clear division of duties and responsibilities between business functions, compliance functions, and internal audit functions.

The Internal Audit Unit independently evaluates work unit compliance with AML, CFT, and CPF policies and procedures, as well as the effectiveness of the control systems in place. The audit results serve as a basis for continuous improvement in program implementation.

4. Management Information Systems

The Bank utilizes a management information system that supports the effective execution of the AML, CFT, and CPF programs. This system is used to monitor customer transactions, detect unusual or suspicious anomalies, and generate the reports required by Management and Regulators.

Sistem tersebut juga mendukung proses transaction *monitoring*, pengkinian data nasabah, serta pengelolaan pelaporan kepada otoritas terkait. Dengan dukungan teknologi informasi, Bank dapat melakukan analisis transaksi secara lebih cepat dan akurat dalam rangka mitigasi risiko pencucian uang dan pendanaan terorisme.

5. Sumber Daya Manusia dan Pelatihan

Bank berkomitmen untuk meningkatkan kompetensi sumber daya manusia dalam penerapan Program APU, PPT, dan PPPSPM melalui program pelatihan, sosialisasi, dan peningkatan kapasitas secara berkelanjutan. Program pelatihan diberikan kepada seluruh pegawai dengan fokus khusus kepada pegawai yang berada di lini depan seperti *Teller, Customer Service*, dan unit kerja yang memiliki eksposur tinggi terhadap transaksi nasabah.

Pelatihan ini bertujuan untuk meningkatkan pemahaman pegawai terhadap risiko pencucian uang dan pendanaan terorisme, serta meningkatkan kemampuan dalam mengidentifikasi transaksi yang mencurigakan.

The system also supports transaction monitoring, customer data updates, and report management for relevant authorities. With the support of information technology, the Bank can analyze transactions more quickly and accurately to mitigate the risks of money laundering and terrorism financing.

5. Human Capital and Training

The Bank is committed to enhancing human resource competence in implementing AML, CFT, and CPF programs through continuous training, socialization, and capacity-building programs. Training is provided to all employees, with a specific focus on frontline staff, such as Tellers and Customer Service, and work units with high exposure to customer transactions.

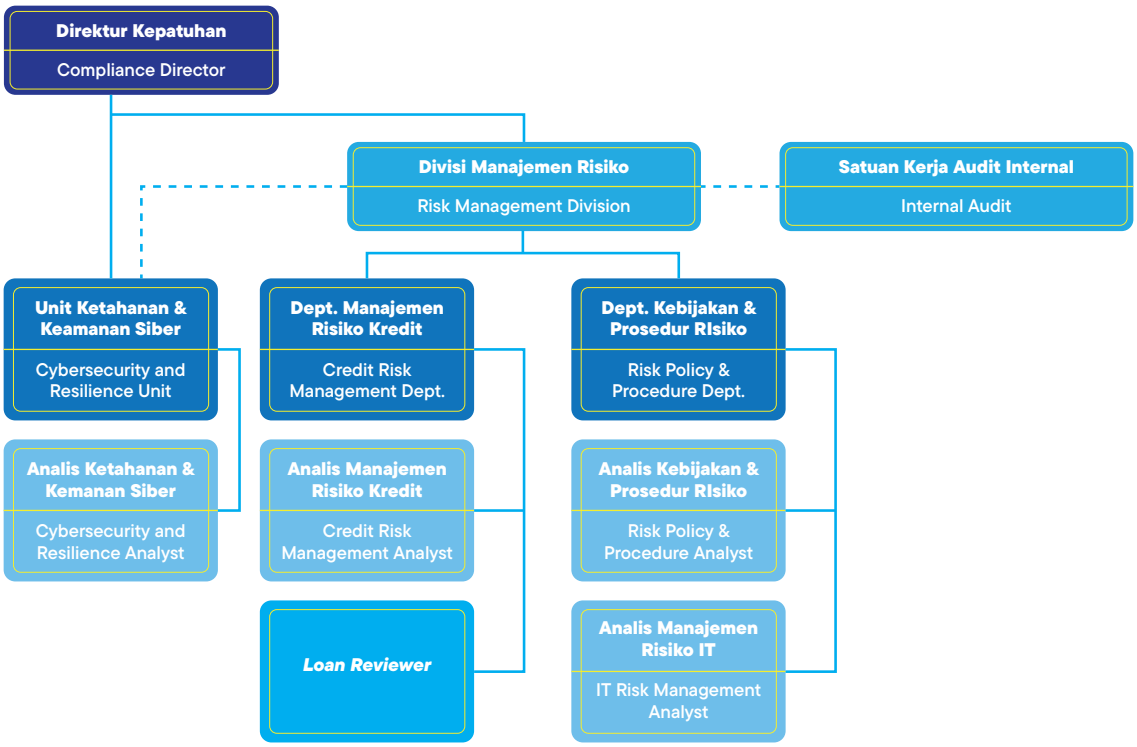
These training sessions aim to improve employee understanding of money laundering and terrorism financing risks, as well as sharpen their ability to identify suspicious transactions.

Sistem Manajemen Risiko
Risk Management System

BSG memiliki sistem manajemen risiko dan sistem pengendalian internal secara efektif yang disesuaikan dengan tujuan, kebijakan usaha, ukuran, dan kompleksitas kegiatan usaha BSG. Dewan Komisaris dan Direksi BSG bertanggung jawab atas penerapan manajemen risiko dan sistem pengendalian internal di BSG dan Perusahaan Anak secara terintegrasi. Dalam penerapan manajemen risiko, BSG berpedoman pada ketentuan regulator, serta mengacu kepada *international best practices*.

BSG implements an effective risk management and internal control system tailored to the objectives, business policies, size, and complexity of its business activities. The Board of Commissioners and the Board of Directors are responsible for the integrated implementation of risk management and internal control systems across BSG and its Subsidiaries. In practicing risk management, BSG adheres to regulatory provisions while benchmarking against international best practices.

Struktur Organisasi Manajemen Risiko
Risk Management Organizational Structure



Dalam rangka pengelolaan risiko, BSG telah mengimplementasikan kerangka Sistem Manajemen Risiko (*Risk Management Framework*) secara terpadu. Kerangka tersebut digunakan sebagai landasan dalam penetapan strategi, struktur organisasi, kebijakan dan prosedur, serta pengembangan infrastruktur manajemen risiko, guna memastikan bahwa seluruh risiko yang dihadapi Bank dapat diidentifikasi, diukur, dipantau, dikendalikan, dan dilaporkan secara efektif dan akurat.

In managing risks, BSG has implemented an integrated Risk Management Framework as a cornerstone of its overall governance structure. This framework serves as the foundation for establishing strategies, organizational structure, policies and procedures, as well as developing risk management infrastructure. Through this approach, the Bank ensures that all risks are effectively and accurately identified, measured, monitored, controlled, and reported.

Kerangka Manajemen Risiko
Risk Management Framework

Kerangka penerapan manajemen risiko BSG menggambarkan suatu sistem dan proses yang saling terhubung serta memiliki hubungan timbal balik antara Dewan Komisaris, Direksi, komite-komite pendukung di bawah Dewan Komisaris dan Direksi, antar divisi. Kerangka ini dirancang untuk memastikan adanya koordinasi yang efektif dalam pengelolaan risiko di seluruh lini organisasi dan entitas dalam kelompok usaha, sehingga proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko dapat dilakukan secara menyeluruh dan konsisten.

Penerapan Manajemen Risiko mencakup:

I. Pengawasan Aktif Direksi dan Dewan Komisaris

1. Dewan Komisaris dan Direksi bertanggung jawab untuk:
   a. Memahami sifat dan tingkat risiko yang dihadapi oleh Bank, menilai kecukupan kualitas manajemen risiko, mengaitkan tingkat risiko dengan kecukupan modal yang dimiliki Bank untuk mengantisipasi risiko-risiko yang dihadapi dan untuk mendukung rencana bisnis serta rencana strategis Bank di masa mendatang.
   b. Memastikan terlaksananya ICAAP secara konsisten dan terintegrasi dalam aktivitas operasional Bank.

2. Dewan Komisaris dan Direksi bertanggung jawab untuk:
   a. Menyetujui kebijakan, strategi, dan prosedur pengelolaan modal Bank.
   b. Melakukan kaji ulang terhadap kualitas dan efektivitas pengelolaan modal yang dilakukan oleh Direksi.
   c. Melakukan evaluasi berkala terhadap kualitas dan efektivitas kebijakan, strategi, dan prosedur pengelolaan modal serta melakukan penyesuaian apabila diperlukan.
3. Direksi berwenang dan bertanggung jawab paling kurang untuk:
   a. Menyusun kebijakan, strategi, dan prosedur pengelolaan modal sesuai dengan ukuran, karakteristik, kompleksitas usaha, dan tingkat risiko Bank serta memastikan bahwa Bank senantiasa memelihara tingkat permodalan yang memadai untuk mengantisipasi risiko-risiko Bank.
   b. Mengembangkan kerangka untuk menilai tingkat risiko yang dihadapi Bank, dan proses yang mengaitkan tingkat risiko dengan kebutuhan modal.
   c. Memastikan bahwa rencana strategis Bank mencakup strategi pengelolaan modal yang menggambarkan kebutuhan modal, antisipasi belanja modal (*capital expenditure*), target permodalan yang ingin dicapai, dan sumber permodalan yang diharapkan.

BSG risk management framework reflects an integrated system and process with interrelated and reciprocal relationships among the Board of Commissioners, Board of Directors, supporting committees under the Board of Commissioners and Board of Directors, as well as across divisions. This framework is designed to ensure effective coordination in risk management across all organizational levels and entities within the business group, enabling comprehensive and consistent implementation of risk identification, measurement, monitoring, and control processes.

The implementation of Risk Management includes:

I. Active Oversight by the Board of Directors and Board of Commissioners

1. The Board of Commissioners and the Board of Directors are responsible for:
   a. Understanding the nature and level of risk faced by the Bank, assessing the quality of risk management, and linking risk levels to the Bank's capital adequacy to anticipate risks and support future business and strategic plans.
   b. Ensuring the consistent and integrated implementation of the ICAAP within the Bank's operational activities.
2. The Board of Commissioners and the Board of Directors are responsible for:
   a. Approving the Bank's capital management policies, strategies, and procedures.
   b. Reviewing the quality and effectiveness of capital management carried out by the Board of Directors.
   c. Periodically evaluating the quality and effectiveness of capital management policies and procedures, making adjustments as necessary.
3. The Board of Directors is authorized and responsible for at least:
   a. Formulating capital management policies, strategies, and procedures tailored to the size, characteristics, business complexity, and risk level of the Bank, while ensuring the Bank maintains adequate capital levels.
   b. Developing a framework to assess risk levels and a process that links those levels to capital requirements.
   c. Ensuring the Bank's strategic plan includes capital management strategies depicting capital needs, anticipated capital expenditure, target capital levels, and expected funding sources.

d. Memastikan strategi, kebijakan, dan prosedur pengelolaan modal dikomunikasikan dan dilaksanakan secara menyeluruh (*bankwide*).

II. Kecukupan Kebijakan, Prosedur dan Penetapan Limit

1. Bank wajib memiliki kebijakan dan prosedur yang memadai untuk memastikan bahwa seluruh risiko telah diidentifikasi, diukur, dan dilaporkan secara berkala kepada Dewan Komisaris dan Direksi. Jenis risiko dan faktor-faktor yang dipertimbangkan dalam penilaian setiap risiko mengacu pada ketentuan eksternal Otoritas Jasa Keuangan mengenai penilaian Tingkat Kesehatan Bank Umum. Sedangkan untuk penerapan manajemen risiko seperti proses identifikasi dan pengukuran mengacu pada ketentuan Otoritas Jasa Keuangan mengenai penerapan manajemen risiko bagi Bank Umum.
2. Bank wajib memiliki metode dan proses dalam melakukan penilaian kecukupan permodalan dengan mengaitkan tingkat risiko dengan tingkat permodalan yang dibutuhkan untuk menyerap potensi kerugian dari risiko dimaksud.
3. Bank wajib menyesuaikan metode dan asumsi yang digunakan apabila terjadi perubahan pada rencana bisnis, profil risiko, dan faktor eksternal.
4. Dalam menyusun prosedur dan penetapan limit, Bank memperhatikan *risk appetite* (selera atau tingkat risiko yang dikehendaki) berdasarkan pengalaman yang dimiliki bank.
5. Penetapan limit dilakukan secara periodik (sekurang-kurangnya tahunan) oleh unit Kerja Operasional terkait, yang selanjutnya direkomendasikan oleh Divisi Manajemen Risiko untuk mendapatkan persetujuan Direksi terkait melalui Komite Manajemen Risiko.
6. Penetapan limit dilakukan dengan tetap memperhatikan ketentuan Otoritas Jasa Keuangan (OJK) yang berlaku, antara lain ketentuan tentang Kewajiban Penyediaan Modal Minimum.

III. Kecukupan Proses Identifikasi, Pengukuran, Pemantauan, dan Pengendalian Risiko, serta Sistem Informasi Manajemen Risiko

Pedoman kebijakan pengendalian risiko telah memberikan acuan proses identifikasi dan pengukuran risiko secara memadai. Bank telah mengukur dan memantau secara rutin dengan mempertimbangkan berbagai komponen risiko dan telah disusun secara akurat dan disampaikan tepat waktu kepada Direksi. Dalam proses penerapan Manajemen Risiko telah didukung dengan Sistem Informasi Manajemen Risiko yang merupakan bagian dari sistem informasi manajemen sesuai dengan kebutuhan dalam rangka Penerapan Manajemen Risiko yang efektif.

d. Ensuring that capital management strategies and policies are communicated and implemented bank-wide.

II. Adequacy of Policies, Procedures, and Limit Setting

1. The Bank is required to have adequate policies and procedures to ensure all risks are identified, measured, and reported periodically to the Board of Commissioners and the Board of Directors. Risk types and assessment factors refer to OJK's external regulations regarding Commercial Bank Soundness Ratings, while the implementation process refers to OJK's provisions on Risk Management Implementation for Commercial Banks.
2. The Bank must maintain methods and processes for assessing capital adequacy by linking risk levels with the capital required to absorb potential losses.
3. The Bank must adjust its methods and assumptions whenever there are changes in the business plan, risk profile, or external factors.
4. In drafting procedures and setting limits, the Bank considers its risk appetite based on historical experience.
5. Limits are established periodically (at least annually) by the relevant Operational Work Units, then recommended by the Risk Management Division for approval by the Board of Directors through the Risk Management Committee.
6. Limit setting remains compliant with prevailing OJK regulations, including provisions on the Minimum Capital Adequacy Ratio (CAR).

III. Adequacy of Identification, Measurement, Monitoring, and Control Processes, and Risk Management Information Systems

The Bank's risk control policies provide adequate guidance for risk identification and measurement processes.
Risk measurement and monitoring are conducted regularly by considering various risk components and are reported accurately and in a timely manner to the Board of Directors. The implementation of risk management is supported by a Risk Management Information System, which forms part of the overall management information system to ensure effective risk management practices.

BSG memiliki Divisi Manajemen Risiko (SKMR) yang berada di bawah Direksi yang mengemban fungsi evaluasi pengelolaan risiko secara independen. SKMR juga bertanggung jawab menyusun kerangka manajemen risiko global, di mana pendelegasian wewenang dan pemberian limit ditentukan secara jelas sesuai persetujuan Komite Manajemen Risiko. BSG juga telah memiliki prosedur yang memadai, sistem informasi manajemen yang telah disesuaikan dengan kebutuhan BSG dan regulator serta menyusun dan menyampaikan laporan profil risiko secara lengkap, akurat dan tepat waktu kepada regulator dan manajemen.

IV. Sistem Pengendalian Internal yang menyeluruh

1. Kesesuaian antara sistem pengendalian intern dengan jenis dan tingkat risiko yang melekat pada kegiatan usaha Bank dilakukan oleh Divisi Manajemen Risiko.
2. Penetapan wewenang dan tanggung jawab untuk pemantauan kepatuhan kebijakan, prosedur dan limit dilakukan oleh Divisi Kepatuhan.
3. Penetapan jalur pelaporan dan pemisahan fungsi yang jelas dari satuan kerja operasional kepada satuan kerja yang melaksanakan fungsi pengendalian dilakukan oleh Divisi Perencanaan dan Evaluasi.
4. Struktur organisasi yang menggambarkan secara jelas kegiatan usaha Bank dilakukan oleh Divisi Perencanaan dan Evaluasi.
5. Pelaporan keuangan dan kegiatan operasional yang akurat dan tepat waktu dilakukan oleh Divisi Pengendalian Keuangan.
6. Kecukupan prosedur untuk memastikan kepatuhan Bank terhadap ketentuan dan perundang-undangan yang berlaku dilakukan oleh Divisi Kepatuhan.
7. *Review* yang efektif, independen dan objektif terhadap prosedur penilaian kegiatan operasional Bank dilakukan oleh SKAI.
8. Pengujian dan *review* yang memadai terhadap sistem informasi manajemen dilakukan oleh SKAI.
9. Dokumentasi secara lengkap dan memadai dalam rangka pelaksanaan audit internal Bank terhadap cakupan audit, prosedur-prosedur operasional yang diaudit, temuan audit, serta tanggapan pengurus Bank berdasarkan hasil audit dilakukan oleh SKAI. Sedangkan pegelolaan pengumpulan dan pengkinian (*updating*) ketentuan eksternal yang terkait dengan operasional Bank serta yang terkait dengan hasil audit dari OJK dilakukan oleh Divisi Kepatuhan.

BSG has a Risk Management Division (SKMR) under the Board of Directors, responsible for independently evaluating risk management practices. SKMR also develops the overall risk management framework, including clear delegation of authority and limit setting based on Risk Management Committee approval. The Bank has established adequate procedures and management information systems aligned with both internal needs and regulatory requirements, and regularly prepares and submits comprehensive, accurate, and timely risk profile reports to management and regulators.

IV. Comprehensive Internal Control System

1. Alignment between the internal control system and the type and level of risks inherent in the Bank's business activities is ensured by the Risk Management Division;
2. Authority and responsibility for monitoring compliance with policies, procedures, and limits are assigned to the Compliance Division;
3. Clear reporting lines and segregation of duties between operational units and control functions are established by the Planning and Evaluation Division;
4. Organizational structure clearly reflecting the Bank's business activities is maintained by the Planning and Evaluation Division;
5. Accurate and timely financial and operational reporting is managed by the Financial Control Division;
6. Adequate procedures to ensure compliance with applicable laws and regulations are implemented by the Compliance Division;
7. Effective, independent, and objective reviews of operational activities are conducted by SKAI;
8. Adequate testing and review of management information systems are carried out by SKAI;
9. Comprehensive documentation of internal audit activities, including audit scope, procedures, findings, and management responses, is maintained by SKAI, while the Compliance Division manages the collection and updating of relevant external regulations and audit-related requirements from OJK.

Jenis Risiko dan Pengelolaannya
Risk Types and Their Management

Terdapat 8 (delapan) jenis risiko yang dihadapi Perseroan dan harus dikelola dengan baik. Kedelapan jenis risiko tersebut disebut inherent risk yang meliputi: risiko kredit, risiko likuiditas, risiko pasar, risiko operasional, risiko stratejik, risiko kepatuhan, risiko hukum dan risiko reputasi. Adapun penjelasan mengenai upaya pengelolaannya adalah sebagai berikut:

1. Risiko Kredit

1. BSG telah menerapkan sistem kaji ulang yang independen dan berkelanjutan terhadap efektivitas penerapan proses Manajemen Risiko untuk Risiko Kredit yang memuat evaluasi proses administrasi kredit, penilaian akurasi penerapan pemeringkatan internal atau penggunaan alat pemantauan lainnya, dan efektivitas pelaksanaan satuan kerja atau petugas yang melakukan pemantauan kualitas kredit.
2. BSG telah menerapkan sistem kaji ulang internal oleh individu yang independen dari unit bisnis untuk membantu evaluasi proses kredit secara keseluruhan, menentukan akurasi peringkat internal, dan untuk menilai ketepatan *account officer* dalam memantau kredit secara individu.
3. BSG telah memiliki sistem pelaporan yang efisien dan efektif untuk menyediakan informasi yang memadai untuk disampaikan kepada Direksi, Dewan Komisaris, dan Komite Audit. Terdapat laporan Limit Risiko dan Profil Risiko.
4. BSG telah melakukan audit internal secara periodik yang dilakukan oleh SKAI, antara lain mencakup:
   a. Kesesuaian aktivitas penyediaan dana dengan kebijakan dan prosedur yang ditetapkan.
   b. Pelaksanaan seluruh otorisasi dalam batas panduan yang diberikan.
   c. Pelaporan kualitas individual kredit dan komposisi portofolio secara akurat kepada Direksi.
   d. Kelemahan dalam proses Manajemen Risiko untuk Risiko Kredit, kebijakan dan prosedur, termasuk setiap pengecualian terhadap kebijakan dan prosedur Manajemen Risiko serta penetapan limit risiko.
   e. Kepatuhan terhadap limit risiko kredit.

2. Risiko Pasar

1. BSG telah memiliki sistem pengendalian intern yang memadai untuk memastikan transaksi dan proses terkait dengan market risk taking dilakukan dengan mengacu pada kebijakan, prosedur, dan limit yang telah ditetapkan.

There are 8 (eight) types of risks encountered by the Company that must be managed effectively. These eight risk types are referred to as inherent risks, which include credit risk, liquidity risk, market risk, operational risk, strategic risk, compliance risk, legal risk, and reputation risk. The following is an explanation of the management efforts for each:

1. Credit Risk

1. BSG has implemented an independent and ongoing review system regarding the effectiveness of the Risk Management process for Credit Risk. This includes evaluating credit administration processes, assessing the accuracy of internal rating applications or other monitoring tools, and evaluating the effectiveness of work units or officers monitoring credit quality.
2. BSG has implemented an internal review system by individuals independent from business units to assist in the overall evaluation of the credit process, determine internal rating accuracy, and assess the precision of account officers in monitoring individual credits.
3. BSG maintains an efficient and effective reporting system to provide adequate information to the Board of Directors, Board of Commissioners, and Audit Committee. This includes Risk Limit and Risk Profile reports.
4. BSG conducts periodic internal audits performed by the IAU, covering areas such as:
   a. Alignment of fund provision activities with established policies and procedures.
   b. Execution of all authorizations within provided guideline limits.
   c. Accurate reporting of individual credit quality and portfolio composition to the Board of Directors.
   d. Weaknesses in the Risk Management process for Credit Risk, policies, and procedures, including any exceptions to Risk Management policies and risk limit setting.
   e. Compliance with credit risk limits.

2. Market Risk

1. BSG maintains an adequate internal control system to ensure transactions and processes related to market risk-taking are conducted in reference to established policies, procedures, and limits.

2. Penerapan prinsip pemisahan fungsi telah memadai dan dilaksanakan secara konsisten.
3. BSG telah memiliki fungsi atau unit yang melakukan valuasi posisi trading (MtM) yaitu Divisi Trisuri dan unit yang melakukan verifikasi perbandingan harga MtM dari Divisi Trisuri yaitu Divisi Manajemen Risiko. Sedangkan SKAI melakukan pemeriksaan atas pelaksanaan proses MtM dan pengukuran risiko pasar telah sesuai dengan prosedur yang berlaku.

3. Risiko Likuiditas

1. Kepatuhan pada kebijakan dan prosedur Manajemen Risiko untuk Risiko Likuiditas termasuk dalam pengelolaan posisi likuiditas dan risiko likuiditas, komposisi aset dan kewajiban, aset likuid berkualitas tinggi, dan kepatuhan pada limit.
2. Kecukupan metode, asumsi, dan indikator pengukuran risiko likuiditas termasuk *stress testing*.
3. Kinerja model pengukuran risiko likuiditas, antara lain berdasarkan perbandingan antara hasil pengukuran risiko likuiditas dengan nilai aktual.

4. Risiko Operasional

1. BSG telah memiliki sistem rotasi rutin untuk menghindari potensi *self dealing*, persekongkolan atau menyembunyikan suatu dokumentasi atau transaksi yang tidak wajar.
2. BSG telah memiliki laporan LED sebagai langkah awal untuk mengidentifikasi terjadinya hal-hal yang dapat merugikan Bank.
3. BSG telah melakukan kaji ulang secara berkala terhadap prosedur, dokumentasi, sistem pemrosesan data, *contigency plan* dan praktek operasional lainnya guna mengurangi kemungkinan terjadinya kesalahan manusia yang menimbulkan risiko operasional.

5. Risiko Stratejik

1. Dalam hal manajemen Risiko Stratejik, maka diperlukan Kebijakan, Prosedur dan Penetapan Limit sekurang-kurangnya sebagai berikut:
   a. Penetapan rencana korporasi (*corporate plan*) dan rencana bisnis (*business plan*) dan melaksanakan kebijakan tersebut.
   b. Penetapan rencana stratejik dan rencana bisnis tersebut oleh Direksi dan mendapat persetujuan dari Komisaris, serta dikomunikasikan kepada pejabat dan atau pegawai Bank pada setiap jenjang organisasi.
   c. Rencana stratejik dan rencana bisnis tersebut memiliki asumsi alternatif apabila terdapat penyimpangan dari target yang akan dicapai akibat perubahan eksternal dan internal yang signifikan.

2. The implementation of the separation of duties principle is adequate and executed consistently.
3. BSG has a dedicated unit for evaluating trading positions (MtM), namely the Treasury Division, and a unit for verifying MtM price comparison, which is the Risk Management Division. Meanwhile, the IAU conducts examinations to ensure the MtM process and market risk measurements comply with prevailing procedures.

3. Liquidity Risk

1. Compliance with Risk Management policies and procedures for Liquidity Risk, including the management of liquidity positions, asset and liability composition, high-quality liquid assets (HQLA), and limit compliance.
2. Adequacy of methods, assumptions, and indicators for measuring liquidity risk, including stress testing.
3. Performance of liquidity risk measurement models, based on comparisons between measurement results and actual values.

4. Operational Risk

1. BSG has implemented a regular rotation system to mitigate potential self-dealing, collusion, or the concealment of improper documentation or transactions.
2. BSG utilizes Loss Event Database (LED) reports as an initial step to identify occurrences that could result in losses for the Bank.
3. BSG conducts periodic reviews of procedures, documentation, data processing systems, contingency plans, and other operational practices to reduce the likelihood of human error leading to operational risk.

5. Strategic Risk

1. Strategic Risk management requires at least the following Policies, Procedures, and Limit Settings:
   a. Establishment and implementation of a corporate plan and business plan.
   b. Approval of the strategic and business plans by the Board of Directors and Board of Commissioners, followed by communication to officers and employees at every organizational level.
   c. Alternative assumptions within the strategic and business plans in the event of significant external or internal changes.

d. Penetapan prosedur untuk mengukur kemajuan yang dicapai dari realisasi anggaran dan kinerja sesuai jadwal yang ditetapkan.

2. Strategi BSG dalam pengendalian risiko stratejik adalah:
   a. Menetapkan rencana stratejik (*corporate plan*) dan rencana bisnis (*business plan*) secara tertulis yang mencakup hal-hal sebagaimana diatur dalam ketentuan yang berlaku dan melaksanakan kebijakan tersebut.
   b. Divisi Manajemen Risiko melakukan kajian risiko terhadap draft RBB dan RKAP yang disampaikan Divisi Perencanaan dan Evaluasi sebagai bahan pertimbangan Direksi.
   c. Divisi Manajemen Risiko mengumpulkan kejadian risiko stratejik dan menetapkan mitigasi risiko berkoordinasi dengan Cabang/Divisi terkait serta secara periodik menyampaikan hasil kodifikasi kejadian risiko stratejik tersebut kepada Divisi Perencanaan dan Evaluasi sebagai bahan masukan dan pertimbangan dalam penyusunan RBB dan RKAP tahun berikutnya.
   d. Memantau risiko stratejik secara berkala sesuai dengan pengalaman kerugian di masa lalu yang disebabkan oleh risiko stratejik.
   e. Memantau kondisi internal (kelemahan dan kekuatan Bank) dan perkembangan faktor/kondisi eksternal yang secara langsung atau tidak langsung mempengaruhi strategi usaha Bank yang telah ditetapkan.
   f. Memastikan bahwa penetapan strategi untuk pencapaian tujuan usaha Bank telah memperhitungkan dampak risiko stratejik terhadap permodalan Bank.
   g. Melaksanakan proses pengendalian keuangan yang bertujuan untuk memantau realisasi dibandingkan dengan target yang akan dicapai dan memastikan bahwa risiko yang diambil masih dalam batas toleransi.
   h. Memiliki satuan kerja yang diberi wewenang dan tanggung jawab untuk menganalisa laporan actual vs target rencana bisnis dan menyampaikannya kepada Direksi secara berkala.
   i. Memiliki satuan kerja yang memiliki kewenangan dan tanggung jawab yang mendukung perumusan dan pemantauan pelaksanaan strategi termasuk *corporate plan* dan *business plan*.
   j. Menyiapkan sistem informasi manajemen yang dapat menyediakan laporan eksposur risiko stratejik secara lengkap, akurat dan tepat waktu dalam rangka proses pengambilan keputusan oleh pihak Manajemen Bank.
   k. Melaksanakan pengujian dan kaji ulang terhadap sistem informasi manajemen risiko stratejik secara berkala.

d. Establishment of procedures to measure budget realization progress and performance according to set schedules.

2. BSG strategies for controlling strategic risk include:
   a. Establishing written strategic corporate plans and business plans that encompass matters as stipulated in the prevailing regulations and implementing such policies.
   b. The Risk Management Division conducts risk assessments on the draft Bank Business Plan (RBB) and Budget Plan (RKAP) submitted by the Planning and Evaluation Division as a basis for consideration by the Board of Directors.
   c. The Risk Management Division collects strategic risk events and determines risk mitigations in coordination with relevant Branches/Divisions, and periodically submits the codified results of these strategic risk events to the Planning and Evaluation Division as input and consideration for the preparation of the following year's RBB and RKAP.
   d. Monitoring strategic risks periodically in accordance with historical loss experiences caused by strategic risks.
   e. Monitoring internal conditions (the Bank's strengths and weaknesses) and the development of external factors/conditions that directly or indirectly influence the Bank's established business strategy.
   f. Ensuring that the determination of strategies to achieve the Bank's business objectives has accounted for the impact of strategic risks on the Bank's capital.
   g. Executing financial control processes aimed at monitoring realization against set targets and ensuring that the risks taken remain within tolerance limits.
   h. Maintaining a work unit authorized and responsible for analyzing "actual vs. target" business plan reports and submitting them to the Board of Directors periodically.
   i. Maintaining a work unit with the authority and responsibility to support the formulation and monitoring of strategy implementation, including corporate plans and business plans.
   j. Preparing a management information system capable of providing complete, accurate, and timely strategic risk exposure reports to facilitate the decision-making process by the Bank's Management.
   k. Conducting periodic testing and reviews of the strategic risk management information system.

l. Melakukan langkah-langkah yang diperlukan apabila terjadi peningkatan eksposur risiko stratejik secara signifikan.
m. Melakukan sosialisasi pemahaman risiko stratejik kepada seluruh jenjang organisasi Bank secara berkesinambungan.

6. Risiko Kepatuhan

Dalam upaya mengendalikan eksposur risiko kepatuhan agar senantiasa berada pada batasan *risk appetite* dan *risk tolerance* yang ditetapkan Bank, maka berikut merupakan alternatif strategi pengendalian risiko kepatuhan:

1. Melakukan langkah-langkah yang diperlukan apabila terjadi peningkatan eksposur risiko kepatuhan yang signifikan. Bank melakukan langkah-langkah yang diperlukan apabila terjadi peningkatan eksposur risiko kepatuhan yang signifikan dengan alternatif strategi antara lain:
   a. Pelatihan internal secara intensif terhadap kelemahan pegawai yang ada dan memastikan efektivitas pelatihan tersebut dengan pengujian pelatihan dan pemantauan kinerjanya dalam pelaksanaan tugas reguler. Dimungkinkan untuk dilakukan rotasi jika memang diperlukan untuk pegawai yang memang sesuai pengujian dan/atau pemantauan belum memenuhi standar tertentu yang ditetapkan.
   b. Pelaksanaan *review* dan kajian terhadap kebijakan, pedoman dan prosedur kerja untuk melihat kelemahan yang ada, di mana dilakukan penyempurnaan yang diperlukan apabila dijumpai kelemahan pada titik-titik kritikal tertentu.
   c. Memasukkan kriteria pelanggaran yang dilakukan pegawai dalam bobot *performance* appraisal secara periodik sebagai dasar penerapan sanksi kedisiplinan dalam bekerja dan tanggung jawab.
   d. Sosialisasi kebijakan *reward* dan *punishment* yang tertuang dalam pedoman perusahaan ke seluruh pegawai dan jenjang organisasi serta penerapannya secara tegas dan konsisten.
   e. Melakukan sosialisasi pemahaman risiko kepatuhan kepada seluruh jenjang organisasi Bank secara berkesinambungan.
2. BSG melakukan sosialisasi budaya kepatuhan secara terus-menerus dan berkesinambungan ke seluruh pegawai dan jenjang organisasi dengan berpedoman kepada visi, misi, program kerja, budaya kerja, kode etik, dan tata nilai perusahaan.

7. Risiko Hukum

1. Mengidentifikasi Risiko Hukum: kegiatan ini berhubungan dengan proses mengidentifikasi risiko hukum dan penilaian risiko yang dihadapi oleh Bank berupa kajian terhadap karakteristik risiko hukum yang melekat pada seluruh produk dan aktivitasnya.

l. Taking necessary measures in the event of a significant increase in strategic risk exposure.
m. Conducting continuous socialization to enhance the understanding of strategic risks across all levels of the Bank's organization.

6. Compliance Risk

To ensure that compliance risk exposure remains within the Bank's established risk appetite and risk tolerance, the following are alternative compliance risk control strategies:

1. Taking necessary measures in the event of a significant increase in compliance risk exposure. The Bank implements the required steps during such increases through alternative strategies, including:
   a. Intensive internal training to address existing employee weaknesses and ensuring training effectiveness through testing and performance monitoring in regular duties. Staff rotation may be implemented if testing or monitoring shows that an employee has not met specific established standards.
   b. Reviewing and assessing policies, guidelines, and work procedures to identify existing weaknesses, with necessary improvements made upon discovering vulnerabilities at specific critical points.
   c. Incorporating criteria for employee violations into periodic performance appraisal weightings as a basis for applying disciplinary sanctions regarding work conduct and responsibility.
   d. Socializing reward and punishment policies as stipulated in the company guidelines to all employees across all organizational levels, ensuring firm and consistent application.
   e. Conducting continuous socialization to enhance the understanding of compliance risk throughout all levels of the Bank's organization.
2. BSG continuously and consistently socializes a compliance culture to all employees and organizational levels, guided by the company's vision, mission, work programs, work culture, code of conduct, and corporate values.

7. Legal Risk

1. Identifying Legal Risk: Activities related to the process of identifying legal risks and assessing risks encountered by the Bank through a study of the legal risk characteristics inherent in all its products and activities.

2. Mengukur Risiko Hukum: kegiatan ini berhubungan dengan proses pengukuran risiko hukum dan penilaian yang dihadapi oleh bank berupa kajian terhadap karakteristik risiko hukum yang melekat pada seluruh produk dan aktivitas operasionalnya.
3. Memantau Risiko Hukum: Kegiatan ini berhubungan dengan proses pemantauan risiko hukum dan penilaian risiko yang dihadapi oleh bank berupa kajian terhadap karakteristik risiko hukum yang melekat pada seluruh produk dan aktivitasnya.
4. Mengendalikan Risiko Hukum: kegiatan ini berhubungan dengan proses pengendalian risiko hukum dan penilaian risiko yang dihadapi oleh bank berupa kajian terhadap karakteristik risiko hukum yang melekat pada seluruh produk dan aktivitasnya.

8. Risiko Reputasi

Divisi Manajemen Risiko memiliki aturan yang melekat pada BPP Risiko Reputasi yaitu Apabila terjadi perubahan kondisi likuiditas bank yang diperkirakan akan berdampak negatif pada profil risiko bank, Bank telah memiliki prosedur manajemen krisis yaitu Penetapan Tim *Contigency Crisis Center* yang merupakan tim penanganan gangguan likuiditas yang dibentuk saat terjadi ancaman gangguan likuiditas yang signifikan bagi bank akibat peningkatan eksposur risiko reputasi dengan tujuan meminimalisir dampak dan memperpendek periode gangguan likuiditas bank yang terjadi.

2. Measuring Legal Risk: Activities related to the measurement of legal risks and assessments faced by the bank through a study of the legal risk characteristics inherent in all its products and operational activities.
3. Monitoring Legal Risk: Activities related to the process of monitoring legal risks and assessing risks faced by the bank through a study of the legal risk characteristics inherent in all its products and activities.
4. Controlling Legal Risk: Activities related to the process of controlling legal risks and assessing risks faced by the bank through a study of the legal risk characteristics inherent in all its products and activities.

8. Reputation Risk

The Risk Management Division maintains rules within the Reputation Risk Guidelines (BPP), specifically: If a change in the bank's liquidity condition occurs that is projected to have a negative impact on the bank's risk profile, the Bank has a crisis management procedure in place, namely the Appointment of a Contingency Crisis Center Team. This team handles liquidity disruptions and is formed when there is a significant threat to liquidity due to increased reputation risk exposure, with the objective of minimizing impact and shortening the duration of the liquidity disruption.

Review atas Efektivitas Sistem Manajemen Risiko
Review of Risk Management System Effectiveness

Berdasarkan hasil penilaian Otoritas Jasa Keuangan pada tahun 2025 peringkat profil risiko BSG adalah "*Moderate*/ PK-3". Profil risiko tersebut merupakan hasil penilaian dari 8 (delapan) jenis risiko dengan peringkat risiko sebagai berikut:

1. Risiko yang memiliki peringkat tingkat risiko "*low to moderate*"adalah kredit, pasar, likuiditas, hukum, stratejik dan reputasi.
2. Risiko yang memiliki peringkat tingkat risiko "*moderate*"adalah kepatuhan.

Peringkat Profil Risiko "*moderate*" ini karena BSG menerapkan manajemen risiko secara cukup efektif dan efisien pada seluruh aktivitasnya, walaupun disadari masih terdapat beberapa aspek yang perlu untuk diperbaiki ke depan dalam rangka meningkatkan kualitas penerapan manajemen risiko sehingga peringkat profil risiko dapat diperbaiki menjadi "*low to moderate*".

Based on the assessment by the Financial Services Authority (OJK) in 2025, BSG risk profile rating is "Moderate / PK-3." This risk profile is the result of an assessment across 8 (eight) types of risk with the following ratings:

1. Risks with a "Low to Moderate" rating are credit, market, liquidity, legal, strategic, and reputation risks.
2. The risk with a "Moderate" rating is compliance risk.

This "Moderate" Risk Profile rating is a result of BSG effective and efficient risk management implementation across all its activities, although it is recognized that there are still several aspects requiring future improvement. These efforts aim to enhance the quality of risk management implementation so that the risk profile rating can be improved to "Low to Moderate."

Selanjutnya BSG akan senantiasa memperbaiki dan menyempurnakan kebijakan manajemen risiko dengan memperhatikan ketentuan regulator, *prudential banking* dan kebutuhan *stakeholder*.

Moving forward, BSG will continuously improve and refine its risk management policies by taking into account regulatory provisions, prudential banking principles, and stakeholder needs.

Pernyataan Pengurus atas Kecukupan serta Tinjauan atas Efektivitas Sistem Manajemen Risiko
Management Statement on the Adequacy and Review of Risk Management System Effectiveness

1. Direksi secara berkala melakukan evaluasi atas efektivitas penerapan sistem manajemen risiko di BSG, antara lain melalui peninjauan terhadap kebijakan dan prosedur manajemen risiko, kecukupan Sistem Informasi Manajemen Risiko, serta penilaian terhadap profil risiko Bank.

2. Dewan Komisaris dengan dukungan Komite Pemantau Risiko, melaksanakan fungsi pengawasan dan evaluasi terhadap penerapan sistem manajemen risiko yang dijalankan oleh Direksi. Berdasarkan hasil pengawasan dan evaluasi tersebut, Dewan Komisaris menilai bahwa penerapan sistem manajemen risiko di BSG telah memadai dan berjalan secara efektif.

1. The Board of Directors periodically evaluates the effectiveness of the risk management system implementation at BSG, including through reviews of risk management policies and procedures, the adequacy of the Risk Management Information System, and assessments of the Bank's risk profile.
2. The Board of Commissioners, supported by the Risk Monirtoring Committee, performs oversight and evaluation functions regarding the implementation of the risk management system carried out by the Board of Directors. Based on the results of this oversight and evaluation, the Board of Commissioners deems that the implementation of the risk management system at BSG is adequate and operating effectively.

Sistem Pengendalian Internal (*Internal Control*)
Internal Control System

Dalam rangka menciptakan dan meningkatkan kualitas penerapan manajemen risiko yang mendukung efektivitas kerangka pengawasan Bank berbasis risiko, maka BSG wajib mempunyai Sistem Pengendalian Internal (SPI) yang handal dan efektif dalam pengelolaan risikonya yang ditetapkan oleh manajemen Bank secara berkesinambungan (*on going basis*), guna:

1. Menjaga dan mengamankan harta kekayaan Bank.
2. Menjamin tersedianya laporan yang lebih akurat.
3. Meningkatkan kepatuhan terhadap ketentuan yang berlaku.
4. Mengurangi dampak keuangan atau dampak kerugian, penyimpangan termasuk *fraud* dan pelanggaran aspek kehatihatian.
5. Meningkatkan efektivitas organisasi dan meningkatkan efisiensi biaya.

SPI yang efektif merupakan komponen penting dalam manajemen dan menjadi dasar bagi kegiatan operasional Bank yang sehat dan aman. Penerapan sistem pengendalian intern secara efektif dapat membantu pengurus Bank dalam menjaga aset Bank, meningkatkan kepatuhan Bank terhadap ketentuan dan peraturan perundang-undangan yang berlaku, serta mengurangi terjadinya kerugian, penyimpangan dan pelanggaran aspek kehati-hatian.

In order to establish and enhance the quality of risk management implementation that supports the effectiveness of the Bank's risk-based supervisory framework, BSG is required to maintain a reliable and effective Internal Control System (ICS) in managing its risks. This system is established and implemented by the Bank's management on an ongoing basis with the following objectives:

1. Safeguard and protect the Bank's assets.
2. Ensure the availability of more accurate reports.
3. Increase compliance with prevailing regulations.
4. Reduce financial impacts or losses, irregularities including fraud, and violations of prudential aspects.
5. Enhance organizational effectiveness and improve cost efficiency.

An effective ICS is a key component of management and serves as the foundation for sound and safe Bank operations. Implementing an effective internal control system assists the Bank's management in safeguarding assets, increasing compliance with laws and regulations, and reducing the occurrence of losses, irregularities, and violations of prudential principles.

Tujuan Penerapan Sistem Pengendalian Internal
Objectives of the Internal Control System

1. Kepatuhan terhadap ketentuan dan peraturan perundang-undangan atau tujuan kepatuhan.
2. Tujuan kepatuhan dimaksudkan untuk menjamin bahwa semua kegiatan usaha Bank telah dilaksanakan sesuai dengan ketentuan dan peraturan perundang-undangan, baik ketentuan yang dikeluarkan oleh pemerintah, OJK, Bank Indonesia maupun kebijakan, ketentuan, dan prosedur intern yang ditetapkan oleh Bank.
3. Tersedianya informasi keuangan dan manajemen yang lengkap, akurat, tepat guna, dan tepat waktu atau tujuan informasi.
4. Tujuan informasi dimaksudkan untuk menjamin tersedianya laporan yang lengkap, akurat, tepat guna, dan tepat waktu yang diperlukan dalam rangka pengambilan keputusan yang tepat dan dapat dipertanggungjawabkan.
5. Efektivitas dan efisiensi dalam kegiatan usaha Bank atau tujuan operasional.
6. Tujuan operasional dimaksudkan untuk meningkatkan efektivitas dan efisiensi terhadap penggunaan aset dan sumber daya lainnya dalam rangka melindungi Bank dari risiko kerugian.

1. Compliance with laws and regulations (Compliance Objective).
2. The compliance objective is intended to ensure that all of the Bank's business activities are carried out in accordance with laws and regulations, including those issued by the government, OJK, and Bank Indonesia, as well as internal policies, provisions, and procedures established by the Bank.
3. Availability of complete, accurate, efficient, and timely financial and management information (Information Objective).
4. The information objective is intended to ensure the availability of complete, accurate, relevant, and timely reports necessary for sound and accountable decision-making.
5. Effectiveness and efficiency in the Bank's business activities (Operational Objective).
6. The operational objective is intended to increase the effectiveness and efficiency of asset and resource utilization to protect the Bank from the risk of loss.

7. Meningkatkan efektivitas budaya risiko (*risk culture*) pada organisasi Bank secara menyeluruh atau tujuan budaya risiko.
8. Tujuan budaya risiko dimaksudkan untuk mengidentifikasi kelemahan dan menilai penyimpangan secara dini serta menilai kembali kewajaran kebijakan dan prosedur yang ada di Bank secara berkesinambungan.

7. Enhancing the effectiveness of the risk culture across the entire Bank organization (Risk Culture Objective).
8. The risk culture objective is intended to identify weaknesses and assess deviations early, as well as to continuously reassess the fairness of the Bank's existing policies and procedures.

Kerangka Sistem Pengendalian Internal
Internal Control System Framework

Dalam rangka memastikan penerapan tata kelola dan manajemen risiko yang efektif, Bank menerapkan sistem pengawasan berbasis konsep *Three Lines of Defense* (Tiga Lini Pertahanan). Pendekatan ini bertujuan untuk memastikan bahwa seluruh risiko dapat dikelola secara optimal melalui pembagian peran dan tanggung jawab yang jelas di setiap lini organisasi. Tugas dan tanggung jawab masing-masing sebagaimana diatur dalam Dokumen Piagam Audit Intern (*Internal Audit Charter* PT BSG) tanggal 18 Maret 2024, sebagai berikut:

In order to ensure the effective implementation of governance and risk management, the Bank adopts a supervisory system based on the Three Lines of Defense concept.
This approach aims to ensure that all risks are managed optimally through a clear allocation of roles and responsibilities across each organizational line. The duties and responsibilities of each line, as stipulated in the Internal Audit Charter of PT BSG dated March 18, 2024, are as follows:

1. Pengawasan Oleh Manajemen

a. Direksi:
   i. Mengembangkan kerangka pengendalian intern untuk mengidentifikasi, mengukur, memantau, dan mengendalikan semua risiko yang dihadapi Bank;
   ii. Memastikan SKAI memperoleh informasi terkait perkembangan yang terjadi, inisiatif, proyek, produk, dan perubahan operasional serta risiko yang telah diidentifikasi dan diantisipasi;
   iii. Memastikan telah dilakukan tindakan perbaikan yang tepat dalam waktu yang cepat terhadap semua temuan dan rekomendasi SKAI;
   iv. Memastikan Pemimpin SKAI memiliki sumber daya serta anggaran yang diperlukan untuk menjalankan tugas dan fungsi sesuai dengan rencana audit tahunan.

b. Dewan Komisaris:
   i. Memastikan Direksi menyusun dan memelihara sistem pengendalian intern yang memadai, efektif, dan efisien;
   ii. Mengkaji efektivitas dan efisiensi sistem pengendalian intern berdasarkan informasi yang diperoleh dari SKAI paling sedikit sekali dalam 1 (satu) tahun;
   iii. Menunjuk pengendali mutu independen dari pihak eksternal untuk melakukan kaji ulang terhadap kinerja SKAI, dengan mempertimbangkan rekomendasi Komite Audit.

1. Oversight by Management

a. Board of Directors:
   i. Develop an internal control framework to identify, measure, monitor, and control all risks faced by the Bank;
   ii. Ensure the IAU receives information regarding ongoing developments, initiatives, projects, products, and operational changes, as well as identified and anticipated risks;
   iii. Ensure that appropriate corrective actions are taken promptly regarding all IAU findings and recommendations;
   iv. Ensure the Head of Internal Audit has the necessary resources and budget to carry out duties and functions in accordance with the annual audit plan.

b. Board of Commissioners:
   i. Ensure the Board of Directors establishes and maintains an adequate, effective, and efficient internal control system;
   ii. Review the effectiveness and efficiency of the internal control system based on information obtained from the IAU at least once a year;
   iii. Appoint an independent external quality controller to review the performance of the IAU, taking into account the recommendations of the Audit Committee.

2. Pengawasan oleh Lini Pertahanan Pertama

Lini pertahanan pertama merupakan unit kerja operasional dan bisnis yang memiliki tanggung jawab utama dalam mengelola risiko yang timbul dari aktivitasnya. Dalam pelaksanaannya, unit kerja bertanggung jawab untuk:

a. Mengidentifikasi, mengukur, memantau, dan mengendalikan risiko pada setiap aktivitas operasional;
b. Memastikan kepatuhan terhadap kebijakan, prosedur, dan ketentuan internal maupun eksternal;
c. Menerapkan pengendalian internal secara efektif dalam kegiatan sehari-hari;
d. Melaporkan eksposur risiko kepada manajemen secara tepat waktu.

3. Pengawasan oleh Lini Pertahanan Kedua

Lini pertahanan kedua dijalankan oleh fungsi manajemen risiko dan kepatuhan yang berperan dalam melakukan pengawasan dan pemantauan terhadap implementasi pengelolaan risiko oleh lini pertama. Peran utama lini kedua meliputi:

a. Menyusun kebijakan, metodologi, dan kerangka kerja manajemen risiko;
b. Melakukan pemantauan terhadap profil risiko dan kepatuhan Bank;
c. Memberikan rekomendasi perbaikan atas kelemahan pengendalian;
d. Memastikan kesesuaian aktivitas Bank dengan ketentuan regulator;
e. Menyusun dan menyampaikan laporan risiko secara berkala kepada manajemen dan regulator.

4. Pengawasan oleh Lini Pertahanan Ketiga

Lini pertahanan ketiga dilaksanakan oleh fungsi audit internal yang independen, yang bertugas memberikan penilaian dan keyakinan (*assurance*) atas efektivitas penerapan manajemen risiko dan pengendalian internal. Tanggung jawab lini ketiga antara lain:

a. Melakukan audit secara independen terhadap seluruh aktivitas Bank;
b. Mengevaluasi efektivitas sistem pengendalian internal dan manajemen risiko;
c. Memberikan rekomendasi perbaikan kepada manajemen;
d. Melaporkan hasil audit kepada Direksi dan Dewan Komisaris melalui Komite Audit.

2. Oversight by the First Line of Defense

The first line of defense consists of operational and business work units that hold the primary responsibility for managing risks arising from their activities. In practice, these work units have the following responsibilities:

a. Identify, measure, monitor, and control risks in every operational activity;
b. Ensure compliance with internal and external policies, procedures, and provisions;
c. Implement effective internal controls in day-to-day activities;
d. Report risk exposures to management in a timely manner.

3. Oversight by the Second Line of Defense

The second line of defense is executed by the risk management and compliance functions, which play a role in overseeing and monitoring the implementation of risk management by the first line. The primary roles of the second line are as follows:

a. Formulate risk management policies, methodologies, and frameworks;
b. Monitor the Bank's risk profile and compliance;
c. Provide recommendations for the improvement of control weaknesses;
d. Ensure the alignment of the Bank's activities with regulatory requirements;
e. Prepare and submit periodic risk reports to management and regulators.

4. Oversight by the Third Line of Defense

The third line of defense is carried out by an independent internal audit function, tasked with providing assessment and assurance regarding the effectiveness of risk management and internal control implementation. The responsibilities of the third line are as follows:

a. Conduct independent audits of all the Bank's activities;
b. Evaluate the effectiveness of the internal control and risk management systems;
c. Provide improvement recommendations to management;
d. Report audit results to the Board of Directors and Board of Commissioners through the Audit Committee.

Komponen Utama Sistem Pengendalian Internal
Key Components of the Internal Control System

Pengendalian Internal BSG terdiri dari 5 (lima) komponen utama sejalan dengan Internal Control Integrated Framework yang dikembangkan oleh *The Committee of Sponsoring Organization of the Treadway Commission* (COSO), meliputi:

Pengawasan Manajemen dan Budaya Pengendalian

Direksi telah membentuk struktur organisasi termasuk didalamnya telah meningkatkan kompetensi, integritas, kedisiplinan dan evaluasi *Internal Control & Risk Officer* (ICRO) yang ditempatkan di seluruh cabang BSG.

Fungsi dan tugas ICRO adalah: memastikan bahwa seluruh kegiatan operasional telah dilaksanakan sesuai dengan ketentuan yang berlaku di Kantor Cabang maupun Kantor Cabang Pembantu. Apabila terdapat kegiatan operasi yang tidak sesuai dengan ketentuan maka ICRO akan menyampaikan laporan dan rekomendasi pemantauan kepada pemimpin cabang (tembusan Divisi Kepatuhan) secara tertulis dengan singkat, jelas, objektif, konstruktif, tepat waktu dan didukung oleh bukti/fakta yang dapat dipertanggungjawabkan.

Selain hal tesebut, Dewan Komisaris telah melakukan penilaian atas pengendalian internal melalui komite di bawah Dewan Komisaris untuk melakukan pengawasan terkait manajemen risiko, tata kelola, laporan keuangan dan pengendalian internal.

Identifikasi dan penilaian risiko

Identifikasi dan penilaian risiko dilakukan untuk semua jenis risiko (8 risiko) mencakup penilaian kuantitatif dan kualitatif. Identifikasi risiko dimulai dari identifikasi parameter untuk setiap jenis risiko yang dilakukan oleh Risk Taking Unit (RTU). RTU melakukan pelaporan atas penilaian risiko yang ada, lewat laporan Profil Risiko serta laporan Limit Risiko yang dilakukan rutin setiap bulannya.

Setelah dilakukan identifikasi risiko secara akurat, selanjutnya Bank secara berturut-turut melakukan pengukuran, pemantauan dan pengendalian risiko baik secara *bankwide*, portofolio maupun transaksional (individual) dengan mengacu pada ketentuan regulator dan pedoman internal Bank. Pengukuran risiko tersebut dimaksudkan agar Bank mampu menghitung/menilai eksposur risiko yang melekat pada kegiatan usahanya sehingga Bank dapat memperkirakan dampaknya terhadap pendapatan dan/atau permodalan yang telah dipelihara.

BSG Internal Control consists of five (5) main components in line with the Internal Control Integrated Framework developed by the Committee of Sponsoring Organizations of the Treadway Commission (COSO), as follows:

Management Oversight and Control Culture

The Board of Directors has established an organizational structure and enhanced the competence, integrity, discipline, and evaluation of Internal Control & Risk Officers (ICRO) assigned across all BSG branches.

The roles and responsibilities of ICRO are to ensure that all operational activities are carried out in accordance with applicable regulations at both Branch Offices and Sub-Branch Offices. In the event of operational activities that are not in compliance with such regulations, ICRO shall submit written monitoring reports and recommendations to the Branch Head (with copies to the Compliance Division) in a concise, clear, objective, constructive, and timely manner, supported by accountable evidence/facts.

In addition, the Board of Commissioners has conducted assessments of internal control through committees under the Board of Commissioners to oversee risk management, corporate governance, financial reporting, and internal control.

Risk Identification and Assessment

Risk identification and assessment are conducted for all types of risks (8 risk categories), covering both quantitative and qualitative assessments. Risk identification begins with the identification of parameters for each type of risk conducted by the Risk Taking Unit (RTU). The RTU reports risk assessments through Risk Profile Reports and Risk Limit Reports on a monthly basis.

Following accurate risk identification, the Bank subsequently conducts risk measurement, monitoring, and control on a bank-wide, portfolio, and transactional (individual) basis in accordance with regulatory provisions and the Bank's internal guidelines.This risk measurement aims to enable the Bank to calculate/assess risk exposure inherent in its business activities, thereby allowing the Bank to estimate its impact on earnings and/or maintained capital.

Hasil pemantauan yang mencakup evaluasi, analisa, dan *review* serta rekomendasi pengendalian risiko berupa saran dan masukan alternatif mitigasi sesuai penyebab utamanya (*root cause*) terhadap posisi eksposur risiko Bank dan perkembangannya telah dilaporkan secara tepat waktu, akurat dan informatif yang akan digunakan oleh Manajemen sebagai pihak pengambilan keputusan termasuk tindak lanjut yang diperlukan dan *monitoring* terhadap status penyelesaian atas tindak lanjut tersebut.

Monitoring results, including evaluation, analysis, review, and risk control recommendations in the form of mitigation alternatives based on root causes, are reported in a timely, accurate, and informative manner. These reports are used by Management as the decision-making authority, including for necessary follow-up actions and monitoring of their completion status.

BSG melakukan penilaian risiko (8 risiko) yang dilaporkan oleh RTU lewat laporan kertas kerja Profil Risiko, menjadi laporan Profil Risiko Konsolidasi, untuk mengidentifikasi risiko inheren serta penerapan kualitas manajemen risiko yang telah dilaksanakan. BSG juga tetap melakukan proses pemantauan identifikasi risiko atas laporan Limit Risiko yang dilaporkan oleh RTU untuk setiap parameter Limit Risiko yang telah melampaui *risk appetite* yang telah ditetapkan bersama sebelumnya.

BSG consolidates risk assessments (8 risks) reported by the RTU through Risk Profile working papers into a Consolidated Risk Profile Report to identify inherent risks and evaluate the quality of risk management implementation. BSG also continuously monitors risk identification based on Risk Limit Reports submitted by the RTU for each risk parameter that has exceeded the established risk appetite.

Kegiatan Pengendalian dan Pemisahan Fungsi

Dalam industri perbankan modern dan kompetitif saat ini, BSG dihadapkan pada kompleksitas transaksi, tingginya volume aktivitas Operasional, serta dinamika risiko yang terus berkembang. Oleh karena itu, penerapan kegiatan pengendalian (*control activities*) yang efektif serta pemisahan fungsi operasional (*segregation of duties*) yang memadai menjadi elemen fundamental dalam sistem pengendalian internal BSG.

Penerapan kegiatan pengendalian dan pemisahan fungsi operasional diposisikan sebagai instrumen strategis untuk:

1. Memperkuat integritas proses operasional,
2. Meminimalkan potensi kesalahan dan penyimpangan,
3. Meningkatkan kualitas layanan kepada nasabah,
4. Memastikan kepatuhan terhadap kebijakan internal dan ketentuan regulator.

Dalam praktiknya, kegiatan pengendalian di BSG, diterapkan melalui beberapa mekanisme utama, yakni:

1. Standarisasi Prosedur Operasional
2. Penerapan Prinsip *Dual Control*
3. Rekonsiliasi dan *Monitoring* Transaksi

Prinsip pemisahan fungsi operasional (*segregation of duties*) merupakan salah satu elemen utama dalam sistem pengendalian internal Bank. Tujuan utama dari pemisahan fungsi ini adalah untuk mencegah terjadinya konsentrasi kewenangan pada satu pihak yang dapat meningkatkan risiko penyalahgunaan wewenang.

Control Activities and Segregation of Duties

In today's modern and competitive banking industry, BSG faces transaction complexity, high volumes of operational activities, and continuously evolving risk dynamics.Therefore, the implementation of effective control activities and adequate segregation of duties constitutes a fundamental element of BSG internal control system.

The implementation of control activities and segregation of duties is positioned as a strategic instrument to:

1. Strengthen the integrity of operational processes;
2. Minimize potential errors and irregularities;
3. Improve service quality to customers;
4. Ensure compliance with internal policies and regulatory requirements.

In practice, control activities at BSG are implemented through several key mechanisms, namely:

1. Standardization of Operational Procedures
2. Implementation of the Dual Control Principle
3. Transaction Reconciliation and Monitoring

The principle of segregation of duties is a key element in the Bank's internal control system, aimed at preventing concentration of authority in a single party that may increase the risk of misuse of authority.

Dalam struktur operasional BSG, pemisahan fungsi diterapkan melalui pembagian peran yang jelas antara unit/bidang kerja, anatra lain:

1. Pemisahan Fungsi *Front Office* dan *Back Office*.
2. Pemisahan Fungsi Otorisasi.
3. Penguatan Fungsi Pengawasan Internal

Penerapan kegiatan pengendalian dan pemisahan fungsi operasional merupakan fondasi utama dalam membangun sistem operasional perbankan yang kuat, transparan, dan berintegritas.

Melalui implementasi pengendalian yang disiplin, pemisahan fungsi yang jelas, serta pengawasan yang efektif, BSG dapat meminimalkan risiko operasional sekaligus meningkatkan kualitas layanan kepada nasabah.

Dengan komitmen manajemen yang kuat, dukungan sistem yang memadai, serta penerapan prinsip kehati-hatian secara konsisten, BSG berupaya meningkatkan tata kelola operasional yang profesional, akuntabel, dan berkelanjutan, sejalan dengan standar praktik terbaik dalam industri perbankan.

Sistem Akuntansi, Informasi dan Komunikasi

BSG telah memiliki sistem akuntansi untuk mendukung proses identifikasi potensi permasalahan dalam rangka pelaksanaan tugas sesuai dengan tanggung jawab masing-masing unit kerja. Sistem akuntansi yang diterapkan mampu menghasilkan informasi keuangan yang akurat, tepat waktu, dan konsisten, didukung oleh kebijakan akuntansi yang mengacu pada prinsip dan ketentuan yang berlaku, serta sistem pencatatan yang efektif dan proses rekonsiliasi yang terdokumentasi dengan baik.

Sejalan dengan perkembangan bisnis dan teknologi, BSG senantiasa melakukan pengembangan terhadap sistem informasi guna memastikan bahwa sistem tersebut mampu mendukung seluruh aktivitas operasional secara optimal. Selain itu, BSG juga menjalin komunikasi yang efektif dengan pihak regulator dan pemegang saham, serta telah menerapkan mekanisme *Whistleblowing System* sebagai bagian dari upaya memperkuat tata kelola perusahaan yang baik dan budaya kepatuhan di lingkungan Bank. Manajemen menyelenggarakan saluran/jalur 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.

Within BSG operational structure, segregation of duties is implemented through clear division of roles across work units, including:

1. Separation between Front Office and Back Office functions;
2. Separation of authorization functions;
3. Strengthening of internal supervisory functions.

The implementation of control activities and segregation of duties serves as the foundation for building a strong, transparent, and integrity-driven banking operational system.

Through disciplined control implementation, clear role separation, and effective supervision, BSG is able to minimize operational risks while enhancing service quality to customers.

With strong management commitment, adequate system support, and consistent application of prudential principles, BSG continuously strives to improve professional, accountable, and sustainable operational governance in line with best practices in the banking industry.

Accounting, Information, and Communication Systems

BSG has established an accounting system to support the identification of potential issues in the execution of duties in accordance with the responsibilities of each work unit. The accounting system implemented is capable of producing accurate, timely, and consistent financial information, supported by accounting policies in accordance with applicable principles and regulations, as well as effective recording systems and well-documented reconciliation processes.

In line with business and technological developments, BSG continuously enhances its information systems to ensure optimal support for all operational activities. In addition, BSG maintains effective communication with regulators and shareholders and has implemented a Whistleblowing System as part of its efforts to strengthen good corporate governance and compliance culture within the Bank. Management establishes effective communication channels to ensure that necessary information is accessible to relevant stakeholders. This applies to all information, including established policies and procedures, risk exposures and actual transactions, as well as the Bank's operational performance.

Kegiatan Pemantauan dan Tindakan Koreksi Penyimpangan

Penyimpangan BSG melakukan pemantauan terhadap efektivitas keseluruhan pelaksanaan pengendalian intern. Pemantauan terhadap risiko utama BSG harus diprioritaskan dan berfungsi sebagai bagian dari kegiatan BSG sehari-hari termasuk evaluasi secara berkala, baik oleh satuan-satuan kerja operasional dan non operasional maupun oleh Satuan Kerja Audit Intern (SKAI). BSG memantau dan mengevaluasi kecukupan sistem pengendalian intern berkaitan dengan adanya perubahan kondisi internal dan eksternal serta harus meningkatkan kapasitas sistem pengendalian intern tersebut agar efektivitasnya dapat ditingkatkan.

Kelemahan dalam pengendalian intern, baik yang diidentifikasi oleh satuan kerja operasional (*risk taking unit*), SKAI maupun pihak lainnya, segera dilaporkan dan menjadi perhatian pejabat atau Direksi yang berwenang. Kelemahan pengendalian intern yang material juga dilaporkan kepada Dewan Komisaris.

Monitoring Activities and Corrective Actions

BSG conducts monitoring of the overall effectiveness of internal control implementation. Monitoring of key risks is prioritized and functions as part of BSG daily activities, including periodic evaluations conducted by both operational and non-operational units as well as the Internal Audit Unit (SKAI). BSG monitors and evaluates the adequacy of the internal control system in response to changes in internal and external conditions and continuously enhances the system's capacity to improve its effectiveness.

Weaknesses in internal control, whether identified by operational units (risk taking units), SKAI, or other parties, are promptly reported and brought to the attention of authorized officials or the Board of Directors. Material weaknesses are also reported to the Board of Commissioners.

Evaluasi Sistem Pengendalian Internal
Evaluation of the Internal Control System

Kelemahan dalam pengendalian intern, baik yang diidentifikasi oleh satuan kerja operasional (*risk taking unit*), SKAI maupun pihak lainnya, segera dilaporkan dan menjadi perhatian pejabat atau Direksi yang berwenang. Kelemahan pengendalian intern yang material juga dilaporkan kepada Dewan Komisaris. Langkah-langkah perbaikan yang dilakukan Perseroan dalam rangka memperbaiki kelemahan pengendalian intern, antara lain:

1. Bank tidak memberikan toleransi terhadap segala bentuk tindakan *Fraud* (*zero tolerance for Fraud*) dan segala bentuk kejahatan perbankan, baik yang dilakukan secara individu atau kelompok serta secara langsung maupun tidak langsung.
2. Setiap laporan mengenai kelemahan dalam pengendalian intern atau tidak efektifnya pengendalian risiko Perseroan segera ditindaklanjuti oleh Dewan Komisaris, Direksi dan pejabat eksekutif terkait.
3. SKAI melakukan *review* atau langkah pemantauan lainya yang memadai terhadap kelemahan yang terjadi dan segera melaporkan kepada Direktur Utama, Dewan Komisaris dan Komite Audit, dalam hal masih terdapat kelemahan yang belum diperbaiki atau tindakan korektif yang belum ditindaklanjuti.
4. Untuk menentukan bahwa seluruh kelemahan segera ditindaklanjuti maka harus ada kesadaran dari unit terkait untuk segera mengambil langkah perbaikan. Direksi dan Dewan Komisaris harus menerima laporan secara berkala berupa ikhtisar mengenai hasil identifikasi seluruh permasalahan dalam pengendalian intern.

Weaknesses in internal control, whether identified by operational units (risk taking units), SKAI, or other parties, are promptly reported and addressed by authorized officials or the Board of Directors. Material weaknesses are also reported to the Board of Commissioners. Corrective measures undertaken by the Company include:

1. The Bank applies zero tolerance for all forms of fraud and banking crimes, whether committed individually or collectively, directly or indirectly.
2. All reports regarding weaknesses in internal control or ineffective risk control are immediately followed up by the Board of Commissioners, Board of Directors, and relevant executive officers.
3. SKAI conducts reviews or other adequate monitoring actions and reports promptly to the President Director, Board of Commissioners, and Audit Committee if weaknesses remain unresolved or corrective actions have not been implemented.
4. To ensure timely follow-up, there must be awareness from relevant units to take immediate corrective actions. The Board of Directors and Board of Commissioners receive periodic summary reports on all identified internal control issues.

Berdasarkan evaluasi yang telah dilakukan selama tahun 2025 menunjukkan bahwa sistem pengendalian internal pada BSG telah memadai.

Based on the evaluation conducted throughout 2025, BSG internal control system is considered adequate.

Pernyataan Dewan Komisaris atas Kecukupan dan Efektivitas sistem Pengendalian Internal
Statement of the Board of Commissioners on the Adequacy and Effectiveness of the Internal Control System

Dewan Komisaris memiliki tanggung jawab dan telah melakukan pengawasan terhadap pelaksanaan Sistem Pengendalian Intern, termasuk menyetujui dan memantau kebijakan Direksi yang menetapkan pengendalian intern tersebut. Dalam menjalankan tugas, wewenang dan tanggung jawab melakukan pengawasan, Dewan Komisaris dibantu oleh Komite Audit, Komite Pemantau Risiko dan Komite Nominasi dan Remunerasi.

The Board of Commissioners is responsible for and has conducted oversight of the implementation of the Internal Control System, including approving and monitoring policies established by the Board of Directors. In carrying out its duties, authority, and responsibilities, the Board of Commissioners is supported by the Audit Committee, Risk Monitoring Committee, and Nomination and Remuneration Committee.

Direksi bertanggung jawab atas terselenggaranya Sistem Pengendalian Intern yang handal dan efektif serta telah melakukan upaya-upaya untuk meningkatkan budaya sadar risiko yang efektif di setiap level organisasi. Sementara itu Direktur yang membawahkan fungsi kepatuhan berperan aktif dalam mencegah adanya penyimpangan yang dilakukan oleh manajemen dalam menetapkan kebijakan berkaitan dengan prinsip kehati-hatian.

The Board of Directors is responsible for ensuring the implementation of a reliable and effective Internal Control System and has undertaken efforts to strengthen risk awareness culture at all organizational levels. Meanwhile, the Director overseeing the compliance function plays an active role in preventing deviations by management in policy-setting related to prudential principles.

Berdasarkan hasil penelaahan dan berdasarkan diskusi bersama Manajemen, Komite Audit dan Dewan Komisaris menilai bahwa sistem pengendalian intern Bank telah memadai. Terhadap permasalahan yang muncul selalu diupayakan perbaikan dan dilakukan *monitoring* secara konsisten untuk memastikan Sistem pengendalian Intern telah berjalansecara efektif.

Based on the review and discussions with Management, the Audit Committee, and the Board of Commissioners, the internal control system of the Bank is deemed adequate. Any issues that arise are consistently addressed and monitored to ensure that the Internal Control System operates effectively.

Strategi *Antifraud*
Antifraud Strategy

Struktur strategi *antifraud* secara utuh menggabungkan prinsip dasar dari manajemen risiko khususnya pengendalian intern dan tata kelola yang baik. Implementasi strategi *antifraud* dalam bentuk sistem pengendalian *fraud* dijabarkan melalui 4 (empat) pilar strategi pengendalian *fraud* yang saling berkaitan yaitu:

The overall anti-fraud strategy structure integrates fundamental principles of risk management, particularly internal control and good corporate governance. The implementation of the anti-fraud strategy, in the form of a fraud control system, is carried out through four (4) interrelated pillars, as follows:

Pencegahan
Prevention

BSG mengembangkan program yang bertujuan untuk meminimalkan potensi terjadinya *fraud*. Upaya tersebut antara lain diwujudkan melalui peningkatan *antifraud awareness*, yang mencakup penyusunan dan sosialisasi deklarasi *antifraud*, pelaksanaan program *awareness* bagi karyawan (*employee awareness*), serta edukasi kepada nasabah (*customer awareness*).

BSG develops programs aimed at minimizing the potential occurrence of fraud. These efforts are implemented through enhancing anti-fraud awareness, including the development and socialization of anti-fraud declarations, employee awareness programs, and customer awareness initiatives.

Selain itu, BSG juga melakukan identifikasi area rawan *fraud* secara berkala serta menerapkan prinsip *know your employee* sebagai bagian dari penguatan integritas internal.

In addition, BSG conducts periodic identification of fraud-prone areas and applies the “know your employee” principle as part of strengthening internal integrity.

Deteksi
Detection

BSG menerapkan mekanisme yang dirancang untuk mengidentifikasi dan menemukan indikasi *fraud* secara dini dalam seluruh kegiatan usaha. Mekanisme tersebut antara lain meliputi penerapan kebijakan dan sistem *whistleblowing*, pelaksanaan surprise audit, serta pemanfaatan *surveillance system* guna meningkatkan efektivitas pengawasan.

BSG implements mechanisms designed to identify and detect indications of fraud at an early stage across all business activities. These mechanisms include the implementation of whistleblowing policies and systems, the execution of surprise audits, and the utilization of surveillance systems to enhance monitoring effectiveness.

Investigasi, Pelaporan dan Sanksi
Investigation, Reporting, and Sanctions

BSG memastikan tersedianya prosedur yang jelas dan terstruktur dalam melakukan penyelidikan atas setiap indikasi *fraud*. Proses ini mencakup kegiatan investigasi yang independen dan objektif, sistem pelaporan yang transparan, serta penerapan sanksi yang tegas dan konsisten sesuai dengan ketentuan yang berlaku.

BSG ensures the availability of clear and structured procedures for investigating any indication of fraud. This process includes independent and objective investigations, transparent reporting systems, and the consistent enforcement of firm sanctions in accordance with applicable regulations.

Pemantauan, Evaluasi dan Tindak Lanjut
Monitoring, Evaluation, and Follow-Up

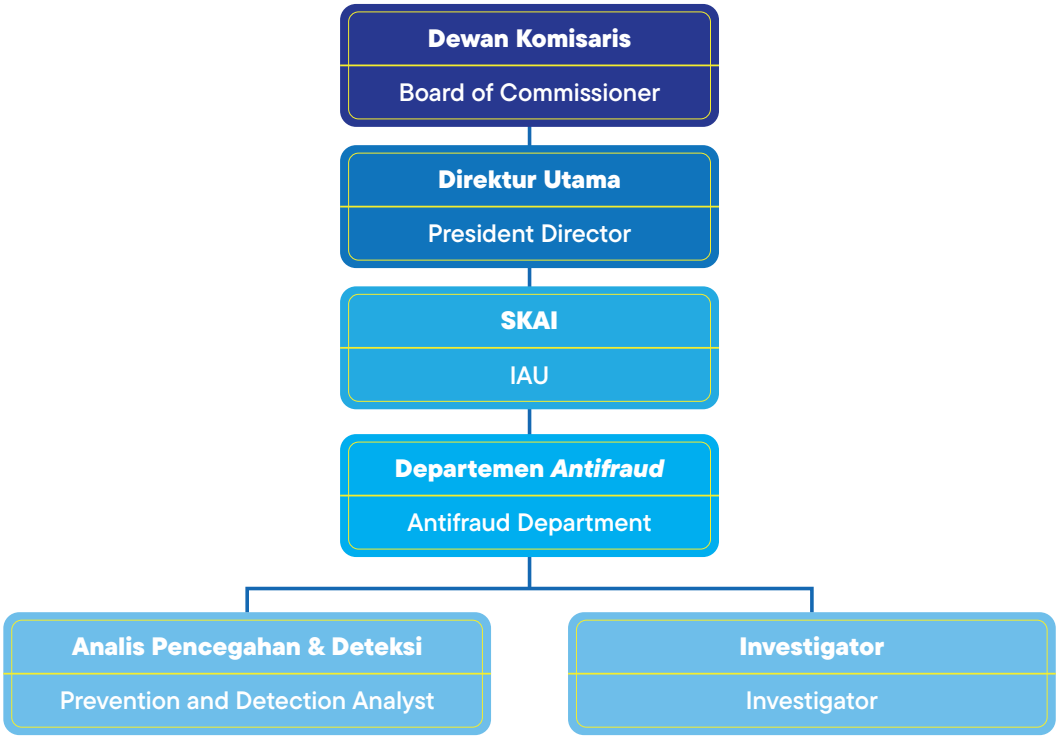
BSG secara berkelanjutan melakukan pemantauan terhadap efektivitas penerapan strategi *antifraud*. Evaluasi dilakukan secara berkala untuk mengidentifikasi area perbaikan, yang kemudian ditindaklanjuti melalui langkah-langkah korektif guna memastikan penguatan sistem pengendalian *fraud* secara berkesinambungan.

BSG continuously monitors the effectiveness of the anti-fraud strategy implementation. Periodic evaluations are conducted to identify areas for improvement, which are then followed up with corrective actions to ensure the ongoing strengthening of the fraud control system.

Keberhasilan strategi *antifraud* dipengaruhi oleh lingkungan yang mendukung terciptanya kondisi yang kondusif sehingga semua pihak yang terkait dapat berperan dengan baik dalam mengimplementasikan sistem pengendalian *fraud*.

The effectiveness of the anti-fraud strategy is influenced by a supportive environment that fosters conducive conditions, enabling all relevant parties to effectively contribute to the implementation of the fraud control system.

Struktur Organisasi Penerapan Fungsi *Antifraud* di BSG
Organizational Structure of Anti-Fraud Function Implementation at BSG



Penerapan dan Internalisasi
Implementation and Internalization

BSG berkomitmen dalam penerapan *antifraud* dengan menyusun Pakta Integritas yang menyatakan Manajemen dan pegawai BSG menerapkan kebijakan *Zero Fraud* melalui upaya memperkuat pilar-pilar *antifraud*.

Dalam rangka menginternalisasikan budaya *antifraud* secara menyeluruh, Perseroan melaksanakan program sosialisasi yang terstruktur, berkelanjutan, dan menjangkau seluruh pemangku kepentingan, baik internal maupun eksternal. Program ini bertujuan untuk meningkatkan pemahaman, kesadaran, serta partisipasi aktif dalam upaya pencegahan dan penanganan *fraud*.

Sosialisasi Kebijakan dan Deklarasi *Antifraud*

BSG secara rutin melakukan sosialisasi kebijakan Strategi *Antifraud* kepada seluruh karyawan melalui berbagai forum, seperti sosialisasi ke Cabang/Capem, *briefing* unit kerja, serta media komunikasi internal. Selain itu, dilakukan penandatanganan Pakta Integritas sebagai bentuk komitmen individu dalam menjunjung tinggi integritas dan kepatuhan terhadap ketentuan yang berlaku.

Program Pelatihan dan Edukasi Karyawan

BSG menyelenggarakan pelatihan *antifraud* secara berkala, baik dalam bentuk kelas tatap muka maupun *e-learning*. Materi yang disampaikan mencakup pemahaman konsep *fraud*, jenis dan modus *fraud* terkini, pengendalian internal, serta peran karyawan dalam pencegahan dan pelaporan *fraud*. Program ini juga disesuaikan dengan tingkat risiko dan fungsi kerja masing-masing unit.

Kampanye Internal *Antifraud*

Untuk memperkuat *awareness*, BSG melakukan kampanye internal melalui berbagai media, seperti *email blast*, poster, banner, intranet, dan video edukasi. Kampanye ini mengangkat tema-tema terkait integritas, etika kerja, serta kewaspadaan terhadap potensi *fraud*, sehingga pesan *antifraud* dapat tersampaikan secara konsisten dan mudah dipahami.

BSG is committed to implementing anti-fraud measures by establishing an Integrity Pact, whereby management and employees affirm their commitment to a Zero Fraud policy through strengthening the anti-fraud pillars.

To comprehensively internalize the anti-fraud culture, the Company implements structured and continuous socialization programs that reach all stakeholders, both internal and external. These programs aim to enhance understanding, awareness, and active participation in fraud prevention and handling.

Socialization of Policies and Anti-Fraud Declaration

BSG regularly conducts socialization of the Anti-Fraud Strategy policies to all employees through various forums, such as branch and sub-branch outreach, work unit briefings, and internal communication channels. In addition, the signing of the Integrity Pact is carried out as a form of individual commitment to uphold integrity and compliance with applicable regulations.

Employee Training and Education Programs

BSG conducts periodic anti-fraud training programs, both through in-class sessions and e-learning platforms. The training materials cover fraud concepts, types and current fraud schemes, internal control mechanisms, and the role of employees in fraud prevention and reporting. These programs are tailored according to the risk level and functional responsibilities of each unit.

Internal Anti-Fraud Campaigns

To strengthen awareness, BSG conducts internal campaigns through various media, including email blasts, posters, banners, intranet platforms, and educational videos. These campaigns emphasize themes such as integrity, work ethics, and vigilance against potential fraud, ensuring that anti-fraud messages are consistently delivered and easily understood.

Sosialisasi *Whistleblowing System* (WBS)

BSG secara aktif mensosialisasikan mekanisme *whistleblowing system* kepada karyawan dan pihak eksternal. Sosialisasi ini mencakup tata cara pelaporan, jenis pelanggaran yang dapat dilaporkan, serta jaminan perlindungan bagi pelapor. Dengan demikian, diharapkan tercipta lingkungan yang kondusif untuk pelaporan dugaan *fraud* secara aman dan bertanggung jawab.

Whistleblowing System (WBS) Socialization

BSG actively promotes the whistleblowing system mechanism to both employees and external parties. This includes communication on reporting procedures, types of violations that can be reported, and assurance of whistleblower protection. These efforts aim to create a conducive environment for safe and responsible reporting of suspected fraud.

Edukasi kepada Nasabah dan Mitra Kerja

Sebagai bagian dari *customer awareness*, Perseroan juga memberikan edukasi kepada nasabah dan mitra kerja terkait potensi *fraud*, termasuk modus penipuan yang marak terjadi serta langkah-langkah pencegahannya. Edukasi dilakukan melalui media komunikasi eksternal seperti *website*, media sosial, dan publikasi lainnya.

Education for Customers and Business Partners

As part of customer awareness initiatives, the Company also provides education to customers and business partners regarding potential fraud risks, including common fraud schemes and preventive measures. This education is delivered through external communication channels such as the Company's website, social media, and other publications.

Penyimpangan Violation	Direksi dan Dewan Komisaris Board of Directors and Board of Commissioners		Pegawai Tetap Permanent Employees		Pegawai Tidak Tetap dan Alih Daya Non-Permanent and Outsourced Employees	
	2025	2024	2025	2024	2025	2024
Total *Fraud* Total Fraud Cases	-	-	11	5	-	-
Telah Diselesaikan Resolved Cases	-	-	5	5	-	-
Dalam Proses Penyelesaian In Progress	-	-	1	-	-	-
Belum Diupayakan Penyelesaian Not Yet Addressed	-	-	-	-	-	-
Ditindaklanjuti Melalui Proses Hukum Handled Through Legal Process	-	-	5	-	-	-

Whistleblowing System
Whistleblowing System

Salah satu upaya yang dilakukan oleh BSG dalam menghindari adanya praktik kecurangan atau pelanggaran terhadap peraturan baik peraturan internal maupun regulasi yang berlaku adalah dengan menyediakan mekanisme pelaporan pelanggaran atau *Whistleblowing System* (WBS) atau Sistem Pelaporan Pelanggaran.

As part of its efforts to prevent fraud and violations of both internal policies and applicable regulations, BSG has established a reporting mechanism known as the Whistleblowing System (WBS).

WBS merupakan bagian dari pengendalian internal Bank untuk mengurangi risiko terhadap adanya pelanggaran dan sebagai salah satu media pelaporan dalam mencegah dan mendeteksi potensi terjadinya pelanggaran etika dan hukum di lingkup Bank.

The WBS serves as an integral component of the Bank's internal control system, aimed at reducing the risk of violations and providing a formal channel for reporting. It also functions as a preventive and detective tool to identify potential ethical and legal violations within the Bank.

Pedoman pelaksanaan Sistem Pelaporan Pelanggaran di lingkup BSG mengacu pada Peraturan Direksi No. 019/PBSG-SKAI/DIR/V/2025 tentang Buku Pedoman perusahaan (BPP) Mekanisme Pelaporan Pelanggaran Melalui *Whistleblowing System* (WBS).

The implementation of the Whistleblowing System at BSG is guided by Board of Directors Regulation No. 019/PBSG-SKAI/DIR/V/2025 concerning the Company Policy Manual (BPP) on the Whistleblowing System mechanism.

Tujuan *Whistleblowing System*
Objectives of the Whistleblowing System

Sasaran dan tujuan dari adanya Sistem Pelaporan Pelanggaran adalah:

1. Menciptakan iklim yang kondusif dan mendorong pelaporan terhadap hal-hal yang dapat menimbulkan kerugian finansial maupun non-finansial, termasuk hal-hal yang dapat merusak citra organisasi;
2. Timbulnya keengganan untuk melakukan pelanggaran, dengan semakin meningkatnya kesediaan untuk melaporkan terjadinya pelanggaran, karena kepercayaan terhadap sistem pelaporan yang efektif;
3. Mempermudah manajemen untuk menangani secara efektif laporan-laporan pelanggaran dan sekaligus melindungi kerahasiaan identitas pelapor serta tetap menjaga informasi ini dalam arsip khusus yang dijamin keamanannya;
4. Membangun suatu kebijakan dan infrastruktur untuk melindungi pelapor dari balasan pihak-pihak internal maupun eksternal;
5. Mengurangi kerugian yang terjadi karena pelanggaran melalui deteksi dini (*early warning system*);
6. Meningkatkan reputasi Bank di mata *stakeholders*, regulator dan masyarakat umum;
7. Memberikan masukan kepada organisasi untuk melihat lebih jauh area kritikal dan proses kerja yang memiliki kelemahan pengendalian internal, serta untuk merancang tindakan perbaikan yang diperlukan.

The objectives of the Whistleblowing System are as follows:

1. To create a conducive environment that encourages reporting of activities that may result in financial or non-financial losses, including those that may damage the organization's reputation;
2. To foster deterrence against violations by increasing willingness to report misconduct, supported by trust in an effective reporting system;
3. To facilitate management in handling reports effectively while ensuring the confidentiality of whistleblowers' identities and maintaining secure record management;
4. To establish policies and infrastructure that protect whistleblowers from retaliation by internal or external parties;
5. To reduce losses arising from violations through early detection mechanisms (early warning system);
6. To enhance the Bank's reputation among stakeholders, regulators, and the general public;
7. To provide valuable insights for the organization in identifying critical areas and weaknesses in internal control processes, as well as in designing necessary corrective actions.

Cara Penyampaian Laporan
Reporting Mechanism

Saluran Pengaduan

BSG menyediakan media penyampaian pelaporan dan pengaduan atas dugaan penyimpangan melalui media komunikasi yang ditetapkan Bank yakni:
1. *E-mail*: wbs.bsgo@banksulutgo.co.id
2. Telepon dan SMS: 0811-43-8560
3. Situs Web: www.banksulutgo.co.id

Atau pengaduan dapat disampaikan dengan lisan secara langsung kepada Pemimpin SKAI dengan menyertakan bukti-bukti awal.

Cara Melapor dan Tujuan Pelaporan

Pelapor harus mempunyai bukti permulaan dalam menyampaikan laporan pelanggaran ini. Laporan dapat secara lisan dan tulisan. Laporan dapat disampaikan dengan melalui beberapa sarana tersendiri yaitu: telepon, *email*, surat, *website* atau lisan kepada Pemimpin SKAI. Laporan minimal berisi nama yang diduga sebagai pelaku, tempat dan waktu kejadian dan jenis perbuatan.

Pegawai BSG yang mengetahui terjadinya perbuatan *fraud* di lingkungan unit kerjanya atau diluar lingkungan kerjanya, wajib menyampaikan laporan kepada Pemimpin SKAI.

Jenis *Fraud* yang dapat dilaporkan:
1. Korupsi (seperti: gratifikasi, penyuapan, pemerasan serta perbuatan yang tergolong korupsi);
2. Kecurangan;
3. Ketidakjujuran:
4. Perbuatan melanggar hukun;
5. Pelanggaran ketentuan perpajakan/peraturan perundang-undangan lainnya;
6. Perbuatan yang dapat menimbulkan kerugian financial atau *non financial* terhadap perusahaan atau merugikan kepentingan perusahaan;
7. Pelanggaran terkait dengan pengadaan barang dan jasa, pemberian manfaat dan remunerasi;
8. Tindakan lainnya yang melanggar ketentuan yang berlaku.

Reporting Channels

BSG provides several communication channels for submitting reports and complaints regarding suspected violations, as follows:

1. E-mail: wbs.bsgo@banksulutgo.co.id
2. Telephone and SMS: 0811-43-8560
3. Website: www.banksulutgo.co.id

Reports may also be submitted verbally in person to the Head of Internal Audit (SKAI), accompanied by preliminary supporting evidence.

Reporting Procedures and Purpose

Whistleblowers are required to have initial evidence when submitting reports. Reports may be submitted either verbally or in writing through various channels, including telephone, email, letter, website, or directly to the Head of SKAI. At a minimum, the report must include the identity of the alleged perpetrator, the location and time of the incident, and the type of violation.

BSG employees who become aware of fraudulent activities within or outside their respective work units are required to report such incidents to the Head of SKAI.

Types of Fraud That Can Be Reported
1. Corruption (such as gratification, bribery, extortion, and other acts classified as corruption);
2. Fraud;
3. Dishonesty;
4. Violations of laws and regulations;
5. Violations of tax regulations and other applicable laws;
6. Actions that may result in financial or non-financial losses to the Company or harm its interests;
7. Violations related to procurement of goods and services, provision of benefits, and remuneration;
8. Other actions that violate applicable regulations.

Perlindungan Terhadap Pelapor
Protection of Whistleblowers

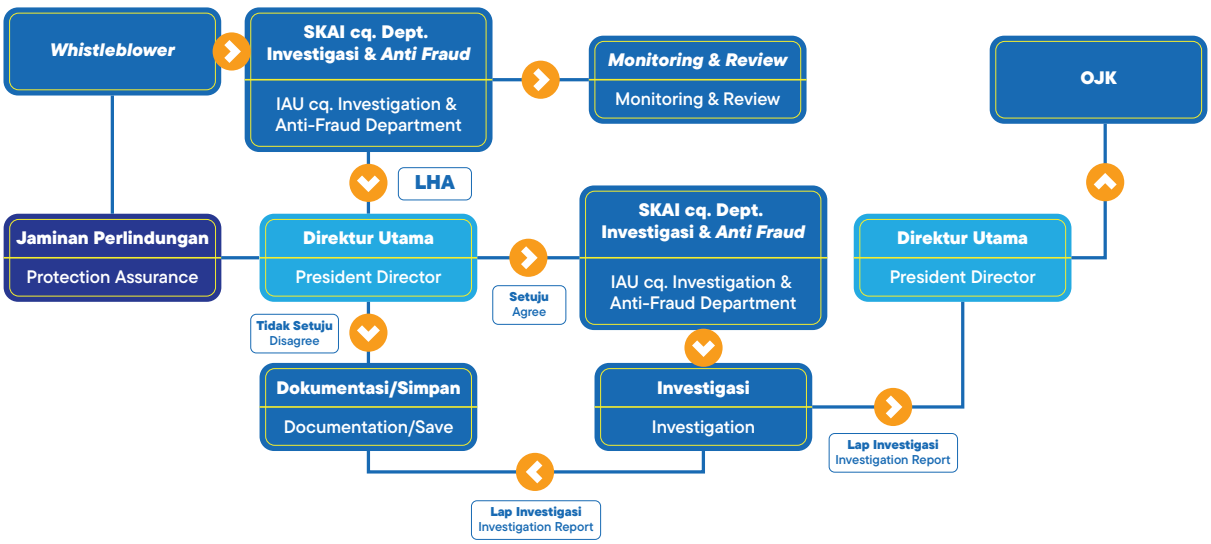
Kebijakan perlindungan terhadap pelapor sebagaimana terdapat dalam peraturan Direksi No. 019/PBSG-SKAI/DIR/V/2025 tentang Buku Pedoman perusahaan (BPP) Mekanisme Pelaporan Pelanggaran Melalui *Whistleblowing System* (WBS) yakni memuat hal-hal sbb:

1. Pelapor mendapatkan perlindungan dan jaminan keamanan.
2. Pelapor dapat mengadukan bila mendapatkan balasan berupa tekanan atau ancaman atau tindakan pembalasan lain yang dialaminya dan Pengaduan ini harus disampaikan langsung kepada SKAI Cq. Departemen Investigasi dan *Antifraud*.
3. Dalam hal perlindungan tidak dapat diberikan secara baik oleh Bank (secara internal), maka Bank wajib meminta aparat hukum untuk memberikan perlindungan dengan biaya Bank.
4. Pelapor pelanggaran akan mendapatkan perlindungan dari perusahaan terhadap perlakuan yang merugikan seperti:
   a. Pemecatan yang tidak adil;
   b. Penurunan jabatan atau pangkat;
   c. Pelecehan atau diskriminasi dalam segala bentuknya.

The whistleblower protection policy, as stipulated in Board of Directors Regulation No. 019/PBSG-SKAI/DIR/V/2025 concerning the Company Policy Manual (BPP) on the Whistleblowing System (WBS), includes the following provisions:

1. Whistleblowers are entitled to protection and security guarantees;
2. Whistleblowers may file complaints if they experience retaliation in the form of pressure, threats, or other retaliatory actions. Such complaints must be submitted directly to the Internal Audit Unit (SKAI), cq. the Investigation and Anti-Fraud Department;
3. In the event that adequate protection cannot be provided internally by the Bank, the Bank shall request protection from law enforcement authorities, with the associated costs borne by the Bank;
4. Whistleblowers are protected by the Bank against any form of adverse treatment, including:
   a. Unfair dismissal;
   b. Demotion or downgrade in position;
   c. Harassment or discrimination in any form.

Alur Penanganan Pengaduan
Complaint Handling Flow



Pihak yang Mengelola Pengaduan
Party Responsible for Managing Complaints

Sistem Pelaporan Pelanggaran akan dikelola oleh Departemen Investigasi dan *Antifraud* dari Satuan Kerja Audit Intern. Pengelola WBS adalah penanggung jawab pelaksanaan WBS di BSG yang akan bertanggung jawab kepada Direktur Utama.

Pengelola WBS bertugas mengelola pelaksanaan WBS sebagai berikut:
1. Mengkoordinasikan penanganan tindak lanjut atas laporan yang masuk melalui WBS;
2. Mengkoordinasikan pemberian perlindungan terhadap Pelapor;
3. Melakukan pemantauan terhadap penanganan penyelesaian laporan yang masuk melalui WBS;
4. Melakukan evaluasi dan tindakan perbaikan terhadap efektivitas WBS BSG.

The Whistleblowing System (WBS) is managed by the Investigation and Anti-Fraud Department under the Internal Audit Unit. The WBS administrator is responsible for the implementation of the WBS at BSG and reports directly to the President Director.

The WBS administrator is responsible for managing the implementation of the WBS as follows:
1. Coordinating the follow-up handling of reports received through the WBS;
2. Coordinating the provision of protection for whistleblowers;
3. Monitoring the handling and resolution of reports submitted through the WBS;
4. Conducting evaluations and implementing corrective actions to improve the effectiveness of BSG WBS.

Pengungkapan, Tindak lanjut Pengaduan dan Sanksi atas Pengaduan melalui WBS Tahun 2025
Disclosure, Follow-Up of Complaints and Sanctions on Complaints through the Whistleblowing System (WBS) in 2025

Rincian Pelaporan melalui *Whistleblowing System* (WBS) pada tahun 2025 sebanyak 22 laporan, dengan rincian sebagai berikut:

Throughout 2025, the Bank received a total of 22 reports through the Whistleblowing System (WBS), with details as follows:

No.	Jenis Laporan Type of Report	Tindak Lanjut Follow-Up Action	Jumlah Permasalahan Number of Cases
1.	Laporan Permasalahan Indikasi Penyimpangan Reports on Alleged Irregularities	Dilakukan pendalaman melalui pemeriksaan SKAI Further investigation conducted through Internal Audit (SKAI) examination	9
2.	Laporan berupa Pengaduan Nasabah terkait layanan produk bank Customer complaints related to banking products and services	Sebagian diarahkan ke *Call Center* dan sebagian diteruskan ke Divisi terkait Partially directed to the Call Center and partially forwarded to the relevant divisions	13

Berikut rincian pelaporan melalui sistem pelaporan pelanggaran disepanjang tahun 2025:

The following are details of reporting through the violation reporting system throughout 2025:

Media Penyampaian Reporting Channel	Jumlah Total	Tidak Terbukti Unsubstantiated	Terbukti dan Sanksi Substantiated & Sanctioned
Lisan Verbal	–	–	–
E-mail	1	1	–
Telp dan SMS Phone and SMS	15	13	2
Situs Web Website	–	–	–
Media Lain Other Media	6	–	6
Jumlah Total	**22**	**14**	**8**

Kebijakan Anti korupsi dan Pengendalian Gratifikasi
Anti-Corruption Policy and Gratification Control

Pemerintah telah memberikan aturan tegas mengenai pemberantasan tindakan pidana korupsi dengan membentuk Komisi Pemberantasan Tindak Pidana Korupsi dalam rangka mewujudkan masyarakat yang adil, makmur dan sejahtera. Bank yang memiliki karakteristik kompleks akan produk dan jasa perbankan memiliki tingkat risiko tinggi akan terjadinya tindakan ini, dan bentuk dukungan BSG kepada pemerintah adalah dengan melakukan berbagai tindakan pencegahan agar tindakan korupsi tidak terjadi salah satunya dengan memiliki program pelaporan pelanggaran (*whistleblowing*).

Whistleblowing mengajak dan mendorong berbagai pihak baik internal maupun eksternal agar melaporkan segala tindakan yang dicurigai akan merugikan negara. (pembahasan *whistleblowing* ada pada bagian *whistleblowing* pada buku laporan tahunan ini). BSG juga dalam rangka menunjang program pencegahan korupsi menerbitkan Surat Keputusan Direksi No. 006/DIV-KEP/DIR/VII/2019 tanggal 1 Juli 2019 terkait pengendalian gratifikasi di lingkungan PT BSG seiring upaya untuk membangun tata kelola perusahaan sesuai prinsip-prinsip tata kelola.

The Government has established strict regulations on the eradication of corruption through the formation of the Corruption Eradication Commission (KPK), with the objective of achieving a just, prosperous, and welfare-oriented society. As a banking institution with complex products and services, the Bank is inherently exposed to higher risks of corruption. In support of the Government's efforts, BSG has implemented various preventive measures to mitigate such risks, including the establishment of a whistleblowing system.

The whistleblowing mechanism encourages both internal and external parties to report any suspected activities that may potentially harm the state. (Further details on whistleblowing are provided in the dedicated section of this Annual Report.) In addition, as part of its commitment to anti-corruption initiatives, BSG issued Board of Directors Decree No. 006/DIV-KEP/DIR/VII/2019 dated July 1, 2019 concerning gratification control within PT BSG, as part of its broader efforts to strengthen corporate governance in line with governance principles.

Dasar Hukum Kebijakan Anti Korupsi dan Pengendalian Gratifikasi
Legal Basis of Anti-Corruption Policy and Gratification Control

1. Undang-Undang No. 28 Tahun 1999 tentang Penyelenggara Negara yang Bersih dan Bebas dari Korupsi, Kolusi, dan Nepotisme
2. Undang-Undang No. 30 Tahun 2002 tentang Komisi Pemberantasan Tindak Pidana Korupsi
3. Undang-undang No. 25 Tahun 2010 tentang Pejabat Publik
4. Surat Keputusan Direksi No. 006/DIV-KEP/DIR/VII/2019 Tentang Pengendalian Gratifikasi di Lingkungan PT. BSG.
5. Surat Keputusan Direksi No. 005/DIV-KEP/DIR/III/2018 Tentang Pedoman Penanganan Benturan Kepentingan.
6. Surat Keputusan Direksi No. 106a/SK/DIR/VIII/2017 Tentang Pelaksanaan Pengelolaan Laporan Harta Kekayaan Penyelenggara Negara (LHKPN) di BSG.
7. Peraturan Direksi No.008a/PBSG-KEP/DIR/XI/2021 Tentang Standar Sistem Manajemen Anti Penyuapan.
8. Manajemen dan seluruh pegawai wajib untuk memahami, melaksanakan dan mendukung kebijakan anti korupsi dan pengendalian gratifikasi dengan penuh tanggung jawab dan tanpa pengecualian.

1. Law No. 28 of 1999 concerning State Administration that is Clean and Free from Corruption, Collusion, and Nepotism;
2. Law No. 30 of 2002 concerning the Corruption Eradication Commission;
3. Law No. 25 of 2010 concerning Public Officials;
4. Board of Directors Decree No. 006/DIV-KEP/DIR/VII/2019 concerning Gratification Control within PT BSG;
5. Board of Directors Decree No. 005/DIV-KEP/DIR/III/2018 concerning Guidelines for Handling Conflicts of Interest;
6. Board of Directors Decree No. 106a/SK/DIR/VIII/2017 concerning the Implementation of State Officials' Asset Disclosure (LHKPN) Management within BSG;
7. Board of Directors Regulation No. 008a/PBSG-KEP/DIR/XI/2021 concerning the Anti-Bribery Management System Standard.
8. All management and employees are required to understand, implement, and support the anti-corruption and gratification control policies responsibly and without exception.

Implementasi Kebijakan Anti Korupsi dan Pengendalian Gratifikasi
Implementation of Anti-Corruption Policy and Gratification Control

Upaya untuk meningkatkan kebijakan anti korupsi dan pengendalian gratifikasi dalam lingkungan BSG antara lain:

Pakta Integritas

Sebagai bagian dari implementasi Strategi *Antifraud*, BSG mewajibkan seluruh Manajemen dan pegawai perusahaan untuk menyusun dan menandatangani pernyataan Pakta Integritas secara berkala setiap tahun. Pakta Integritas tersebut merupakan wujud komitmen individu dalam menjunjung tinggi prinsip integritas, kepatuhan terhadap ketentuan yang berlaku, serta penolakan terhadap segala bentuk tindakan *fraud*. Kewajiban penyusunan Pakta Integritas ini menjadi salah satu instrumen dalam memperkuat budaya *antifraud* di lingkungan Perseroan, sekaligus memastikan bahwa seluruh karyawan memiliki kesadaran dan tanggung jawab yang selaras dalam mendukung penerapan tata kelola perusahaan yang baik.

Sistem Manajemen Anti Penyuapan (SMAP)

BSG mengharuskan pegawai untuk mematuhi kebijakan anti penyuapan dan sistem manajemen anti penyuapan, jika terjadi ketidakpatuhan maka BSG berhak untuk mendisiplinkan pegawai tersebut. Dalam rangka meningkatkan awereness terkait anti penyuapan sehingga pegawai BSG mengikuti pelatihan dan penyuluhan yang memadai dan tepat sesuai dengan kalender diklat tahunan. Kebijakan anti penyuapan tersedia bagi pegawai dan rekan bisnis dan dapat diakses melalui saluran komunikasi internal dan eksternal BSG (*Website* www.banksulutgo.co.id dan sosial media).

Penerapan LHKPN

BSG telah menyusun kebijakan mengenai LHKPN pada tahun 2015, yaitu BPP tentang Peraturan Pelaksanaan Pengelolaan Laporan Harta Kekayaan Penyelenggara Negara (LHKPN) di Lingkungan PT BSG No. 146/SK/DIR/XII/2015. Namun sehubungan dengan terjadinya perubahan Peraturan KPK No. 7 Tahun 2016 tentang Tata Cara Pendaftaran, Pengumuman, dan Pemeriksaan Harta Kekayaan Penyelenggara Negara, maka pada tahun 2017 dilakukan revisi atas Surat Keputusan Direksi No. 146/SK/DIR/XII/2015 menjadi Surat Keputusan Direktur Kepatuhan No. 106a/SK-KEP/DIR/VIII/2017 tentang Peraturan Pelaksanaan Pengelolaan Laporan Harta Kekayaan Penyelenggara Negara (LHKPN) di Lingkungan PT BSG. Menindaklanjuti Surat Keputusan Direktur Kepatuhan di atas, Manajemen BSG melakukan perluasan pelaporan LHKPN secara internal dengan lintas jabatan mencakup *Manager*, *Ass. Manager*, Koordinator Kas, Auditor, *Account Officer* Kredit, hingga ke tingkat *Loan Reviewer*.

Efforts to strengthen anti-corruption policies and gratification control within BSG include the following:

Integrity Pact

As part of the Anti-Fraud Strategy implementation, BSG requires all management and employees to prepare and sign an Integrity Pact periodically on an annual basis. The Integrity Pact reflects an individual commitment to uphold integrity, comply with applicable regulations, and reject all forms of fraudulent activities. This requirement serves as a key instrument in strengthening the anti-fraud culture within the Bank, while ensuring that all employees maintain aligned awareness and responsibility in supporting the implementation of good corporate governance.

Anti-Bribery Management System (ABMS)

BSG requires all employees to comply with anti-bribery policies and the Anti-Bribery Management System. Any non-compliance may result in disciplinary actions. To enhance awareness of anti-bribery practices, employees participate in structured training and awareness programs in accordance with the annual training calendar. The anti-bribery policy is accessible to both employees and business partners through BSG internal and external communication channels, including the official website (www.banksulutgo.co.id) and social media platforms.

Implementation of LHKPN

BSG established its LHKPN (State Officials' Asset Disclosure) policy in 2015 through internal regulation No. 146/SK/DIR/XII/2015. Following the issuance of KPK Regulation No. 7 of 2016 regarding procedures for reporting, announcement, and examination of asset disclosures, BSG revised the policy in 2017 through Compliance Director Decree No. 106a /SK-KEP /DIR / VIII/2017. Subsequently, BSG expanded internal LHKPN reporting requirements across multiple positions, including Managers, Assistant Managers, Cash Coordinators, Auditors, Credit Account Officers, and Loan Reviewers.

Sosialisasi dan internalisasi

Pelaksanaan sosialisasi dan internalisasi nilai-nilai antikorupsi dan pengendalian gratifikasi dilakukan melalui sosialisasi dan *e-learning*.

Pelaporan terkait Tindak Korupsi dan Pengendalian Gratifikasi

Untuk mendukung implementasi kebijakan antikorupsi, BSG telah memiliki *Whistleblowing System* (WBS) sebagai sarana pelaporan bagi internal BSG maupun pihak eksternal.

Socialization and Internalization

The implementation of anti-corruption values and gratification control is carried out through regular socialization programs and e-learning initiatives to ensure continuous awareness and understanding among employees.

Reporting Mechanism for Corruption and Gratification Control

To support the implementation of anti-corruption policies, BSG has established a Whistleblowing System (WBS) as a reporting channel accessible to both internal and external parties.

Transaksi Afiliasi dan Transaksi Benturan Kepentingan
Affiliated Transactions and Conflict of Interest Transactions

Pengungkapan transaksi afiliasi dan benturan kepentingan adalah upaya pemenuhan terhadap Peraturan Otoritas Jasa Keuangan No. 42/POJK.04/2020 Tentang Transaksi Afiliasi dan Transaksi Benturan Kepentingan. Sepanjang tahun 2025 tidak terdapat transaksi afiliasi yang telah dilaksanakan Bank sesuai dengan Peraturan Otoritas Jasa Keuangan di atas.

Dalam hal terjadi benturan kepentingan antara Bank dan pemilik Bank, anggota Direksi, anggota Dewan Komisaris, Pejabat Eksekutif dan/atau pihak lain yang terkait dengan Bank maka anggota Direksi, anggota Dewan Komisaris, dan Pejabat Eksekutif dilarang mengambil tindakan yang dapat merugikan atau mengurangi keuntungan Bank Pengungkapan mengenai transaksi yang mengandung benturan kepentingan, paling sedikit mencakup nama dan jabatan pihak yang memiliki benturan kepentingan, nama dan jabatan pengambil keputusan transaksi yang mengandung benturan kepentingan, jenis transaksi, nilai transaksi, dan keterangan. Selama tahun 2025, Bank tidak memiliki transaksi yang mengandung Benturan Kepentingan.

The disclosure of affiliated transactions and conflict of interest transactions is carried out in compliance with Otoritas Jasa Keuangan Regulation No. 42/POJK.04/2020 concerning Affiliated Transactions and Conflict of Interest Transactions. Throughout 2025, the Bank did not engage in any affiliated transactions as defined under the aforementioned regulation.

In the event of a conflict of interest between the Bank and its shareholders, members of the Board of Directors, members of the Board of Commissioners, Executive Officers, and/or other related parties, such parties are prohibited from taking any actions that may harm or reduce the Bank's interests. Disclosure of transactions involving conflicts of interest shall, at a minimum, include the name and position of the party with the conflict of interest, the name and position of the decision-maker for such transactions, the type and value of the transaction, and relevant explanations. During 2025, the Bank did not have any transactions involving conflicts of interest.

Permasalahan Hukum
Legal Issues

Perkara hukum yang dihadapi BSG selama tahun 2025 terdiri dari perkara perdata yang masih dalam proses penyelesaian sesuai dengan ketentuan hukum yang berlaku.

Legal cases faced by BSG in 2025 consist of civil cases that are currently under resolution in accordance with applicable legal procedures.

No.	Nomor Perkara Case Reference	Putusan Perkara Case Status
1.	Perkara Perdata No. 7/PDT.G/2023/PN Tmt tanggal 8 Agustus 2023 Civil Case No. 7/PDT.G/2023/PN Tmt dated August 8, 2023	Menunggu putusan Peninjauan Kembali (PK) dari Mahkamah Agung Awaiting judicial review (PK) decision from the Supreme Court
2.	Perkara Perdata Bantahan No. 85/Pdt.Bth/2025/PN Gto tanggal 30 Oktober 2025 Civil Objection Case No.85/Pdt.Bth/2025/PN Gto dated October 30, 2025	Dalam proses persidangan di Pengadilan Negeri Gorontalo Ongoing trial at Gorontalo District Court
3.	Perkara Perdata No. 94/PDT.G/2025/PN Gto tanggal 13 November 2025 Civil Case No. 94/PDT.G/2025/PN Gto dated November 13, 2025	Dalam proses persidangan di Pengadilan Negeri Gorontalo Ongoing trial at Gorontalo District Court
4.	Perkara Perdata No. 560/Pdt.G/2025/PN Mnd tanggal 15 September 2025 Civil Case No. 560/Pdt.G/2025/PN Mnd dated September 15, 2025	Dalam proses persidangan di Pengadilan Negeri Manado Ongoing trial at Manado District Court
5.	Perkara Perdata No. 735/Pdt.G/2025/PN Mnd tanggal 25 November 2025 Civil Case No. 735/Pdt.G/2025/PN Mnd dated November 25, 2025	Dalam proses persidangan di Pengadilan Negeri Manado Ongoing trial at Manado District Court
6.	Perkara Perdata No. 26/PDT.G/2025/PN Tmt tanggal 16 Desember 2025 Civil Case No. 26/PDT.G/2025/PN Tmt dated December 16, 2025	Dalam proses persidangan di Pengadilan Negeri Tilamuta Ongoing trial at Tilamuta District Court

Perkara Pidana
Criminal Cases

Sepanjang tahun 2025, BSG terlibat dalam beberapa kasus pidana di mana Perusahaan bertindak sebagai pihak pelapor, sebagai bagian dari upaya untuk melindungi kepentingannya dan menegakkan kepatuhan terhadap hukum dan peraturan yang berlaku. Semua kasus saat ini sedang ditinjau dan diproses oleh otoritas terkait sesuai dengan prosedur hukum yang berlaku.

Sepanjang tahun 2025, BSG terlibat dalam beberapa kasus pidana di mana Perusahaan bertindak sebagai pihak pelapor, sebagai bagian dari upaya untuk melindungi kepentingannya dan menegakkan kepatuhan terhadap hukum dan peraturan yang berlaku. Semua kasus saat ini sedang ditinjau dan diproses oleh otoritas terkait sesuai dengan prosedur hukum yang berlaku.

No.	Nomor Perkara Case Reference	Putusan Perkara Case Status
1.	Laporan Kepolisian pada Kepolisian Resor Gorontalo Utara tanggal 10 April 2025 Police report filed with North Gorontalo Police on April 10, 2025	Dalam proses penyelidikan Under investigation
2.	Laporan Kepolisian pada Kepolisian Daerah Sulawesi Utara tanggal 29 April 2025 Police report filed with North Sulawesi Regional Police on April 29, 2025	Dalam proses pelimpahan ke Kejaksaan Tinggi Sulawesi Utara In the process of transfer to the North Sulawesi High Prosecutor's Office
3.	Laporan Kepolisian pada Kepolisian Resor Boalemo tanggal 2 Mei 2025 Police report filed with Boalemo Police on May 2, 2025	Dalam proses penyidikan Under investigation (investigation stage)
4.	Laporan Kepolisian pada Kepolisian Resor Kotamobagu tanggal 22 Mei 2025 Police report filed with Kotamobagu Police on May 22, 2025	Dalam proses penyidikan Under investigation (investigation stage)

Perkara Perselisihan Hubungan Industrial
Industrial Relations Disputes

Sepanjang tahun 2025, BSG tidak menghadapi perkara perselisihan hubungan industrial.

Throughout 2025, BSG did not face any industrial relations disputes.

Perkara Penting & Sanksi Administratif
Material Cases & Administrative Sanctions

Perkara Penting yang dihadapi oleh Anggota Direksi dan Anggota Dewan Komisaris

Sepanjang tahun 2025, Direksi dan Dewan Komisaris yang sedang menjabat tidak pernah terlibat dalam perkara penting apapun.

Material Cases Involving Members of the Board of Directors and Board of Commissioners

Throughout 2025, the members of the Board of Directors and Board of Commissioners in office were not involved in any material legal cases.

Sanksi Administratir dari Otoritas Jasa Keuangan

Sepanjang tahun 2025, Direksi dan Dewan Komisaris tidak mendapatkan sanksi administratif dari OJK yang dapat mempengaruhi kelangsungan usaha BSG.

Administrative Sanctions from the Financial Services Authority (OJK)

Throughout 2025, the Board of Directors and Board of Commissioners did not receive any administrative sanctions from the Financial Services Authority (OJK) that could affect the sustainability of BSG business operations.

Sanksi Pelanggaran Hukum terkait Masalah Ketenagakerjaan/ Kepailitan

Sepanjang tahun 2025, Perseroan tidak pernah menerima sanksi berdasarkan putusan pengadilan yang telah memiliki kekuatan hukum tetap, baik yang terkait dengan aspek ketenagakerjaan maupun kepailitan. Hal ini mencerminkan komitmen Perseroan dalam menjalankan kegiatan usaha sesuai dengan ketentuan peraturan perundang-undangan yang berlaku serta penerapan prinsip kehati-hatian dan tata kelola perusahaan yang baik.

Legal Sanctions Related to Employment and Bankruptcy Matters

Throughout 2025, the Company did not receive any sanctions based on final and binding court decisions, whether related to employment or bankruptcy matters. This reflects the Company's commitment to conducting its business activities in compliance with applicable laws and regulations, as well as the implementation of prudential principles and good corporate governance.

Sanksi terkait Peristiwa Penting

Sepanjang tahun 2025, tidak pernah menerima sanksi dari regulator terkait keterlambatan atau tidak dilaksanakannya pengumuman atas peristiwa penting dalam jangka waktu yang telah ditetapkan. Hal ini menunjukkan komitmen Perseroan dalam menjaga kepatuhan terhadap ketentuan yang berlaku, khususnya dalam aspek keterbukaan informasi, serta mendukung penerapan prinsip transparansi dalam tata kelola perusahaan yang baik.

Sanksi terkait Peraturan Pencatatan

Sepanjang tahun 2025, tidak pernah menerima sanksi terkait pelanggaran atas peraturan pencatatan dari regulator. Perseroan senantiasa berupaya untuk mematuhi seluruh ketentuan, regulasi, dan peraturan pencatatan yang berlaku, termasuk ketentuan mengenai keterbukaan informasi dan persyaratan lainnya.

Komitmen tersebut mencerminkan konsistensi Perseroan dalam menjaga kepatuhan serta mendukung penerapan prinsip transparansi dan tata kelola perusahaan yang baik.

Sanksi terkait Perpajakan

Sepanjang tahun 2025, tidak terdapat perkara perpajakan. BSG tetap berkomitmen untuk memenuhi seluruh kewajiban perpajakan secara tepat waktu dan sesuai dengan ketentuan yang berlaku.

Sanctions Related to Material Events

Throughout 2025, the Company did not receive any sanctions from regulators related to delays or failure to disclose material events within the prescribed timeframe. This demonstrates the Company's commitment to regulatory compliance, particularly in terms of disclosure, and supports the implementation of transparency principles in good corporate governance.

Sanctions Related to Listing Regulations

Throughout 2025, the Company did not receive any sanctions related to violations of listing regulations from regulators. The Company consistently strives to comply with all applicable rules, regulations, and listing requirements, including disclosure obligations and other relevant provisions.

This commitment reflects the Company's consistency in maintaining compliance and supporting the implementation of transparency and good corporate governance principles.

Tax-Related Sanctions

Throughout 2025, there were no tax-related cases. BSG remains committed to fulfilling all tax obligations in a timely manner and in accordance with applicable regulations.

Akses Informasi dan Data Perusahaan
Access to Corporate Information and Data

Sarana Komunikasi *Stakeholder*
Stakeholder Communication Channels

BSG senantiasa menjalin kerja sama dan interaksi dengan *stakeholder* melalui mekanisme yang formal, terstruktur, dan sesuai dengan tingkat keterlibatan yang diperlukan. Hubungan dengan *Stakeholder*, seperti regulator, Pemegang Saham, investor, nasabah, mitra Kerja, pegawai dan masyarakat, dikelola secara terkoordinasi oleh fungsi terkait, antara lain Sekretaris Perusahaan.

BSG consistently maintains cooperation and engagement with its stakeholders through formal, structured mechanisms tailored to the required level of involvement. Relationships with stakeholders such as regulators, shareholders, investors, customers, business partners, employees, and the public are managed in a coordinated manner by relevant functions, including the Corporate Secretary.

Selain itu, unit kerja lainnya turut berperan dalam melakukan komunikasi dengan *stakeholder* sesuai dengan tugas dan tanggung jawab masing-masing, sehingga tercipta sinergi dalam penyampaian informasi dan pengelolaan hubungan eksternal.

In addition, other business units also play a role in communicating with stakeholders in accordance with their respective duties and responsibilities, thereby creating synergy in information dissemination and external relationship management.

Dalam mendukung efektivitas komunikasi tersebut, Perseroan menyediakan berbagai saluran komunikasi yang dapat diakses oleh pemangku kepentingan. Hal ini bertujuan untuk memastikan penyampaian informasi Perseroan dapat dilakukan secara tepat waktu, transparan, dan berkesinambungan.

To support the effectiveness of such communication, the Company provides various communication channels that are accessible to stakeholders. This is intended to ensure that corporate information is delivered in a timely, transparent, and sustainable manner.

Uraian Description	Kepentingan Interest	Sarana Komunikasi Communication Channels
Regulator Regulators	Pelaksanaan tata kelola perusahaan yang baik. Implementation of good corporate governance.	» Laporan berkala (bulanan, triwulan, dan tahunan) » RUPS » Laporan perubahan kepemilikan saham » Laporan keuangan » Laporan tahunan dan keberlanjutan » Periodic reports (monthly, quarterly, annual) » General Meeting of Shareholders (GMS) » Share ownership change reports » Financial statements » Annual and Sustainability Reports
Pemegang Saham Shareholders	Kinerja finansial dan pelaksanaan tata kelola perusahaan yang baik. Financial performance and implementation of good corporate governance.	» Laporan pemegang saham » RUPS » Laporan perubahan kepemilikan saham » Laporan keuangan » Courtesy call dengan pengurus » Shareholder reports » GMS » Share ownership change reports » Financial statements » Courtesy calls with Management

Uraian Description	Kepentingan Interest	Sarana Komunikasi Communication Channels
Investor Investors	Kinerja finansial dan pelaksanaan tata kelola perusahaan yang baik. Financial performance and implementation of good corporate governance.	» Laporan tahunan dan keberlanjutan » RUPS » Media sosial » *Website* BSG » *Courtesy call* dengan pengurus » *Conference call* » Annual and Sustainability Reports » GMS » Social media » BSG website » Courtesy calls with Management » Conference calls
Nasabah dan Mitra Kerja Customers and Business Partners	Informasi dan data, antara lain mengenai kondisi finansial dan produk. Information and data, including financial condition and products.	» Laporan tahunan dan keberlanjutan » Media sosial » Media cetak » *Website* BSG » *Contact Center* » Annual and Sustainability Reports » Social media » Printed media » BSG website » Contact Center
Masyarakat Public	Informasi dan data, antara lain mengenai kondisi finansial dan produk. Information and data, including financial condition and products.	» Laporan tahunan dan keberlanjutan » Media sosial » Media cetak » *Website* BSG » *Contact Center* » Annual and Sustainability Reports » Social media » Printed media » BSG website » Contact Center
Pegawai Employees	Hal-hal yang terkait dengan kesejahteraan, hak dan kewajiban pekerja. Matters related to employee welfare, rights, and obligations.	» Komunikasi internal Bank » Internal Bank communication

Informasi dan Transparansi Produk dan Layanan
Product and Service Information Transparency

BSG telah memberikan informasi mengenai produk dan layanan sesuai dengan ketentuan regulator secara transparan, akurat, dan terkini. Adapun sarana-sarana yang digunakan untuk mempermudah nasabah dalam mendapatkan informasi tersebut antara lain:

1. Situs web resmi dan akun media sosial resmi yang menyajikan informasi lengkap dan terkini terkait segala produk, layanan, serta program;
2. *Leaflet*, brosur, TV Plasma, *x-banner* atau bentuk tertulis lain di setiap kantor cabang BSG di seluruh Indonesia yang memuat informasi produk bank untuk mempermudah pemahaman nasabah;
3. Frontliner, di seluruh kantor Cabang/Cabang Pembantu yang antusias memberikan informasi produk/layanan serta solusi yang dibutuhkan oleh nasabah.

BSG has provided information on its products and services in accordance with regulatory requirements in a transparent, accurate, and up-to-date manner. The channels utilized to facilitate customer access to such information include:

1. The official website and official social media accounts, which present comprehensive and up-to-date information on products, services, and programs;
2. Printed materials such as leaflets, brochures, plasma TV displays, x-banners, and other written media available at all BSG branch offices across Indonesia, providing product information to enhance customer understanding;
3. Frontline personnel at all branch and sub-branch offices, who actively provide information on products and services, as well as tailored solutions to meet customer needs.

Sarana Informasi dan Data Perusahaan
Corporate Information and Data Facilities

Pengelolaan Situs Web

Bank memiliki situs web resmi sebagai portal korporasi yang dapat diakses melalui www.banksulutgo.co.id. Situs web ini tersedia dalam 2 (dua) bahasa, yakni Bahasa Indonesia dan Bahasa Inggris, dan menyajikan berbagai informasi umum yang berkaitan dengan profil Bank dan informasi korporasi lainnya. Bank secara berkala memperbarui situs web untuk senantiasa memberikan informasi terbaru kepada para pemangku kepentingan serta dalam rangka memenuhi peraturan perundang-undangan yang berlaku. Situs web Bank juga menyediakan nomor kontak serta alamat email dan pos yang dapat dihubungi untuk komunikasi selanjutnya dengan para pemangku kepentingan.

Website Management

The Bank maintains an official website as its corporate portal, accessible at www.banksulutgo.co.id. The website is available in two languages, Indonesian and English, and provides a wide range of general information related to the Bank's profile and other corporate information. The Bank regularly updates its website to ensure the availability of up-to-date information for stakeholders, as well as to comply with applicable laws and regulations. The website also provides contact details, including telephone numbers, email addresses, and mailing addresses, to facilitate further communication with stakeholders.

Jejaring Sosial

Di era digital ini, media sosial menjadi ruang berbagi opini dan mencari informasi untuk publik. Kemudahan dan kecepatan mengakses informasi terbaru di mana pun menjadikan media sosial sebagai pilihan publik. Perkembangan baik ini pun mengarahkan Bank untuk menyediakan akses informasi dan komunikasi melalui media sosial resmi Bank, yaitu:

Social Media

In the digital era, social media has become a key platform for public information sharing and opinion exchange. The ease and speed of accessing up-to-date information anytime and anywhere have made social media a preferred channel for the public. In response to this development, the Bank provides access to information and communication through its official social media channels:

Bank SulutGo @BankSulutGo @BankSulutGo

Kanal Media Sosial yang dimiliki oleh Bank dikelola dan diperbaharui secara rutin oleh tim Sekretaris Perusahaan yang memuat tentang berbagai informasi atas kegiatan atau aktivitas terkini yang dilakukan oleh Bank.

The Bank's social media platforms are managed and regularly updated by the Corporate Secretary function, featuring various information on the Bank's latest activities and initiatives.

Laporan Tahunan

Bank mengungkapkan informasi keuangan, informasi penting maupun hal-hal lainnya yang menyangkut Bank dalam Laporan Tahunan dan Laporan Keuangan. Laporan-laporan tersebut dapat diakses melalui situs web Bank dengan alamat www.banksulutgo.co.id maupun dalam bentuk cetak. Adapun jenis laporan yang dipublikasikan oleh Bank secara regular setiap tahunnya meliputi Laporan Keuangan Tahunan, Laporan Keuangan Interim, Laporan Tahunan, Laporan Pelaksanaan Tata Kelola Perusahaan, Laporan Keberlanjutan, Laporan Keterbukaan Informasi, dan lainnya.

Annual Report

The Bank discloses financial information, material information, and other relevant matters through its Annual Report and Financial Statements. These reports are accessible via the Bank's website at www.banksulutgo.co.id as well as in printed form. The types of reports regularly published by the Bank on an annual basis include the Annual Financial Statements, Interim Financial Statements, Annual Report, Corporate Governance Report, Sustainability Report, Disclosure Report, and other relevant reports.

Daftar Siaran Pers 2025
Press Realeses in 2025

Sepanjang tahun 2025, BSG secara konsisten menerbitkan berbagai siaran pers yang mencakup informasi strategis, kinerja keuangan, kegiatan korporasi, serta inisiatif lainnya sebagai bentuk keterbukaan informasi kepada masyarakat. Siaran pers yang dilakukan BSG merupakan bagian dari penerapan prinsip Tata Kelola Perusahaan yang Baik, khususnya prinsip transparansi. Selama tahun 2025 siaran pers yang dilakukan oleh BSG antara lain:

Throughout 2025, BSG consistently issued various press releases covering strategic information, financial performance, corporate activities, and other initiatives as part of its commitment to public disclosure. These press releases form part of the implementation of Good Corporate Governance, particularly the principle of transparency. Throughout 2025, the press releases issued by BSG include the following:

No	Tanggal Date	Siaran Pers Press Release
1	7 Maret 2025 March 7, 2025	Media *Gathering* Q1 bersama Wartawan Media Ekonomi, sekaligus buka puasa bersama Q1 Media Gathering with economic journalists, including a joint iftar event
2	26 Maret 2025 March 26, 2025	Liputan khusus Hari Raya Idul Fitri Special coverage for Eid al-Fitr
3	9 April 2025 April 9, 2025	Liputan khusus dalam rangka RUPS BSG Special coverage for BSG Annual General Meeting (AGM)
4	14 April 2025 April 14, 2025	Liputan khusus hearing DPRD Special coverage of Regional House (DPRD) hearing
5	21 April 2025 April 21, 2025	Liputan khusus kegiatan POLDA Special coverage of Regional Police (POLDA) activities
6	14 Mei 2025 May 14, 2025	Liputan khusus terkait publikasi negatif Special coverage addressing negative publicity

No	Tanggal Date	Siaran Pers Press Release
7	30 Juli 2025 July 30, 2025	Liputan khusus capaian Semester I Special coverage of first semester performance achievements
8	17 November 2025 November 17, 2025	Liputan khusus Media Ekonomi Ngabuburit Fest Special coverage of Economic Media Ngabuburit Fest
9	19 Desember 2025 December 19, 2025	Liputan khusus dalam rangka Natal dan Tahun Baru 2025 Special coverage for Christmas and New Year 2025

Komunikasi dengan Regulator
Communication with Regulators

Sebagai bagian dari industri perbankan, Bank berkewajiban untuk menyampaikan laporan periodik dan keterbukaan informasi kepada OJK dan Bank Indonesia. Di sepanjang tahun 2025, Bank telah menyampaikan Laporan-laporan korespondensi kepada OJK dan Bank Indonesia.

As part of the banking industry, the Bank is required to submit periodic reports and disclosures to the Financial Services Authority (OJK) and Bank Indonesia. Throughout 2025, the Bank has consistently submitted correspondence reports to both OJK and Bank Indonesia.

No.	Keterbukaan Informasi Information Disclosure	Frekuensi Frequency
1	Laporan Neraca (Triwulan) Balance Sheet Report (Quarterly)	4 kali 4 times
2	Laporan Tahunan Annual Report	1 kali 1 time
3	Laporan Tata Kelola Governance Report	2 kali 2 times
4	Laporan XBRL XBRL Report	2 kali 2 times
5	Laporan SBDK Prime Lending Rate Report (SBDK)	4 kali 4 times
6	Laporan Neraca (Bulanan) Balance Sheet Report (Monthly)	12 kali 12 times
7	Laporan Laba Rugi Income Statement Report	12 kali 12 times
8	Komitmen Kontijensi Contingent Commitments Report	12 kali 12 times
9	Laporan Penggunaan Dana Hasil Penawaran Umum Report on the Use of Proceeds from Public Offering	1 kali 1 time
10	Laporan Hasil Pemeringkatan Tahunan/*Fitch Rating* Annual Rating Report (Fitch Rating)	1 kali 1 time
11	Penelaahan atas Laporan Keuangan Tengah Tahunan 2022 Review of Interim Financial Statements 2022	1 kali 1 time
12	Laporan Realisasi Rencana Bisnis Business Plan Realization Report	4 kali 4 times
13	Laporan Pengawasan Realisasi Rencana Bisnis Supervisory Report on Business Plan Realization	2 kali 2 times

Kode Etik
Code of Ethics

Kode etik adalah suatu sistem norma, nilai dan juga aturan profesional tertulis yang secara tegas menyatakan perbuatan apa saja yang benar atau salah, perbuatan apa yang harus dilakukan dan perbuatan apa yang harus dihindari. Secara singkatnya definisi kode etik yaitu suatu pola aturan, tata cara, tanda, pedoman etis ketika melakukan suatu kegiatan atau suatu pekerjaan. BSG memandang penting dan memberikan perhatian yang khusus terhadap penerapan kode etik. Oleh sebab itu BSG telah menetapkan Kode Etik (*Code of Conduct)* yang menjadi pedoman insan bank dalam membangun hubungan dengan para pemangku kepentingan (*stakeholders*).

Di samping itu, kode etik merupakan salah satu perangkat yang ditetapkan Bank dalam menjaga dan meningkatkan integritas seluruh insan Bank pada kerangka penerapan tata kelola sehingga pengimplementasiannya dapat dilakukan secara konsisten. Dalam rangka menegakkan kode etik, Pejabat eksekutif telah menyampaikan komitmen kepada Direksi melalui penandatanganan pernyataan Integritas yang diperbaharui setiap tahunnya. Melalui upaya ini diharapkan Pejabat eksekutif dapat menjadi role model bagi jajaran di bawahnya.

The Code of Ethics is a system of norms, values, and written professional standards that clearly define acceptable and unacceptable conduct, including actions that must be performed and those that must be avoided. In essence, the Code of Ethics serves as a guideline for ethical behavior in carrying out activities or professional duties. BSG places significant importance on the implementation of the Code of Ethics and has therefore established a Code of Conduct that serves as a guideline for all Bank personnel in building relationships with stakeholders.

Furthermore, the Code of Ethics is one of the key instruments adopted by the Bank to maintain and enhance the integrity of all personnel within the framework of Good Corporate Governance, ensuring consistent implementation. To enforce the Code of Ethics, Executive Officers demonstrate their commitment to the Board of Directors through the annual signing of an Integrity Statement. This initiative is intended to position Executive Officers as role models for employees at all levels of the organization.

Pokok-Pokok Kode Etik
Key Principles of the Code of Ethics

Benturan Kepentingan

Benturan kepentingan adalah suatu kondisi di mana pegawai dan pengurus Bank dalam menjalankan tugas dan kewajibannya mempunyai kepentingan di luar kepentingan dinas, baik yang menyangkut kepentingan pribadi, keluarga, maupun kepentingan pihak- pihak lain sehingga pegawai dan pengurus Bank tersebut dimungkinkan kehilangan objektivitasnya dalam mengambil keputusan dan kebijakan sesuai kewenangan yang telah diberikan Bank kepadanya.

Kerahasiaan

Pegawai dan pengurus Bank harus mengetahui dan menyadari bahwa seluruh informasi mengenai Bank dan nasabah yang diketahuinya bersifat rahasia dan oleh karenanya wajib menjaga kerahasiaan informasi tersebut.

Conflict of Interest

A conflict of interest refers to a condition where employees or management, in performing their duties and responsibilities, have interests outside their official duties whether personal, familial, or related to other parties that may impair their objectivity in decision-making in accordance with the authority granted by the Bank.

Confidentiality

Employees and management must understand and acknowledge that all information relating to the Bank and its customers is confidential and must therefore be safeguarded at all times.

Penyalahgunaan Jabatan

Pegawai dan pengurus Bank dilarang menyalahgunakan wewenang dan mengambil keuntungan baik langsung maupun tidak langsung, dari pengetahuan yang diperoleh dari kegiatan bisnis Bank untuk keuntungan pribadi, keuntungan anggota keluarganya, dan keuntungan bagi pihak-pihak lain yang terkait dengan pegawai dan atau pengurus yang bersangkutan.

Abuse of Authority

Employees and management are prohibited from misusing their authority or deriving direct or indirect benefits from information obtained through the Bank's business activities for personal, family, or related third-party interests.

Integritas dan Akurasi Data Bank

1. Seluruh pegawai dan pengurus Bank, baik atas inisiatif sendiri, perintah atasan maupun atas permintaan siapapun, tidak diperkenankan untuk membukukan, mengubah, dan atau menghapus data secara tidak benar, menyesatkan atau sengaja mengaburkan suatu transaksi;
2. Seluruh pegawai dan pengurus Bank harus mengikuti prosedur standar yang telah ditetapkan oleh Bank, di mana semua perubahan atau penghapusan data hanya dapat dilakukan dengan otorisasi dari pejabat yang bertanggung jawab;
3. Seluruh pegawai dan pengurus Bank dilarang melakukan kecurangan dengan memanipulasi kuitansi/bukti pengeluaran biaya, kuitansi pengobatan dan atau kuitansi dokter yang punya hubungan khusus sehingga menimbulkan biaya yang tidak wajar.

Integrity and Accuracy of Bank Data

1. All employees and management, whether acting on their own initiative, under instruction, or at the request of any party, are prohibited from recording, altering, or deleting data inaccurately, misleadingly, or in a manner that obscures transactions;
2. All employees and management must comply with established standard procedures, whereby any data modification or deletion may only be carried out with proper authorization from responsible officials;
3. All employees and management are prohibited from committing fraud, including manipulation of receipts, expense claims, medical bills, or other documents that may result in unreasonable costs.

Integritas Sistem Perbankan

Pegawai dan pengurus Bank baik secara individu maupun bersama-sama senantiasa berupaya untuk tidak terlibat dalam hal-hal yang dapat melemahkan atau menurunkan integritas sistem perbankan di Indonesia.

Integrity of the Banking System

Employees and management, both individually and collectively, must avoid any actions that may weaken or undermine the integrity of the banking system in Indonesia.

Pemberlakuan Kode Etik
Implementation of the Code of Ethics

Penerapan Kode Etik bertujuan untuk membangun budaya kerja yang menjunjung tinggi kejujuran, transparansi, akuntabilitas, tanggung jawab, independensi, serta kewajaran dalam setiap aktivitas operasional Bank. Selain itu, Kode Etik juga mengatur hubungan kerja yang harmonis baik secara internal maupun dengan pemangku kepentingan, serta mencegah terjadinya benturan kepentingan, penyalahgunaan wewenang, dan tindakan yang dapat merugikan Bank. Kode Etik merupakan pedoman perilaku yang berisi standar nilai, prinsip, dan etika yang wajib dipatuhi oleh Direksi, Dewan Komisaris, dan seluruh pegawai BSG. Kode Etik ini menjadi landasan dalam menjalankan tugas dan tanggung jawab secara profesional, berintegritas, serta selaras dengan prinsip Tata Kelola Perusahaan yang Baik.

The implementation of the Code of Ethics aims to foster a work culture that upholds honesty, transparency, accountability, responsibility, independence, and fairness in all operational activities of the Bank. In addition, the Code of Ethics governs harmonious working relationships both internally and with stakeholders, while preventing conflicts of interest, abuse of authority, and actions that may harm the Bank. The Code of Ethics serves as a behavioral guideline containing values, principles, and ethical standards that must be adhered to by the Board of Directors, the Board of Commissioners, and all BSG employees. It forms the foundation for carrying out duties and responsibilities in a professional and ethical manner, aligned with the principles of Good Corporate Governance.

Kode Etik yang Berhubungan dengan Anti Korupsi
Code of Ethics Related to Anti-Corruption

Dalam rangka mendukung program pencegahan korupsi serta memperkuat penerapan Tata Kelola Perusahaan yang Baik, BSG telah menetapkan kebijakan pengendalian gratifikasi melalui Surat Keputusan Direksi Nomor 006/DIV-KEP/DIR/VII/2019 tanggal 1 Juli 2019 tentang Pengendalian Gratifikasi di lingkungan PT BSG. Kebijakan ini merupakan wujud komitmen Bank dalam membangun budaya integritas dan mencegah praktik korupsi di seluruh lini organisasi.

Sejalan dengan kebijakan tersebut, BSG juga menegaskan penerapan Kode Etik yang secara khusus mengatur aspek anti korupsi, termasuk larangan penyalahgunaan jabatan. Dalam ketentuan tersebut, seluruh pegawai dan pengurus Bank dilarang menyalahgunakan kewenangan serta memanfaatkan informasi yang diperoleh dari kegiatan usaha Bank untuk kepentingan pribadi, keluarga, maupun pihak lain yang memiliki hubungan dengan yang bersangkutan, baik secara langsung maupun tidak langsung.

Melalui penerapan kebijakan pengendalian gratifikasi dan penegakan Kode Etik secara konsisten, BSG berupaya menciptakan lingkungan kerja yang bersih, transparan, dan bebas dari praktik korupsi, sehingga dapat menjaga kepercayaan pemangku kepentingan serta mendukung keberlanjutan usaha Bank.

In supporting anti-corruption initiatives and strengthening the implementation of Good Corporate Governance, BSG has established a gratuity control policy through Board of Directors Decree No. 006/DIV-KEP/DIR/VII/2019 dated July 1, 2019 concerning Gratification Control within PT BSG. This policy reflects the Bank's commitment to fostering a culture of integrity and preventing corrupt practices across all levels of the organization.

In line with this policy, BSG also reinforces the implementation of a Code of Ethics that specifically governs anti-corruption aspects, including the prohibition of abuse of authority. Under these provisions, all employees and management are prohibited from misusing their authority or leveraging information obtained through the Bank's business activities for personal, family, or third-party interests, whether directly or indirectly.

Through the consistent implementation of gratuity control policies and enforcement of the Code of Ethics, BSG aims to create a clean, transparent, and corruption-free working environment, thereby maintaining stakeholder trust and supporting the Bank's long-term sustainability.

Sosialisasi Kode Etik
Code of Ethics Socialization

BSG berupaya untuk melakukan upaya komunikasi Kode Etik kepada pegawai dengan cara:

1. Sosialisasi yang dilaksanakan tahun 2025:

BSG continuously undertakes initiatives to communicate and reinforce the Code of Ethics among its employees through the following measures:

1. Socialization programs conducted in 2025:

Tanggal Date	Pelatihan Training	Penyelenggara Organizer	Tempat Location
23 Juni 2025 June 23, 2025	IHT *Induction Program* 2025 (Ketentuan Kepegawaian dan *Corporate Culture*) IHT Induction Program 2025 (Employment Policies and Corporate Culture)	Divisi *Human Capital* Human Capital Division	BSG *Excellence Center*
17 Desember 2025 December 17, 2025	IHT *Manager Development Program* 2025 (Ketentuan Kepegawaian) IHT Manager Development Program 2025 (Employment Policies)	Divisi *Human Capital* Human Capital Division	BSG *Excellence Center*

2. Kode etik telah dimuat dalam *Knowledge Managemen System* (KMS) untuk memberikan kemudahan bagi pegawai BSG untuk memahami;
3. Pembuatan piagam kepatuhan, kode etik kepatuhan atau kebijakan kepatuhan;
4. Sosialisasi strategi *antifraud*;
5. Penandatanganan pakta integritas.

2. The Code of Ethics has been integrated into the Knowledge Management System (KMS) to facilitate employees' understanding and accessibility;
3. Development of compliance charters, codes of ethics, and compliance policies;
4. Socialization of anti-fraud strategies;
5. Signing of integrity pacts.

Sanksi Pelanggaran kode Etik
Sanctions for Code of Ethics Violations

Jika terjadi pelanggaran terhadap kode etik maka pegawai yang terbukti melakukan pelanggaran akan dikenakan sanksi sesuai dengan tingkat dan jenis pelanggaran yang dilakukan, dengan tetap mengacu pada ketentuan dan peraturan yang berlaku di lingkungan BSG. Pemberian sanksi dilaksanakan secara objektif, adil, dan konsisten, sebagai bentuk komitmen Bank dalam menegakkan disiplin dan integritas. Adapun jenis sanksi yang dapat dikenakan, sebagai berikut:

1. Perbuatan Penyimpangan kelalaian diberikan sanksi ringan (teguran/Surat Peringatan 1) dan sanksi sedang (surat peringatan 2/3).
2. Perbuatan menyimpang kesengajaan diberikan sanksi berat (demosi/pemberhentian dengan tidak hormat).

Dengan penerapan sanksi yang tegas dan terukur, BSG berupaya memastikan bahwa seluruh pegawai Bank senantiasa mematuhi Kode Etik serta menjaga standar perilaku yang mencerminkan profesionalisme dan integritas.

In the event of a violation of the Code of Ethics, employees found to have committed such violations are subject to sanctions in accordance with the severity and nature of the misconduct, while adhering to applicable internal policies and regulations of BSG. Sanctions are imposed in an objective, fair, and consistent manner as part of the Bank's commitment to upholding discipline and integrity. The types of sanctions that may be imposed are as follows:

1. Negligence-related violations are subject to minor sanctions (warning/first written warning) and moderate sanctions (second or third written warning);
2. Intentional misconduct is subject to severe sanctions (demotion or dismissal with cause).

Through the implementation of firm and proportionate sanctions, BSG seeks to ensure that all employees consistently comply with the Code of Ethics and uphold standards of conduct that reflect professionalism and integrity.

Kasus Pelanggaran kode Etik Tahun 2025
Code of Ethics Violations in 2025

Sepanjang tahun 2025 terdapat pelanggaran kode etik dengan hasil rekapan sebagai berikut:

Throughout 2025, there were code of ethics violations with the following summary:

Tahun Year	Sanksi Sanction	Jumlah Kasus Number of Cases	Status Status
2025	Teguran Warning	9	Telah diselesaikan pada tahun 2025 Resolved in 2025
	Surat Peringatan I (SPI) Level I Sanction	33	
	Surat Peringatan II (SPII) Level II Sanction (SP1)	-	

Budaya Perusahaan
Corporate Culture

Visi dan Misi
Vision and Mission

VISI

"MENJADI BANK INOVATIF, BERDAYA SAING TINGGI DAN BERORIENTASI PADA KEPUASAN NASABAH"

MISI

1. Berkontribusi Dalam Pembangunan Daerah Yang Berdikari dan Berkeadilan.
2. Terus Berinovasi Menciptakan Model Bisnis, Layanan & Produk Yang Terbaik Serta Bernilai Tambah Kepada Nasabah.
3. Menciptakan *Human Capital* Sebagai Pilar Penting Dalam Pencapaian Visi Perusahaan.
4. Melaksanakan Tata Kelola Perusahaan Yang Baik Secara Konsisten.

VISION

"TO BECOME AN INNOVATIVE, HIGHLY COMPETITIVE BANK WITH A STRONG FOCUS ON CUSTOMER SATISFACTION."

MISSION

1. To contribute to sustainable and equitable regional development;
2. To continuously innovate in developing business models, services, and products that deliver the best value to customers;
3. To develop human capital as a key pillar in achieving the Company's vision;
4. To consistently implement Good Corporate Governance.

Budaya Perusahaan
Corporate Culture

BERINTEGRITAS

1. Jujur dan Dapat Dipercaya
   a. Bertindak jujur dan teguh pada sumpah jabatan sehingga menumbuhkan rasa percaya;
   b. Menjaga rahasia Perusahaan;
   c. Tidak menyalahgunakan jabatan dan kepercayaan untuk keuntungan pribadi maupun pihak lain.
2. Disiplin dan Menjunjung Etika
   a. Patuh dan menjunjung tinggi seluruh ketentuan dan etika Perusahaan;
   b. Menjauhkan diri dari tindakan-tindakan indisipliner dan tidak etis, yang dapat merugikan citra diri Perusahaan.

STANDAR KERJA TINGGI

1. Kontributif dan Memberi Nilai Tambah
   a. Menjadi pribadi yang bermanfaat dan saling membantu baik di dalam maupun di luar perusahaan;
   b. Tidak bersikap apatis dan memiliki kepedulian terhadap tantangan dan ancaman yang dihadapi.
2. Kompeten dan Berdaya Saing Tinggi
   a. Memiliki kemampuan teknis yang unggul dan motivasi untuk belajar pengetahuan serta ketrampilan baru;
   b. Menghindari sikap malas belajar.
3. Kreatif dan Inovatif
   a. Menggagas ide baru dan cara baru untuk mewujudkan visi perusahaan, termasuk menumbuhkan cara berpikir "*out of the box*";
   b. Meninggalkan cara dan kebiasaan lama yang kontra-produktif dan tidak efisien.

GOTONG ROYONG

Sinergitas dalam Kerjasama

1. Membangun hubungan kerja sama internal yang produktif dan kemitraan harmonis dengan para pemangku kepentingan untuk hasil yang nyata dan bermanfaat.
2. Menghilangkan sikap ego-sektoral dan menang sendiri.

ORIENTASI PELANGGAN

Melayani dengan Tulus

1. Memberi prioritas serta pelayanan prima dan empatik kepada seluruh pemangku kepentingan.
2. Meniadakan sikap kurang responsif dan tidak peduli.

INTEGRITY

1. Honest and Trustworthy
   a. Act with honesty and uphold the oath of office to build trust;
   b. Safeguard the confidentiality of the Company;
   c. Do not misuse position and trust for personal or third-party gain.
2. Discipline and Ethical Conduct
   a. Comply with and uphold all Company regulations and ethical standards;
   b. Refrain from any disciplinary or unethical actions that may harm the Company's reputation.

HIGH PERFORMANCE STANDARDS

1. Contributive and Value-Adding
   a. Be a valuable individual who contributes and supports others both within and outside the Company;
   b. Demonstrate awareness and responsiveness to challenges and risks faced by the Company.
2. Competent and Highly Competitive
   a. Possess strong technical capabilities and a continuous motivation to learn new knowledge and skills;
   b. Avoid complacency and a lack of willingness to learn.
3. Creative and Innovative
   a. Initiate new ideas and approaches to achieve the Company's vision, including fostering "out-of-the-box" thinking;
   b. Move away from outdated, counterproductive, and inefficient practices.

COLLABORATION (GOTONG ROYONG)

Synergy in Collaboration

1. Build productive internal collaboration and harmonious partnerships with stakeholders to deliver meaningful outcomes;
2. Eliminate silo mentality and self-centered behavior.

CUSTOMER ORIENTATION

Service with Sincerity

1. Prioritize and deliver excellent and empathetic service to all stakeholders;
2. Avoid unresponsive and indifferent attitudes.

Pelatihan dan Sosialisasi Visi, Misi dan Budaya Perusahaan
Training and Socialization of Vision, Mission and Coporate Culture

Pelaksanaan program sosialisasi budaya dan pelatihan sepanjang tahun 2025 merupakan bagian dari komitmen BSG dalam memperkuat internalisasi nilai-nilai perusahaan di seluruh jenjang organisasi. Melalui berbagai kegiatan yang terstruktur, baik kepada Dewan Komisaris maupun pegawai, BSG memastikan keselarasan pemahaman terhadap visi, misi, serta budaya perusahaan, sehingga dapat mendukung terciptanya kinerja yang optimal, profesional, dan berintegritas.

The implementation of corporate culture socialization and training programs throughout 2025 demonstrates BSG commitment to reinforcing the internalization of corporate values across all organizational levels, ensuring alignment with the Company's vision, mission, and strategic direction to support sustainable performance and a culture of professionalism and integrity.

Tanggal Date	**Pelatihan** Training	**Peserta** Participants	**Tempat** Location
23 Januari 2025 January 23, 2025	Sosialisasi *monitoring* dan evaluasi (*monev*) program budaya 2024–2025 dan *talent pool* Socialization of monitoring and evaluation of cultural programs 2024–2025 and talent pool	Divisi *Human Capital* (Internal) Human Capital Division (Internal)	Cabang Jakarta Jakarta Branch
23 Januari 2025 January 23, 2025	Sosialisasi *monitoring* dan evaluasi (*monev*) program budaya 2024–2025 dan *talent pool* Socialization of monitoring and evaluation of cultural programs 2024–2025 and talent pool	Divisi *Human Capital* (Internal) Human Capital Division (Internal	Cabang Jakarta Jakarta Branch
17 April 2025 April 17, 2025	Sosialisasi visi, misi, budaya perusahaan dan organisasi kepada Dewan Komisaris Socialization of vision, mission, corporate culture, and organization to the Board of Commissioners	Divisi Perencanaan & Evaluasi Planning & Evaluation Division	Kantor Pusat BSG BSG Head Office
17 April 2025 April 17, 2025	Sosialisasi visi, misi, budaya perusahaan dan organisasi kepada Dewan Komisaris Socialization of vision, mission, corporate culture, and organization to the Board of Commissioners	Divisi Perencanaan & Evaluasi Planning & Evaluation Division	Kantor Pusat BSG BSG Head Office
28 April 2025 April 28, 2025	Sosialisasi program budaya BSG Socialization of BSG cultural program	*Global Talent*	*Online*
28 April 2025 April 28, 2025	Sosialisasi program budaya BSG Socialization of BSG cultural program	*Global Talent*	Cabang Jakarta Jakarta Branch
23 Juni 2025 June 23, 2025	IHT (*Inhouse Training*) *Induction Program* 2025 (ketentuan kepegawaian dan *corporate culture*) IHT Induction Program 2025 (employment policies and corporate culture)	Divisi *Human Capital* (Internal) Human Capital Division (Internal)	BSG *Excellence Center*
23 Juni 2025 June 23, 2025	IHT *Induction Program* 2025 (ketentuan kepegawaian dan *corporate culture*) IHT Induction Program 2025 (employment policies and corporate culture)	Divisi *Human Capital* (Internal) Human Capital Division (Internal	BSG *Excellence Center*

Pengenalan Budaya bagi Pekerja Baru

Seluruh pegawai baru di BSG wajib mengikuti program *induction* sebagai bagian dari proses orientasi awal. Program ini dirancang untuk memberikan pemahaman yang komprehensif mengenai visi, misi, serta budaya perusahaan yang menjadi landasan dalam menjalankan aktivitas kerja. Melalui program *induction*, BSG memastikan bahwa setiap pegawai memiliki keselarasan nilai dan pemahaman yang sama terhadap arah strategis perusahaan, sehingga mampu berkontribusi secara optimal sejak awal masa kerja serta mendukung terciptanya budaya kerja yang profesional, berintegritas, dan berorientasi pada pelayanan.

Cultural Induction for New Employees

All new employees at BSG are required to participate in an induction program as part of the initial onboarding process. This program is designed to provide a comprehensive understanding of the Bank's vision, mission, and corporate culture, which serve as the foundation for carrying out work activities. Through the induction program, BSG ensures that every employee shares aligned values and a common understanding of the Company's strategic direction, enabling them to contribute optimally from the outset of their employment while fostering a professional, integrity-driven, and service-oriented work culture.

Pengenalan Budaya bagi Pekerja Baru

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Cultural Reinforcement for Employees

In addition to the induction program, BSG continuously strengthens the internalization of corporate culture among employees through ongoing communication and development initiatives. These efforts are aimed at ensuring that corporate values are consistently embedded in daily work practices. Through continuous cultural reinforcement, BSG encourages employees to maintain alignment with the Company's vision and strategic direction, while fostering a professional, integrity-driven, and service-oriented work environment.

Pengenalan Budaya bagi Dewan Komisaris atau Direksi yang Baru

Induction Program for Newly Appointed Members of the Board of Commissioners or Board of Directors

Program Pengenalan kepada Dewan Komisaris atau Direksi yang baru diangkat bertujuan untuk memberikan pengetahuan mengenai Bank, agar dapat memahami tugas dan tanggung jawab sebagai Dewan Komisaris dan proses bisnis Bank yang dilaksanakan oleh Direksi, sehingga dapat bekerja selaras dengan organ lainnya.

Program orientasi Dewan Komisaris atau Direksi meliputi
1. Profil Bank (Visi, misi, kode Etik dan struktur organisasi);
2. Kinerja Bank;
3. Rencana Bisnis Bank dan Rencana Korporasi;
4. Produk dan layanan utama;
5. Tata Kelola bank;
6. Penerapan Manajemen Risiko;
7. Regulasi yang berlaku;
8. hal-hal yang dianggap penting lainnya.

Orientasi bagi Dewan Komisaris atau Direksi dilakukan dengan cara:
1. Presentasi dan pemaparan dari Divisi Bisnis dan Divisi *Supporting;*
2. Rapat dan pertemuan serta diskusi interaktif dengan pengurus eksisting terkait kinerja, kendala dan solusi serta informasi yang dibutuhkan;
3. Melakukan kunjungan ke unit kerja;
4. Akses ke *daily report;*
5. Mengikuti sertifikasi manajemen risiko;
6. Mengikuti seminar atau *workshop* perbankan.

The induction program for newly appointed members of the Board of Commissioners or Board of Directors aims to provide comprehensive knowledge about the Bank, enabling them to understand their duties and responsibilities, as well as the Bank's business processes carried out by the Board of Directors, so they can work in alignment with other governing bodies.

The orientation program includes:
1. Bank profile (vision, mission, code of ethics, and organizational structure);
2. Bank performance;
3. Bank Business Plan and Corporate Plan;
4. Key products and services;
5. Bank governance;
6. Implementation of risk management;
7. Applicable regulations;
8. Other relevant matters.

The orientation is conducted through:

1. Presentations by business and supporting divisions;
2. Meetings and interactive discussions with existing management regarding performance, challenges, solutions, and required information;
3. Visits to operational units;
4. Access to daily reports;
5. Participation in risk management certification programs;
6. Participation in banking seminars or workshops.

Program Kepemilikan Saham oleh Manajemen dan/atau Pegawai melalui Opsi MSOP/ESOP

Management and/or Employee Share Ownership Program (MSOP/ESOP)

Di tahun 2025 BSG tidak melaksanakan Program Kepemilikan Saham Bagi Karyawan dan Manajemen, atau Employee/*Management Stock Option Program* (ESOP/MSOP). BSG bukanlah perusahaan publik dan saham BSG tidak diperdagangkan di bursa manapun.

In 2025, BSG did not implement any Employee/Management Stock Option Program (ESOP/MSOP). BSG is not a publicly listed company, and its shares are not traded on any stock exchange.

Pembelian Kembali Saham (*Shares Buy Back*) dan Kebijakan *Insider Trading*

Share Buyback and Insider Trading Policy

Sepanjang tahun 2025, BSG tidak menyelenggarakan pembelian kembali saham dan/atau obligasi Bank. Saham BSG juga tidak diperdagangkan di bursa manapun, sehingga bank tidka memiliki kebijakan terkait *insider trading*.

Throughout 2025, BSG did not conduct any share buybacks and/or bond repurchases. As BSG shares are not publicly traded, the Bank does not have an insider trading policy.

Aksi Korporasi Lainnya

Other Corporate Actions

Sepanjang tahun 2025, BSG tidak melakukan aksi korporasi seperti penyertaan modal, pemecahan saham (*stock split*), penggabungan saham (*reverse stock*), dividen saham, saham bonus dan perubahan nilai nominal saham, serta tidak melakukan penerbitan Obligasi/Sukuk baru.

Throughout 2025, BSG did not undertake any corporate actions such as capital injections, stock splits, reverse stock splits, stock dividends, bonus shares, changes in nominal share value, nor did it issue any new bonds or sukuk.

Pinjaman Dana kepada Pihak Terkait (*Related Party*) dan Penyediaan Dana Besar (*Large Exposure*)

Loans to Related Parties and Large Exposures

Sesuai dengan ketentuan Peraturan Otoritas Jasa Keuangan (POJK) mengenai Penerapan Tata Kelola bagi Bank Umum, Bank wajib menerapkan prinsip kehati-hatian dalam kegiatan penyediaan dana, antara lain melalui penerapan penyebaran atau diversifikasi portofolio penyediaan dana.

In accordance with Financial Services Authority (OJK) regulations on the implementation of governance for commercial banks, the Bank is required to apply prudential principles in its lending activities, including through portfolio diversification of fund disbursement.

Pengungkapan terkait penyediaan dana kepada pihak terkait, baik individu maupun kelompok termasuk Direksi, Dewan Komisaris, Pejabat Eksekutif Bank, serta pihak terkait lainnya, serta penyediaan dana dalam jumlah besar (*large exposure*), mengacu pada Surat Edaran Otoritas Jasa Keuangan (SEOJK) mengenai Transparansi Penerapan Tata Kelola.

Disclosures regarding lending to related parties, whether individuals or groups—including the Board of Directors, Board of Commissioners, Executive Officers, and other related parties—as well as large exposures, refer to OJK Circular Letters concerning transparency in governance implementation.

Dalam pelaksanaannya, BSG secara konsisten menerapkan prinsip kehati-hatian dalam penyediaan dana kepada pihak terkait maupun dalam penyediaan dana besar. Kebijakan ini bertujuan untuk menghindari risiko kegagalan usaha akibat konsentrasi penyediaan dana serta menjaga kualitas portofolio kredit Bank.

In its implementation, BSG consistently applies prudential principles in both related party lending and large exposures. This policy aims to mitigate the risk of business failure due to concentration of credit exposure and to maintain the quality of the Bank's credit portfolio.

Selain itu, penerapan batasan tersebut juga mendukung peningkatan independensi Direksi dan Dewan Komisaris dari potensi intervensi pihak terkait, sehingga pengambilan keputusan tetap objektif dan sesuai dengan prinsip tata kelola perusahaan yang baik.

Furthermore, the application of these limits supports the independence of the Board of Directors and the Board of Commissioners from potential related party intervention, ensuring that decision-making remains objective and aligned with Good Corporate Governance principles.

Seluruh proses penyediaan dana dilaksanakan dengan mengacu pada ketentuan peraturan perundang-undangan yang berlaku serta kebijakan internal Bank.

All lending processes are carried out in accordance with applicable laws and regulations as well as the Bank's internal policies.

Kebijakan Penyediaan Dana kepada Pihak Terkait
Policy on Lending to Related Parties

Pemberian kredit (penyediaan dana) kepada pihak terkait telah dilaksanakan sesuai dengan ketentuan peraturan perundang-undangan yang berlaku serta memperoleh persetujuan dari Dewan Komisaris sebagai bentuk penerapan prinsip kehati-hatian dan tata kelola yang baik.

Lending to related parties has been conducted in accordance with applicable regulations and requires approval from the Board of Commissioners as part of prudential and sound governance practices.

BSG telah menetapkan kebijakan tertulis terkait Batas Maksimum Pemberian Kredit (BMPK), termasuk pengaturan mengenai penyediaan dana kepada pihak terkait dan penyediaan dana dalam jumlah besar (*large exposure*). Kebijakan ini menjadi pedoman dalam memastikan bahwa penyediaan dana dilakukan secara prudent, terukur, dan sesuai dengan profil risiko Bank.

BSG has established written policies regarding the Legal Lending Limit (LLL), including provisions on related party lending and large exposures. These policies serve as guidelines to ensure that lending activities are prudent, measured, and aligned with the Bank's risk profile.

Dalam rangka meningkatkan efektivitas pengawasan terhadap penyediaan dana kepada pihak terkait, BSG secara konsisten menyusun dan melakukan pengkinian data daftar rincian pihak terkait. Data tersebut memuat informasi pihak-pihak yang memiliki hubungan pengendalian dengan Bank, baik secara langsung maupun tidak langsung, melalui hubungan kepemilikan, kepengurusan, dan/atau hubungan keuangan.

To enhance monitoring effectiveness, BSG consistently maintains and updates a detailed list of related parties, including entities with control relationships with the Bank, either directly or indirectly through ownership, management, and/or financial relationships.

Kebijakan Penyediaan Dana Besar
Policy on Large Exposures

Dalam rangka penerapan prinsip kehati-hatian dan tata kelola perusahaan yang baik, Bank secara konsisten mengelola penyediaan dana besar (*large exposure*) dengan mengacu pada ketentuan Otoritas Jasa Keuangan (OJK) yang berlaku, khususnya terkait Batas Maksimum Pemberian Kredit (BMPK) dan pengendalian risiko konsentrasi.

In implementing prudential principles and Good Corporate Governance, the Bank consistently manages large exposures in accordance with applicable OJK regulations, particularly those related to Legal Lending Limits and concentration risk control.

Penyediaan dana besar merupakan penyediaan dana kepada pihak dan/atau kelompok usaha tertentu dengan jumlah signifikan yang berpotensi menimbulkan risiko konsentrasi terhadap portofolio kredit Bank. Oleh karena itu, Bank menetapkan kebijakan internal berupa batasan eksposur kepada setiap debitur maupun kelompok usaha, baik secara individual maupun agregat, guna memastikan penyebaran risiko yang optimal.

Large exposures refer to significant lending to certain parties or business groups that may pose concentration risks to the Bank's credit portfolio. Therefore, the Bank establishes internal limits on exposure to each debtor or business group, both individually and on an aggregate basis, to ensure optimal risk diversification.

Dalam implementasinya, Bank melakukan pemantauan secara berkala terhadap posisi penyediaan dana besar, termasuk melakukan identifikasi terhadap debitur atau kelompok usaha yang memiliki eksposur signifikan. Pengawasan ini dilakukan secara berjenjang oleh manajemen dan dilaporkan kepada Direksi serta Dewan Komisaris sebagai bagian dari fungsi pengawasan aktif.

In practice, the Bank conducts periodic monitoring of large exposure positions, including identifying debtors or business groups with significant exposure. This oversight is carried out through a tiered management process and reported to the Board of Directors and the Board of Commissioners as part of active supervision.

Selain itu, Bank juga menerapkan proses analisis kredit yang komprehensif, termasuk penilaian terhadap kelayakan usaha, kemampuan membayar, serta prospek usaha debitur, guna meminimalkan potensi risiko gagal bayar. Seluruh penyediaan dana besar dilakukan sesuai dengan ketentuan internal Bank dan peraturan perundang-undangan yang berlaku.

Additionally, the Bank implements comprehensive credit analysis processes, including assessments of business feasibility, repayment capacity, and business prospects of debtors, to minimize default risk. All large exposures are conducted in accordance with internal policies and applicable regulations.

Pengelolaan penyediaan dana besar ini bertujuan untuk:
1. Mengendalikan risiko konsentrasi kredit;
2. Menjaga kualitas aset produktif;
3. Meningkatkan ketahanan dan keberlangsungan usaha Bank; serta
4. Memastikan penerapan prinsip tata kelola yang baik secara berkelanjutan.

The management of large exposures aims to:
1. Control credit concentration risk;
2. Maintain the quality of productive assets;
3. Enhance the Bank's resilience and business sustainability; and
4. Ensure continuous implementation of Good Corporate Governance principles.

Kebijakan Pemberian Pinjaman kepada Direksi dan Dewan Komisaris
Policy on Loans to the Board of Directors and Board of Commissioners

BSG telah memiliki kebijakan terkait dengan pemberian pinjaman Direksi dan Dewan Komisaris yang diatur dalam:

1. Pedoman Kredit Produktif dan Pedoman Kredit Konsumen sesuai PBSG No. 021/PBSG-KKM/DIR/VI/2025 tanggal 11 Juni 2025;
2. Kebijakan mengenai Mekanisme Persetujuan Kredit Kepada Pihak Terkait sesuai PBSG 021/PBSG-KKM/DIR/VI/2025 tanggal 11 Juni 2025.

Dalam Kebijakan Pemberian Pinjaman Kredit Direksi dan Dewan Komisaris diatur bahwa pinjaman kredit kepada Direksi dan Dewan Komisaris diberikan dengan memperhatikan:
1. Memenuhi ketentuan Batas Maksimum Pemberian Kredit (BMPK);
2. Memperoleh persetujuan dari pihak yang berwenang sesuai dengan ketentuan internal Bank, termasuk Dewan Komisaris;
3. Menghindari adanya benturan kepentingan dalam proses pemberian kredit serta perlakuan khusus.

BSG has established policies governing loans to members of the Board of Directors and the Board of Commissioners as stipulated in:
1. Productive Credit and Consumer Credit Guidelines (PBSG No. 021/PBSG-KKM/DIR/VI/2025 dated June 11, 2025);
2. Policies on Approval Mechanisms for Related Party Loans (PBSG No. 021/PBSG-KKM/DIR/VI/2025 dated June 11, 2025).

These policies stipulate that loans to the Board of Directors and Board of Commissioners must:
1. Comply with Legal Lending Limits (LLL);
2. Obtain approval from authorized parties in accordance with internal policies, including the Board of Commissioners;
3. Avoid conflicts of interest and any preferential treatment in the credit approval process.

Implementasi Penyediaan Dana Kepada Pihak Terkait Tahun 2025
Implementation of Lending to Related Parties in 2025

Penyediaan dana kepada pihak terkait dan debitur inti selama 2025 adalah sebagai berikut:

The implementation of lending to related parties and core debtors during 2025 is presented as follows:

Penyediaan Dana Type of Lending	Jumlah Debitur Number of Debtors	Nominal (Rp Juta) Amount (IDR Million)
Kepada Pihak Terkait Related Parties	46 debitur 46 debtors	11.632
Kepada Debitur Inti Core Debtors	25 debitur 25 debtors	575.477
Individu Individuals	22 debitur 22 debtors	136.744
Grup Group	3 debitur 3 debtors	438.733

Untuk jumlah debitur inti merupakan total *outstanding* kredit yang diberikan kepada debitur/grup untuk posisi Desember 2025, dan untuk debitur inti dengan rincian 22 (dua puluh dua) debitur individual dan 3 (tiga) debitur grup.

Eksposur yang relatif rendah terhadap pihak terkait dibandingkan dengan debitur inti menunjukkan manajemen konsentrasi kredit yang bijaksana, sementara alokasi yang lebih tinggi kepada debitur grup mencerminkan fokus strategis pada pembiayaan skala besar dengan eksposur risiko yang terkontrol.

The number of core debtors represents the total outstanding loans extended to debtors/groups as of December 2025, consisting of 22 (twenty-two) individual debtors and 3 (three) group debtors.

The relatively low exposure to related parties compared to core debtors indicates prudent credit concentration management, while the higher allocation to group debtors reflects a strategic focus on larger-scale financing with controlled risk exposure.

Rencana Strategis
Strategic Plan

Rencana Bisnis Bank 2026
Bank Business Plan 2026

"Penguatan Tata Kelola, Ekspansi Bisnis yang Berkualitas dan Optimalisasi Biaya"
Strengthening Governance, Quality Business Expansion, and Cost Optimization

Grand Strategy

Pertumbuhan Aset
6,16% (yoy)
Asset growth of 6.16% (yoy)
naik **Rp1,4 triliun** dari tahun 2025 menjadi **Rp25,1 triliun**
increase of **IDR1.4 trillion** from 2025 to **IDR25.1 trillion**

Pertumbuhan Kredit
10,09% (yoy)
Credit Growth of 10.09% (yoy)
naik **Rp1,6 triliun** dari tahun 2025 menjadi **Rp18,4 triliun**
increase of **IDR1.6 trillion** from 2025 to **IDR18.4 trillion**

Pertumbuhan DPK
7,01% (yoy)
DPK Growth of 7.01% (yoy)
naik **Rp1,2 triliun** dari tahun 2025 menjadi **Rp19,4 triliun**
increase of **IDR1.2 trillion** from 2025 to **IDR19.4 trillion**

Pertumbuhan Laba
15,68% (yoy)
Profit Growth of 15.68% (yoy)
naik **Rp59,6 miliar** dari tahun 2025 menjadi **Rp440,2 miliar**
increase of **IDR59.6 billion** from 2025 to **IDR440.2 billion**

Inisiatif Strategis Direktorat Utama
Strategic Initiatives President Director

1. Penguatan pengendalian internal cabang dan strategi *antifraud*;
2. Pengembangan organisasi yang resilien dan manajemen anggaran yang efisien.

1. Strengthening internal control across branches and anti-fraud strategy;
2. Development of a resilient organization and efficient budget management.

Inisiatif Strategis Direktorat Kepatuhan
Strategic Initiatives Compliance Directorate

1. Penguatan penerapan manajemen risiko;
2. Perbaikan tata kelola dan internalisasi budaya kepatuhan untuk perbaikan Tingkat Kesehatan Bank.

1. Strengthening the implementation of risk management;
2. Improving governance and internalization of compliance culture to enhance the Bank's soundness level.

Inisiatif Strategis Direktorat Pemasaran
Strategic Initiatives Marketing Directorate

1. Peningkatan Dana Ritel dan perbaikan produk/fitur;
2. Pengembangan Pasar Kredit Konsumer di luar ekosistem Pemerintah Daerah;
3. Ekspansi kredit yang berkualitas dan perbaikan NPL.

1. Increasing retail funding and improving products/features;
2. Expanding the consumer credit market outside the Regional Government ecosystem;
3. Expanding quality lending and improving NPL.

Inisiatif Strategis Direktorat Operasional
Strategic Initiatives Operations Directorate

1. Perbaikan produk digital untuk mendukung ekspansi bisnis dan ekosistem pemerintah daerah;
2. Peningkatan kehandalan dan keamanan sistem dan teknologi informasi;
3. Evaluasi dan optimalisasi jaringan kantor.

1. Enhancing digital products to support business expansion and regional government ecosystem;
2. Improving system and information technology reliability and security;
3. Evaluation and optimization of branch network.

Inisiatif Strategis Direktorat Umum
Strategic Initiatives General Affairs Directorate

1. Peningkatan jumlah dan kapabilitas pegawai di sektor bisnis;
2. Pengembangan kompetensi pegawai untuk mendukung pengendalian internal cabang dan penerapan manajemen risiko;
3. Pengendalian dan optimalisasi biaya untuk mendukung profitabilitas Perusahaan.

1. Increasing the number and capability of employees in the business sector;
2. Developing employee competencies to support branch internal control and risk management implementation;
3. Cost control and optimization to support the Company's profitability.

Rencana dan Kebijakan Strategis Tahun 2026
Strategic Plan and Policy for 2026

Direksi dan Dewan Komisaris akan mengkomunikasikan *Grand Strategy* tahun 2026 dalam rangka memastikan keselarasan arah strategis di seluruh lini organisasi, memperkuat implementasi rencana bisnis Bank, serta mendukung pencapaian kinerja yang optimal dengan tetap berpedoman pada prinsip kehati-hatian dan tata kelola perusahaan yang baik.

BSG telah menyusun dan menyampaikan rencana strategis dalam bentuk rencana korporasi dan rencana bisnis sesuai dengan peraturan yang berlaku. Penjelasan detil mengenai paparan rencana strategis sebagaimana tercantum dalam:

1. Peranan Direksi dalam perumusan kebijakan dan strategi perusahan terdapat pada halaman 37.
2. Prospek, prioritas strategis dan proyeksi tahun 2026 terdapat pada halaman 39.
3. Pencapaian Target Tahun 2025 terdapat pada halaman 36.
4. Prospek perekonomian dan sektor perbankan tahun 2026 terdapat pada halaman 39.

The Board of Directors and the Board of Commissioners will communicate the 2026 Grand Strategy to ensure alignment of strategic direction across all levels of the organization, strengthen the implementation of the Bank's business plan, and support the achievement of optimal performance while adhering to prudential principles and Good Corporate Governance.

BSG has prepared and submitted its strategic plan in the form of a corporate plan and business plan in accordance with applicable regulations. Detailed explanations of the strategic plan are presented in the following sections:

1. The role of the Board of Directors in formulating corporate policies and strategies can be found on page 37.
2. The outlook, strategic priorities, and projections for 2026 can be found on page 39.
3. The achievement of 2025 targets can be found on page 36.
4. The economic outlook and banking sector prospects for 2026 can be found on page 39.

Transparansi Kondisi Keuangan dan Non-Keuangan yang Belum Diungkap dalam Laporan Lainnya

Transparency of Financial and Non-Financial Conditions Not Disclosed in Other Reports

Bank telah memiliki kebijakan dan prosedur yang mengatur tata cara pelaksanaan transparansi kondisi keuangan dan non-keuangan, yang disusun dengan mengacu pada ketentuan peraturan perundang-undangan yang berlaku, antara lain:

1. Peraturan Otoritas Jasa Keuangan (POJK) Nomor 37/POJK.03/2019 tentang Transparansi dan Publikasi Laporan Bank.
2. POJK Nomor 29/POJK.04/2016 tentang Laporan Tahunan Emiten atau Perusahaan Publik.
3. POJK Nomor 14/POJK.04/2022 tentang Penyampaian Laporan Keuangan Berkala Emiten atau Perusahaan Publik.
4. Surat Edaran Otoritas Jasa Keuangan (SEOJK) Nomor 16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik.

Informasi mengenai kondisi keuangan dan non-keuangan Bank telah disajikan secara jelas, akurat, dan transparan kepada para pemangku kepentingan melalui berbagai media, baik dalam bentuk laporan tertulis maupun sarana komunikasi lainnya.

The Bank has established policies and procedures governing the implementation of transparency in financial and non-financial conditions, which are formulated in accordance with prevailing laws and regulations, including:

1. Financial Services Authority Regulation (POJK) No. 37/POJK.03/2019 concerning Transparency and Publication of Bank Reports;
2. POJK No. 29/POJK.04/2016 concerning Annual Reports of Issuers or Public Companies;
3. POJK No. 14/POJK.04/2022 concerning Periodic Financial Reporting of Issuers or Public Companies;
4. Financial Services Authority Circular Letter (SEOJK) No. 16/SEOJK.04/2021 concerning the Form and Content of Annual Reports of Issuers or Public Companies.

Information regarding the Bank's financial and non-financial conditions has been presented in a clear, accurate, and transparent manner to stakeholders through various media, both in written reports and other communication channels.

Transparansi Kondisi Keuangan
Transparency of Financial Conditions

BSG telah memenuhi kewajiban transparansi dan publikasi kondisi keuangan sesuai ketentuan berlaku, melalui penyampaian dan publikasi informasi melalui media cetak dan maupun situs web bank sebagaimana berikut ini:

1. Laporan Keuangan Bulanan kepada Regulator yang dipublikasikan melalui situs web OJK dan Bank;
2. Laporan Keuangan Triwulan kepada regulator yang juga dipublikasikan melalui media cetak dan situs Web Bank;
3. Laporan Tahunan kepada Regulator, Pemegang Saham dan lembaga lainnya. Laporan ini juga dipublikasikan melalui web Bank. Laporan Tahunan berisi informasi mengenai data keuangan penting, laporan keuangan tahunan audit dan pernyataan tanggung jawab Direksi dan Dewan Komisaris.

BSG has fulfilled its obligations in transparency and publication of financial conditions in accordance with applicable regulations, through disclosures via print media and the Bank's website as follows:

1. Monthly Financial Reports submitted to the regulator and published on the OJK and Bank websites;
2. Quarterly Financial Reports submitted to the regulator and published through print media and the Bank's website;
3. Annual Reports submitted to regulators, shareholders, and other institutions, and published on the Bank's website. The Annual Report includes key financial data, audited annual financial statements, and statements of responsibility from the Board of Directors and Board of Commissioners.

Transparansi Kondisi Non Keuangan
Transparency of Non-Financial Conditions

BSG telah memenuhi kewajiban transparansi dan publikasi kondisi non keuangan sesuai ketentuan berlaku, melalui penyampaian dan publikasi informasi melalui media cetak dan maupun situs web bank sebagaimana berikut ini:

1. Informasi Tata Kelola Perusahaan yang diantaranya adalah laporan tahunan tata kelola perusahaan, visi, misi, tata nilai perusahaan, komposisi dan profil pengurus, serta ketentuan internal terkait tata kelola;
2. Informasi produk dan layanan Bank, termasuk jaringan kantor, dipublikasikan melalui Laporan Tahunan dan situs web bank, agar nasabah, investor dan masyarakat luas dapat dengan mudah mengakses informasi atas produk dan layanan bank;
3. Informasi prosedur penyampaian pengaduan Kebijakan keamanan dan informasi dan tips bagi nasabah dalam menggunakan layanan perbankan yang dipublikasikan melalui situs web bank untuk pelaksanaan ketentuan perlindungan konsumen;
4. Informasi lainnya yang bertujuan untuk mendukung keterbukaan informasi, edukasi keuangan dan layanan kepada masyarakat.

BSG has fulfilled its obligations in transparency and publication of non-financial conditions in accordance with applicable regulations, through disclosures via print media and the Bank's website as follows:

1. Corporate Governance information, including GCG reports, vision, mission, corporate values, composition and profiles of management, and internal governance policies;
2. Information on the Bank's products and services, including branch networks, published through the Annual Report and the Bank's website to ensure accessibility for customers, investors, and the public;
3. Information on complaint handling procedures, security policies, and customer guidance in using banking services, published on the Bank's website in support of consumer protection;
4. Other information aimed at supporting disclosure, financial literacy, and public services.

Pemberian Dana untuk Kegiatan Sosial
Provision of Funds for Social Activities

BSG telah menyalurkan Tanggung Jawab Sosial Lingkungan (TJSL) dengan arah dan fokus mencakup hal-hal sebagai berikut:
1. Fasilitas Pendidikan dan pengembangan pendidikan;
2. Edukasi Perbankan;
3. Sosial Kemasyarakatan;
4. Lingkungan Hidup;
5. Pariwisata, Kesenian dan Kebudayaan;
6. Sarana Ibadah dan Kegiatan Keagamaan;
7. Sarana dan Prasarana Umum;
8. Fasilitas Kesehatan;
9. Dan lain-lain.

Pelaksanaaan pemberian TJSL dengan menerapkan prinsip efisien, efektif dan akuntabel. Sepanjang tahun 2025, BSG telah melakukan penyaluran TSJL dengan fokus pada fasilitas dan pengembangan pendidikan; sosial kemasyarakatan; pariwisata, kesenian dan kebudayaan; fasilitas dan pengembangan prestasi olahraga; sarana ibadah dan kegiatan keagamaan; sarana dan prasarana umum; dan fasilitas kesehatan.

BSG has implemented Corporate Social and Environmental Responsibility (TJSL) programs with focus areas including:
1. Educational facilities and development
2. Banking education
3. Social and community development;
4. Environmental sustainability
5. Tourism, arts, and culture
6. Religious facilities and activities
7. Public infrastructure;
8. Healthcare facilities;
9. Others.

The implementation of TJSL programs is carried out based on the principles of efficiency, effectiveness, and accountability. Throughout 2025, BSG allocated TJSL funds with a focus on education development, community programs, tourism and cultural activities, sports development, religious facilities, public infrastructure, and healthcare services.

Pemberian Dana untuk Kegiatan Politik
Provision of Funds for Political Activities

BSG berkomitmen penuh tidak memberikan dana untuk kegiatan partai politik manapun. Bank tidak memperkenankan pegawai untuk menduduki jabatan kepengurusan aktif dalam partai politik maupun organisasi kemasyarakatan yang bermuatan politik. Komitmen pegawai terkait kegiatan politik sebagaimana disebutkan di atas, dituangkan dalam Kode Etik, Pedoman Perilaku, dan Kode Etik Kepatuhan. Dalam kebijakan tersebut mengatur mengenai batasan-batasan tertentu terkait keterlibatan Bank dan karyawan dalam kegiatan politik guna menghindari timbulnya benturan kepentingan, termasuk di dalamnya namun tidak terbatas terhadap ketentuan tidak diperkenankannya pemberian dana Bank untuk kepentingan politik. Implementasi kebijakan ini diharapkan dapat menjaga independensi dan profesionalisme Bank dan pegawai.

BSG is fully committed to not providing any funding to political party activities. The Bank prohibits employees from holding active management positions in political parties or politically affiliated organizations. Employee commitments related to political activities are stipulated in the Code of Ethics, Code of Conduct, and Compliance Code of Ethics. These policies regulate limitations on the involvement of the Bank and its employees in political activities to prevent conflicts of interest, including but not limited to the prohibition of using Bank funds for political purposes. The implementation of this policy is intended to maintain the independence and professionalism of both the Bank and its employees.

Penerapan Tata Kelola Terintegrasi
Implementation of Integrated Governance

Sejak tanggal 31 Desember 2024, PT Mega Corpora telah ditetapkan menjadi Pemegang Saham Pengendali BSG sesuai Surat Keputusan Anggota Dewan Komisioner OJK No. KEPR-182/D.03/2024. pada saat itu juga BSG menjadi anggota Kelompok Usaha Bank (KUB) Mega Corpora sesuai Surat OJK No.S-284/PB.31/2024.

As of 31 December 2024, PT Mega Corpora has been designated as the Controlling Shareholder of BSG in accordance with the Decree of the Members of the Board of Commissioners of OJK No. KEPR-182/D.03/2024. At the same time, BSG became a member of the Mega Corpora Banking Business Group (Kelompok Usaha Bank/KUB) in accordance with OJK Letter No. S-284/PB.31/2024.

Struktur Kelompok Usaha Bank Mega Corpora
Structure of the Mega Corpora Banking Business Group

Mega Corpora telah menunjuk Bank Mega sebagai entitas utama dalam penerapan manajemen risiko terintegrasi group Mega Corpora sesuai surat keputusan No. 013/DIR-CTC/XII/2024.

Mega Corpora has appointed Bank Mega as the main entity in the implementation of integrated risk management within the Mega Corpora Group, in accordance with Decree No. 013/DIR-CTC/XII/2024.

Manajemen Risiko Terintegrasi
Integrated Risk Management

Dalam rangka penerapan manajemen risiko serta pengelolaan eksposur risiko akibat kompleksitas transaksi dan interaksi antar lembaga keuangan yang memiliki hubungan kepemilikan dan/atau pengendalian, dibutuhkan penerapan manajemen risiko secara terintegrasi untuk seluruh anak perusahaan terselasi (*sister company*) yang tergabung dalam grup usaha Mega Corpora.

Pada tahun 2025 BSG telah bergabung dalam Komite Manajemen Risiko TerintegrasiPada tahun 2025 dengan wewenang dan tanggung jawab sebagai berikut:

1. Kebijakan Manajemen Risiko Terintegrasi serta perubahannya, termasuk strategi manajemen risiko terintegrasi, tingkat risiko yang diambil (*risk apetite*) dan toleransi risisko (*risk tolerance*), kerangka manajemen risiko terintegrasi, serta rencana kontinjensi untuk mengantisipasi terjadinya kondisi tidak normal;
2. Proses Manajemen Risiko Terintegrasi baik berkala maupun bersifat insidentil sebagai akibat dari suatu perubahan kondisi eksternal dan internal group Mega Corpora yang mempengaruhi kecukupan permodalan, profil risiko dan efektifitas penerapan manajemen risiko terintegrasi berdasarkan hasil evaluasi;
3. Kebijakan dan/atau keputusan bisnis yang menyimpang dari prosedur normal, seperti pelampauan ekspansi usaha yang signifikan dibandingkan dengan rencana bisnis yang telah ditetapkan sebelumnya, atau pengambilan posisi/eksposur risiko yang melampaui limit yang telah ditetapkan;
4. Penetapan limit risiko yang diajukan setiap bidang risiko (*Risk Taking Unit*);
5. Proses penilaian dan pelaporan Profil Risiko Terintegrasi;
6. Identifikasi *Risk Event* yang dipandang memiliki risiko tinggi untuk menetapkan langkah-langkah mitigasi;
7. Pemantauan terhadap isu signifikan melalui laporan yang disampaikan oleh sekretariat KMRT.

In order to implement risk management and manage risk exposure arising from the complexity of transactions and interactions among financial institutions with ownership and/or control relationships, an integrated risk management framework is required for all affiliated subsidiaries (sister companies) within the Mega Corpora Group.

In 2025, BSG has joined the Integrated Risk Management Committee, with the following authorities and responsibilities:

1. Formulating and reviewing Integrated Risk Management policies and any amendments thereto, including integrated risk management strategies, risk appetite, risk tolerance, integrated risk management framework, and contingency plans to anticipate abnormal conditions;
2. Overseeing integrated risk management processes, both periodic and incidental, in response to changes in external and internal conditions within the Mega Corpora Group that may affect capital adequacy, risk profile, and the effectiveness of integrated risk management implementation;
3. Reviewing policies and/or business decisions that deviate from normal procedures, such as significant business expansion exceeding the previously established business plan, or risk exposures exceeding established limits;
4. Determining risk limits proposed by each Risk Taking Unit;
5. Overseeing the assessment and reporting process of the Integrated Risk Profile;
6. Identifying risk events considered to have high risk in order to determine appropriate mitigation measures;
7. Monitoring significant issues through reports submitted by the Integrated Risk Management Committee Secretariat.

Informasi Terkait Pemenuhan Penerapan Tata Kelola Perusahaan

Information on the Implementation of Good Corporate Governance

Dalam rangka implementasi Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum (POJK 17/2023), BSG senantiasa berkomitmen untuk mewujudkan pelaksanaan Tata Kelola Perusahaan yang Baik secara konsisten dan berkelanjutan. Penerapan Tata Kelola Perusahaan yang Baik sebagaimana diatur dalam Pasal 2 POJK 17/2023 antara lain meliputi:

In line with Financial Services Authority Regulation No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks (POJK 17/2023), BSG is committed to the consistent and sustainable implementation of Good Corporate Governance (GCG). The implementation of GCG as regulated under Article 2 of POJK 17/2023 includes, among others:

No	Uraian Description	Keterangan Description
1	Pelaksanaan Tugas, Tanggung Jawab dan Wewenang Direksi Implementation of Duties, Responsibilities, and Authorities of the Board of Directors	Dapat dilihat pada Bab Direksi halaman 583 dalam Laporan Tahunan ini Refer to the Board of Directors section on page 583 of this Annual Report
2	Pelaksanaan Tugas, Tanggung Jawab dan Wewenang Dewan Komisaris Implementation of Duties, Responsibilities, and Authorities of the Board of Commissioners	Dapat dilihat pada Bab Dewan Komisaris halaman 563 dalam Laporan Tahunan ini Refer to the Board of Commissioners section on page 563 of this Annual Report
3	Kelengkapan dan Pelaksanaan Tugas Komite Completeness and Implementation of Committee Duties	Dapat dilihat pada Bab Komite Dewan Komisaris dan Komite Eksekutif Direksi halaman 620 & 657. Refer to the Board Committees and Executive Committees section on page 620 & 657.
4	Penanganan Benturan Kepentingan Management of Conflict of Interest	Dapat dilihat pada Bab Kode Etik serta Transaksi Afiliasi dan Benturan Kepentingan halaman 741. Refer to the Code of Ethics and Related Party & Conflict of Interest Transactions section on page 741.
5	Penerapan Fungsi Kepatuhan Implementation of Compliance Function	Dapat dilihat pada Bab Fungsi Kepatuhan halaman 706. Refer to the Compliance Function section on page 706.
6	Penerapan Fungsi Audit Internal Implementation of Internal Audit Function	Dapat dilihat pada Bab Satuan Kerja Audit Internal halaman 689. Refer to the Internal Audit Unit section on page 689.
7	Penerapan Fungsi Audit Eksternal Implementation of External Audit Function	Dapat dilihat pada Bab Akuntan Publik (Audit Eksternal) halaman 701. Refer to the Public Accountant (External Audit) section on page 701.

No	Uraian Description	Keterangan Description
8	Penerapan Manajemen Risiko termasuk Sistem Pengendalian Intern Implementation of Risk Management including Internal Control System	Dapat dilihat pada Bab Sistem Manajemen Risiko halaman 712. Refer to the Risk Management System section on page 712.
9	Pemberian Remunerasi Remuneration Policy	Dapat dilihat pada Bab Kebijakan Remunerasi halaman 611. Refer to the Remuneration Policy section on page 611.
10	Penyediaan Dana kepada Pihak Terkait dan Penyediaan Dana Besar Provision of Funds to Related Parties and Large Exposures	Dapat dilihat pada Bab *Related Party & Large Exposure* halaman 761. Refer to the Related Party and Large Exposure section on page 761.
11	Integritas pelaporan dan sistem teknologi informasi Integrity of Reporting and Information Technology Systems	Dapat dilihat pada Bab Transparansi Keuangan dan Non-Keuangan halaman 767. Refer to Financial and Non-Financial Transparency section on page 767.
12	Rencana strategis bank Bank Strategic Plan	Dapat dilihat pada Bab Rencana Strategis Bank halaman 765. Refer to the Bank's Strategic Plan section on page 765.
13	Aspek Pemegang Saham Shareholder Aspects	Dapat dilihat pada bagian terkait dalam Laporan Tahunan ini (Komitmen GCG, *buyback, insider trading*, aksi korporasi) halaman 760. Refer to relevant sections in this Annual Report (GCG commitment, share buyback, insider trading, corporate actions) on page 760.
14	Penerapan Strategi *Antifraud* termasuk Anti Penyuapan Implementation of Anti-Fraud and Anti-Bribery Strategy	Dapat dilihat pada Bab terkait halaman 730. Refer to the relevant section on page 730.
15	Penerapan Keuangan Berkelanjutan termasuk Tanggung Jawab Sosial dan Lingkungan Implementation of Sustainable Finance including Social and Environmental Responsibility	Dapat dilihat pada Bab CSR halaman 776. Refer to the CSR section on page 776.
16	Penerapan Tata Kelola dalam Kelompok Usaha Bank Implementation of Governance within the Bank's Business Group	Dapat dilihat pada Bab Tata Kelola Terintegrasi halaman 770. Refer to the Integrated Governance section on page 770.

06

Tanggung Jawab Sosial dan Lingkungan

Social and Environmental Responsibility

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Tanggung Jawab Sosial dan Lingkungan (TJSL)
Social and Environmental Responsibility

BSG menjadikan Tanggung Jawab Sosial dan Lingkungan (TJSL) sebagai bagian integral dari strategi bisnis berkelanjutan yang mengacu pada POJK No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik. Komitmen ini mencerminkan upaya Perseroan dalam menyeimbangkan kinerja ekonomi dengan tanggung jawab sosial dan pelestarian lingkungan secara berkelanjutan.

Pelaksanaan TJSL BSG selaras dengan arah pembangunan nasional sebagaimana tertuang dalam Rencana Pembangunan Jangka Panjang Nasional (RPJPN) serta Rencana Pembangunan Jangka Menengah Nasional (RPJMN), dan juga mendukung prioritas pembangunan daerah di Provinsi Sulawesi Utara dan Gorontalo sebagai wilayah operasional utama Perseroan.

Sebagai lembaga jasa keuangan daerah, BSG memiliki peran strategis dalam mendorong pertumbuhan ekonomi yang inklusif dan berkelanjutan. Oleh karena itu, TJSL tidak hanya dilaksanakan sebagai bentuk kepedulian sosial, tetapi juga sebagai upaya pemberdayaan masyarakat yang berfokus pada peningkatan kapasitas ekonomi lokal serta penguatan ketahanan sosial.

BSG integrates Corporate Social Responsibility (CSR) as an essential component of its sustainable business strategy, in compliance with POJK Number 51/POJK.03/2017 concerning Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies. This commitment demonstrates the Company's dedication to balancing economic performance with social responsibility and long-term environmental preservation.

The implementation of BSG CSR is aligned with national development goals as outlined in the National Long-Term Development Plan (RPJPN) and the National Medium-Term Development Plan (RPJMN). It further supports regional development priorities in North Sulawesi and Gorontalo, which serve as the Company's primary operational areas.

As a regional financial institution, BSG plays a strategic role in fostering inclusive and sustainable economic growth. Accordingly, CSR is executed not merely as an act of social concern but as a community empowerment initiative focused on enhancing local economic capacity and strengthening social resilience.

Dalam implementasinya, BSG mengacu pada pendekatan *Triple Bottom Line* yang mencakup aspek *People* (sosial), *Planet* (lingkungan), dan *Profit* (ekonomi). Pendekatan ini memastikan bahwa setiap aktivitas bisnis Perseroan memberikan kontribusi positif bagi masyarakat dan lingkungan, sekaligus menciptakan nilai ekonomi yang berkelanjutan.

In its implementation, BSG adopts the Triple Bottom Line framework, which encompasses People (Social), Planet (Environment), and Profit (Economy). This approach ensures that every business activity contributes positively to society and the environment while simultaneously generating sustainable economic value.

BSG menyadari bahwa keberhasilan dalam menjaga kinerja yang berkelanjutan tidak hanya ditentukan oleh aspek operasional dan finansial, tetapi juga oleh dukungan masyarakat serta kondisi lingkungan yang kondusif. Oleh karena itu, program TJSL dirancang secara terarah, terukur, dan berkelanjutan guna memberikan dampak yang optimal bagi seluruh pemangku kepentingan.

BSG recognizes that maintaining sustainable performance depends not only on operational and financial factors but also on community support and a conducive environment. Therefore, CSR programs are designed to be targeted, measurable, and continuous to deliver optimal impact for all stakeholders.

Seluruh inisiatif TJSL BSG juga mendukung pencapaian Tujuan Pembangunan Berkelanjutan (*Sustainable Development Goals*/ SDGs), khususnya dalam peningkatan kesejahteraan ekonomi masyarakat, penguatan kehidupan sosial, perlindungan lingkungan hidup, serta penerapan tata kelola yang baik dan berkelanjutan.

All of BSG CSR initiatives support the achievement of the Sustainable Development Goals (SDGs), particularly in improving public economic welfare, strengthening social life, protecting the environment, and implementing sound, sustainable governance.

Dalam penerapannya, BSG turut mengacu pada standar internasional ISO 26000 sebagai pedoman pelaksanaan tanggung jawab sosial Perusahaan dan ketentuan internal sebagaimana diatur dalam Surat Keputusan Nomor: 129/SK-COR/DIR/VII/2021, tanggal 1 Juli 2021 tentang Buku Pedoman Perusahaan (BPP) tentang: Kegiatan Tanggung Jawab Sosial dan Keuangan Berkelanjutan BSG. Standar ini menjadi acuan dalam memastikan bahwa program TJSL dilaksanakan secara etis, transparan, dan sesuai dengan praktik terbaik yang berlaku secara global.

In practice, BSG refers to ISO 26000 as an international guideline for corporate social responsibility, alongside internal regulations stipulated in Decree Number: 129/SK-COR/DIR/VII/2021 dated July 1, 2021, regarding the Corporate Manual (BPP) on BSG Social Responsibility and Sustainable Finance Activities. These standards ensure that CSR programs are conducted ethically, transparently, and in accordance with global best practices.

Sebagai bentuk transparansi dan akuntabilitas kepada pemangku kepentingan, pengungkapan kinerja TJSL BSG disajikan secara komprehensif dalam Laporan Keberlanjutan (*Sustainability Report*) yang diterbitkan secara terpisah dari Laporan Tahunan, sesuai dengan ketentuan regulator yang berlaku.

To uphold transparency and accountability, BSG CSR performance is disclosed comprehensively in a Sustainability Report, published separately from the Annual Report in accordance with prevailing regulatory requirements.

Ke depan, BSG akan terus memperkuat implementasi TJSL sebagai bagian dari penciptaan nilai bersama (*shared value*) melalui program-program yang adaptif, inovatif, dan berdampak luas, sejalan dengan dinamika kebutuhan masyarakat dan tantangan pembangunan berkelanjutan.

Moving forward, BSG will continue to strengthen its CSR implementation by fostering shared value through adaptive and innovative programs designed to generate broad impact, while remaining responsive to evolving community needs and the complexities of sustainable development.

07

Referensi Silang OJK

OJK Cross Reference

Referensi Silang AR BSG 2025
Cross Reference AR BSG 2025

» Surat Edaran Otoritas Jasa Keuangan Republik Indonesia No. 16/SEOJK.04/2021 Tentang Bentuk Dan Isi Laporan Tahunan Emiten Atau Perusahaan Publik
Circular Letter of the Financial Services Authority of the Republic of Indonesia No. 16/SEOJK.04/2021 concerning the Form and Content of Annual Reports of Issuers or Public Companies

» Surat Edaran Otoritas Jasa Keuangan Republik Indonesia No. 9/SEOJK.03/2020 Tentang Transparansi Dan Publikasi Laporan Bank Umum Konvensional
Circular Letter of the Financial Services Authority of the Republic of Indonesia No. 9/SEOJK.03/2020 concerning Transparency and Publication of Conventional Commercial Bank Reports

		Checklist	Halaman Page
1.	**SEOJK Nomor 16 /SEOJK.04/2021 Tentang Bentuk Dan Isi Laporan Tahunan Emiten Atau Perusahaan Publik** SEOJK Number 16 /SEOJK.04/2021 Concerning the Form and Content of Annual Reports of Issuers or Public Companies		
A.	**Ikhtisar Data Keuangan Penting** **(Ikhtisar Data Keuangan Penting Memuat Informasi Keuangan Yang Disajikan Dalam Bentuk Perbandingan Selama 3 (Tiga) Tahun Buku Atau Sejak Memulai Usahanya Jika Emiten Atau Perusahaan Publik Tersebut Menjalankan Kegiatan Usahanya Kurang Dari 3 (Tiga) Tahun, Paling Sedikit Memuat:)** **Summary of Key Financial Data** **(The Summary of Key Financial Data contains financial information presented in a comparative format for the last 3 (three) financial years or since the commencement of operations if the Issuer or Public Company has been operating for less than 3 (three) years, at a minimum including:)**	√	24-29
	» Pendapatan/Penjualan Revenue/Sales	√	27
	» Laba Bruto Gross Profit	√	27
	» Laba (Rugi) Profit (Loss)	√	27
	» Jumlah Laba (Rugi) Yang Dapat Diatribusikan Kepada Pemilik Entitas Induk Dan Kepentingan Non Pengendali Profit (Loss) Attributable to Owners of the Parent Entity and Non-Controlling Interests	√	27
	» Total Laba (Rugi) Komprehensif Total Comprehensive Income (Loss)	√	27
	» Jumlah Laba (Rugi) Komprehensif Yang Dapat Diatribusikan Kepada Pemilik Entitas Induk Dan Kepentingan Non Pengendali Total Comprehensive Income (Loss) Attributable to Owners of the Parent Entity and Non-Controlling Interests	√	27
	» Laba (Rugi) Per Saham Earnings (Loss) per Share	√	27
	» Jumlah Aset Total Assets	√	24
	» Jumlah Liabilitas Total Liabilities	√	25
	» Jumlah Ekuitas Total Equity	√	26

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	» Rasio Laba (Rugi) Terhadap Jumlah Aset Return on Assets	√	28
	» Rasio Laba (Rugi) Terhadap Ekuitas Return on Equity	√	28
	» Rasio Laba (Rugi) Terhadap Pendapatan/Penjualan Net Profit Margin (Profit/Loss to Revenue/Sales Ratio)	√	29
	» Rasio Lancar Current Ratio	√	29
	» Rasio Liabilitas Terhadap Ekuitas Debt to Equity Ratio	√	29
	» Rasio Liabilitas Terhadap Jumlah Aset Debt to Assets Ratio	√	29
	» Informasi Dan Rasio Keuangan Lainnya Yang Relevan Dengan Emiten Atau Perusahaan Publik Dan Jenis Industrinya Other Financial Information and Ratios Relevant to the Issuer or Public Company and its Industry	√	24-29
B.	**Informasi Saham** **(Informasi Saham Bagi Perusahaan Terbuka Paling Sedikit Memuat)** **Share Information** **(For Public Companies, Share Information shall at least include:)**	√	30-31
	a. Saham Yang Telah Diterbitkan Untuk Setiap Masa Triwulan Yang Disajikan Dalam Bentuk Perbandingan Selama 2 (Dua) Tahun Buku Terakhir, Paling Sedikit Memuat: Shares Issued for Each Quarter, presented in a comparative format for the last 2 (two) financial years, at a minimum including:		
	a) Jumlah Saham Yang Beredar; Number of Outstanding Shares;	√	30-31
	b) Kapitalisasi Pasar Berdasarkan Harga Pada Bursa Efek Tempat Saham Dicatatkan; Market Capitalization based on the share 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; Dan Highest, Lowest, and Closing Share Prices based on the share price on the stock exchange where the shares are listed; and	√	
	d) Volume Perdagangan Pada Bursa Efek Tempat Saham Dicatatkan Trading Volume 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; The information referred to in points b), c), and d) shall only be disclosed if the shares are listed on the stock exchange.		
	b. Dalam Hal Terjadi Aksi Korporasi Yang Menyebabkan Terjadinya Perubahan Pada Saham, Seperti Pemecahan Saham (Stock Split), Penggabungan Saham (Reverse Stock), 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: In the event of corporate actions affecting the shares, such as stock splits, reverse stock splits, stock dividends, bonus shares, changes in the nominal value of shares, issuance of convertible securities, as well as capital increases and reductions, the share information as referred to in point 1) shall be supplemented with additional explanations, at a minimum including:	√	30-31
	a) Tanggal Pelaksanaan Aksi Korporasi Date of the corporate action	√	

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	b) Rasio Pemecahan Saham (*Stock Split*), Penggabungan Saham (*Reverse Stock*), Dividen Saham, Saham Bonus, Jumlah Efek Konversi Yang Diterbitkan, Dan Perubahan Nilai Nominal Saham Ratio of stock split, reverse stock split, stock dividends, bonus shares, number of convertible securities issued, and changes in the nominal value of shares	√	
	c) Jumlah Saham Beredar Sebelum Dan Sesudah Aksi Korporasi Number of shares outstanding before and after the corporate action	√	
	d) Jumlah Efek Konversi Yang Dilaksanakan (Jika Ada) Number of conversion securities exercised (if any)	√	
	e) Harga Saham Sebelum Dan Sesudah Aksi Korporasi Share price before and after the corporate action	√	
c.	Dalam Hal Terjadi Penghentian Sementara Perdagangan Saham (*Suspension*) Dan/Atau Pembatalan Pencatatan Saham (*Delisting*) Dalam Tahun Buku, Dijelaskan Alasan Penghentian Sementara Perdagangan Saham (*Suspension*) Dan/Atau Pembatalan Pencatatan Saham (*Delisting*) Tersebut; Dan In the event of a temporary suspension of share trading (suspension) and/or delisting of shares, the reasons for such suspension and/or delisting during the financial year shall be disclosed; and	√	
d.	Dalam Hal Penghentian Sementara Perdagangan Saham (*Suspension*) Sebagaimana Dimaksud Pada Angka 3) Dan/Atau Proses Pembatalan Pencatatan Saham (*Delisting*) Masih Berlangsung Hingga Akhir Periode Laporan Tahunan, Dijelaskan Tindakan Yang Dilakukan Untuk Menyelesaikan Penghentian Sementara Perdagangan Saham (*Suspension*) Dan/Atau Pembatalan Pencatatan Saham (*Delisting*) Tersebut. If the suspension of share trading (suspension) as referred to in point c) and/or the delisting process is still ongoing until the end of the reporting period, the actions taken to resolve such suspension and/or delisting shall be disclosed.	√	
C.	**Laporan Direksi** **Board of Directors' Report**		
1)	Kinerja Emiten Atau Perusahaan Publik, Paling Sedikit Memuat: Performance of the Issuer or Public Company, at a minimum including:	√	34-40
	a) Strategi Dan Kebijakan Strategis Emiten Atau Perusahaan Publik Strategy and strategic policies of the Issuer or Public Company;	√	36-37
	b) Peranan Direksi Dalam Perumusan Strategi Dan Kebijakan Strategis Emiten Atau Perusahaan Publik The role of the Board of Directors in formulating the strategies and policies of the Issuer or Public Company	√	37-38
	c) Proses Yang Dilakukan Direksi Untuk Memastikan Implementasi Strategi Emiten Atau Perusahaan Publik Processes undertaken by the Board of Directors to ensure the implementation of the Issuer's or Public Company's strategies;	√	36-40
	d) Perbandingan Antara Hasil Yang Dicapai Dengan Yang Ditargetkan Emiten Atau Perusahaan Publik; dan Comparison between actual results achieved and targets set by the Issuer or Public Company; and	√	36
	e) Kendala Yang Dihadapi Emiten Atau Perusahaan Publik Key challenges faced by the Issuer or Public Company	√	36
2)	Gambaran Tentang Prospek Usaha Emiten Atau Perusahaan Publik Overview of Business Prospects of the Issuer or Public Company	√	39-40
3)	Penerapan Tata Kelola Emiten Atau Perusahaan Publik Implementation of Corporate Governance of the Issuer or Public Company	√	37

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D.	**Laporan Dewan Komisaris** **Board of Commissioners' Report**	√	42-49
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 in managing the Issuer or Public Company, including the supervision by the Board of Commissioners over the formulation and implementation of the Issuer's or Public Company's strategies carried out by the Board of Directors	√	42-49
2)	Pandangan Atas Prospek Usaha Emiten Atau Perusahaan Publik Yang Disusun Oleh Direksi Views on the Business Prospects of the Issuer or Public Company as prepared by the Board of Directors	√	47
3)	Pandangan Atas Penerapan Tata Kelola Emiten Atau Perusahaan Publik Views on the Implementation of Corporate Governance of the Issuer or Public Company	√	42-49
E.	**Profil Emiten Atau Perusahaan Publik** **Profile of the Issuer or Public Company**		
1)	Nama Emiten Atau Perusahaan Publik Termasuk Apabila Terdapat Perubahan Nama, Alasan Perubahan, Dan Tanggal Efektif Perubahan Nama Pada Tahun Buku; Name of the Issuer or Public Company, including any changes in name, the reasons for such changes, and the effective date of the name change during the financial year;	√	52, 59
2)	Akses Terhadap Emiten Atau Perusahaan Publik Termasuk Kantor Cabang Atau Kantor Perwakilan Yang Memungkinkan Masyarakat Dapat Memperoleh Informasi Mengenai Emiten Atau Perusahaan Publik, Meliputi: Access to Information on the Issuer or Public Company, including branch offices or representative offices that enable the public to obtain information regarding the Issuer or Public Company, including:		
	a) Alamat Address	√	53
	b) Nomor Telepon Telephone Number	√	53
	c) Alamat Surat Elektronik; Dan Email Address; and	√	53
	d) Alamat Situs Web Website Address	√	53
3)	Riwayat Singkat Emiten Atau Perusahaan Publik; Brief History of the Issuer or Public Company;	√	56-76
4)	Visi Dan Misi Emiten Atau Perusahaan Publik Serta Budaya Perusahaan (Corporate Culture) Atau Nilai-Nilai Perusahaan; Vision and Mission of the Issuer or Public Company, as well as Corporate Culture or Corporate Values;	√	77-79
5)	Kegiatan Usaha Menurut Anggaran Dasar Terakhir Kegiatan Usaha Yang Dijalankan Pada Tahun Buku, Serta Jenis Barang Dan/Atau Jasa Yang Dihasilkan; Business Activities in accordance with the latest Articles of Association, including business activities carried out during the financial year, as well as the types of goods and/or services produced;	√	54-55, 80-81
6)	Wilayah Operasional Emiten Atau Perusahaan Publik Wilayah Operasional Merupakan Wilayah Atau Daerah Pelaksanaan Kegiatan Operasional Atau Jangkauan Dari Kegiatan Operasional Perusahaan; Operational Areas of the Issuer or Public Company, defined as the regions or areas where operational activities are conducted or the coverage of the Company's operations;	√	124-128

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7)	Struktur Organisasi Emiten Atau Perusahaan Publik Dalam Bentuk Bagan, Paling Sedikit Sampai Dengan Struktur 1 (Satu) Tingkat Di Bawah Direksi Termasuk Komite Di Bawah Direksi (Jika Ada) Dan Komite Di Bawah Dewan Komisaris Disertai Dengan Nama Dan Jabatan; Organizational Structure of the Issuer or Public Company, presented in the form of a chart, at least up to 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;	√	82-105
8)	Daftar Keanggotaan Asosiasi Industri Baik Dalam Skala Nasional Maupun Internasional Yang Berkaitan Dengan Penerapan Keuangan Berkelanjutan; List of Industry Associations, both at national and international levels, related to the implementation of sustainable finance;	√	115
9)	Profil Direksi, Paling Sedikit Memuat: Profile of the Board of Directors, at a minimum including:		
	a) Nama Dan Jabatan Yang Sesuai Dengan Tugas Dan Tanggung Jawab Name and position in accordance with duties and responsibilities	√	90-95
	b) Foto Terbaru Recent photograph	√	90-95
	c) Usia Age	√	90-95
	d) Kewarganegaraan Nationality	√	90-95
	e) Riwayat Pendidikan Dan/Atau Sertifikasi Educational background and/or certifications	√	90-95
	f) Riwayat Jabatan, Meliputi Informasi: Employment history, including:	√	90-95
	(1) Dasar Hukum Pengangkatan Sebagai Anggota Direksi Pada Emiten Atau Perusahaan Publik Yang Bersangkutan; Legal basis for appointment as a member of the Board of Directors of the relevant Issuer or Public Company;	√	90-95
	(2) Rangkap Jabatan, Baik Sebagai Anggota Direksi Anggota Dewan Komisaris, Dan/Atau Anggota Komite Serta Jabatan Lainnya Baik Di Dalam Maupun Di Luar Emiten Atau Perusahaan Publik Dalam Hal Anggota Direksi Tidak Memiliki Rangkap Jabatan, Maka Diungkapkan Mengenai Hal Tersebut; Concurrent positions, whether as a member of the Board of Directors, Board of Commissioners, and/or committee member, as well as other positions both within and outside the Issuer or Public Company. If a member of the Board of Directors does not hold concurrent positions, such condition shall be disclosed;	√	90-95
	(3) Pengalaman Kerja Beserta Periode Waktunya Baik Di Dalam Maupun Di Luar Emiten Atau Perusahaan Publik; Work experience along with the respective periods, both within and outside the Issuer or Public Company;	√	90-95
	g) Hubungan Afiliasi Dengan Anggota Direksi Lainnya Anggota Dewan Komisaris, Pemegang Saham Utama Dan Pengendali Baik Langsung Maupun Tidak Langsung Sampai Kepada Pemilik Individu, Meliputi Nama Pihak Yang Terafiliasi. Dalam Hal Anggota Direksi Tidak Memiliki Hubungan Afiliasi, Maka Emiten Atau Perusahaan Publik Mengungkapkan Hal Tersebut; Dan Affiliation relationships with other members of the Board of Directors, members of the Board of Commissioners, controlling shareholders, and major shareholders, whether direct or indirect, up to the individual level, including the names of affiliated parties. If no such affiliation exists, this shall be disclosed;	√	90-95

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	h) 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 the Board of Directors and the reasons for such changes, if any.		
10)	Profil Dewan Komisaris, Paling Sedikit Memuat: Profile of the Board of Commissioners, at a minimum including:	√	84-89
	a) Nama Dan Jabatan Name and position	√	84-89
	b) Foto Terbaru Recent photograph	√	84-89
	c) Usia Age	√	84-89
	d) Kewarganegaraan Nationality	√	84-89
	e) Riwayat Pendidikan Dan/Atau Sertifikasi Educational background and/or certifications	√	84-89
	f) Riwayat Jabatan, Meliputi Informasi: Employment history, including:	√	84-89
	(1) Dasar Hukum Pengangkatan Sebagai Anggota Dewan Komisaris; Legal basis for appointment as a member of the Board of Commissioners;	√	84-89
	(2) Dasar Hukum Pengangkatan Pertama Kali Sebagai Anggota Dewan Komisaris Yang Merupakan Komisaris Independen Pada Emiten Atau Perusahaan Publik Yang Bersangkutan; Legal basis for first-time appointment as a member of the Board of Commissioners serving as an Independent Commissioner in the relevant Issuer or Public Company;	√	84-89
	(3) Rangkap Jabatan, Baik Sebagai Anggota Dewan Komisaris, Anggota Direksi, Dan/Atau Anggota Komite Serta Jabatan Lainnya Baik Di Dalam Maupun Di Luar Emiten Atau Perusahaan Publik. Dalam Hal Anggota Dewan Komisaris Tidak Memiliki Rangkap Jabatan, Maka Diungkapkan Mengenai Hal Tersebut; Dan Concurrent positions, whether as a member of the Board of Commissioners, Board of Directors, and/or committee member, as well as other positions both within and outside the Issuer or Public Company. If a member of the Board of Commissioners does not hold concurrent positions, such condition shall be disclosed;	√	84-89
	(4) Pengalaman Kerja Beserta Periode Waktunya Baik Di Dalam Maupun Di Luar Emiten Atau Perusahaan Publik; Work experience along with the respective periods, both within and outside the Issuer or Public Company;	√	84-89
	g) Hubungan Afiliasi Dengan Anggota Dewan Komisaris Lainnya, Pemegang Saham Utama, Dan Pengendali Baik Langsung Maupun Tidak Langsung Sampai Kepada Pemilik Individu, Meliputi Nama Pihak Yang Terafiliasi; Dalam Hal Anggota Dewan Komisaris Tidak Memiliki Hubungan Afiliasi, Maka Emiten Atau Perusahaan Publik Mengungkapkan Hal Tersebut; Affiliation relationships with other members of the Board of Commissioners, major shareholders, and controlling shareholders, whether direct or indirect, up to the individual level, including the names of affiliated parties. If a member of the Board of Commissioners does not have any affiliation relationships, such condition shall be disclosed;	√	84-89

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	h) Pernyataan Independensi Komisaris Independen Dalam Hal Komisaris Independen Telah Menjabat Lebih Dari 2 (Dua) Periode; Dan Statement of independence of Independent Commissioners, in the event that an Independent Commissioner has served for more than 2 (two) terms; and	√	84-89
	i) 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 the Board of Commissioners and the reasons for such changes. If there are no changes in the composition of the Board of Commissioners, such condition shall be disclosed	√	84-89
11)	Dalam Hal Terdapat Perubahan Susunan Anggota Direksi Dan/Atau Anggota Dewan Komisaris Yang Terjadi Setelah Tahun Buku Berakhir Sampai Dengan Batas Waktu Penyampaian Laporan Tahunan, Susunan Yang Dicantumkan Dalam Laporan Tahunan Adalah Susunan Anggota Direksi Dan/Atau Anggota Dewan Komisaris Yang Terakhir Dan Sebelumnya. In the event of changes in the composition of the Board of Directors and/or the Board of Commissioners occurring after the end of the financial year up to the deadline for submission of the Annual Report, the composition presented in the Annual Report shall reflect the latest composition as well as the previous composition.		
12)	Jumlah Karyawan Menurut Jenis Kelamin, Jabatan, Usia Tingkat Pendidikan, Dan Status Ketenagakerjaan (Tetap/Kontrak) Dalam Tahun Buku; Pengungkapan Informasi Dapat Disajikan Dalam Bentuk Tabel. Number of employees by gender, position, age, level of education, and employment status (permanent/contract) during the financial year. The information may be presented in tabular form.	√	106-109
13)	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, consisting of information regarding:		
	a) Pemegang Saham Yang Memiliki 5% (Lima Persen) Atau Lebih Saham Emiten Atau Perusahaan Publik; Shareholders holding 5% (five percent) or more of the shares of the Issuer or Public Company;	√	111-113
	b) Anggota Direksi Dan Anggota Dewan Komisaris Yang Memiliki Saham Emiten Atau Perusahaan Publik Dalam Hal Seluruh Anggota Direksi Dan/Atau Seluruh Anggota Dewan Komisaris Tidak Memiliki Saham, Maka Diungkapkan Mengenai Hal Tersebut; Dan Members of the Board of Directors and members of the Board of Commissioners who hold shares of the Issuer or Public Company. If none of the members hold shares, such condition shall be disclosed; and	√	114
	c) Kelompok Pemegang Saham Masyarakat, Yaitu Kelompok Pemegang Saham Yang Masing-Masing Memiliki Kurang Dari 5% (Lima Persen) Saham Emiten Atau Perusahaan Publik. Public shareholders, namely shareholders each holding less than 5% (five percent) of the shares of the Issuer or Public Company.	√	114
	Informasi Di Atas Dapat Disajikan Dalam Bentuk Tabel The above information can be presented in tabular form		

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14)	Persentase Kepemilikan Tidak Langsung Atas Saham Emiten Atau Perusahaan Publik Oleh Anggota Direksi Dan Anggota Dewan Komisaris Pada Awal Dan Akhir Tahun Buku, Termasuk Informasi Mengenai Pemegang Saham Yang Terdaftar Dalam Daftar Pemegang Saham Untuk Kepentingan Kepemilikan Tidak Langsung Anggota Direksi Dan Anggota Dewan Komisaris. Dalam Hal Seluruh Anggota Direksi Dan/Atau Seluruh Anggota Dewan Komisaris Tidak Memiliki Kepemilikan Tidak Langsung Atas Saham Emiten Atau Perusahaan Publik, Maka Diungkapkan Mengenai Hal Tersebut. Percentage of indirect share ownership in the Issuer or Public Company by members of the Board of Directors and members of the Board of Commissioners at the beginning and end of the financial year, including information on shareholders recorded in the shareholders register for the purpose of such indirect ownership. In the event that all members of the Board of Directors and/or all members of the Board of Commissioners do not have indirect share ownership in the Issuer or Public Company, such condition shall be disclosed.	√	114
15)	Jumlah Pemegang Saham Dan Persentase Kepemilikan Per Akhir Tahun Buku Berdasarkan Klasifikasi; Number of Shareholders and Percentage of Ownership at Year-End by Classification:	√	111-113
	a) Kepemilikan Institusi Lokal; Domestic institutional ownership;	√	111-113
	b) Kepemilikan Institusi Asing; Foreign institutional ownership;	√	111-113
	c) Kepemilikan Individu Lokal; Domestic individual ownership;	√	111-113
	d) Kepemilikan Individu Asing; Foreign individual ownership;	√	111-113
16)	Informasi Mengenai Pemegang Saham Utama Dan Pengendali Emiten Atau Perusahaan Publik, Baik Langsung Maupun Tidak Langsung, Sampai Kepada Pemilik Individu, Yang Disajikan Dalam Bentuk Skema Atau Bagan; Information on Controlling Shareholders and Ultimate Shareholders of the Issuer or Public Company, both direct and indirect, up to the individual level, presented in the form of a chart or diagram;	√	111-113
17)	Nama Entitas Anak, Perusahaan Asosiasi, Perusahaan Ventura Bersama Dimana Emiten Atau Perusahaan Publik Memiliki Pengendalian Bersama Entitas (Jika Ada), Beserta Persentase Kepemilikan Saham, Bidang Usaha, Total Aset, Dan Status Operasi Entitas Anak, Perusahaan Asosiasi, Perusahaan Ventura Bersama; Untuk Entitas Anak, Ditambahkan Informasi Mengenai Alamat Entitas Anak Tersebut; Names of Subsidiaries, Associated Companies, and Joint Venture Companies, in which the Issuer or Public Company has joint control (if any), including percentage of share ownership, line of business, total assets, and operational status of such entities; For subsidiaries, include information on the address of the entity;	√	118-119
18)	Kronologis Pencatatan Saham, Jumlah Saham, Nilai Nominal, Dan Harga Penawaran Dari Awal Pencatatan Hingga Akhir Tahun Buku Serta Nama Bursa Efek Dimana Saham Emiten Atau Perusahaan Publik Dicatatkan, Termasuk Pemecahan Saham (Stock Split), Penggabungan Saham (Reverse Stock), Dividen Saham, Saham Bonus, Dan Perubahan Nilai Nominal Saham, Pelaksanaan Efek Konversi, Pelaksanaan Penambahan Dan Pengurangan Modal (Jika Ada); Chronology of Share Listing, number of shares, nominal value, and offering price from the initial listing to the end of the financial year, as well as the name of the stock exchange where the shares of the Issuer or Public Company are listed, including stock splits, reverse stock splits, stock dividends, bonus shares, changes in nominal value, conversion of securities, and capital increases and reductions (if any);	√	116-117

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19)	Informasi Pencatatan Efek Lainnya Selain Efek Sebagaimana Dimaksud Pada Angka 18), Yang Belum Jatuh Tempo Pada Tahun Buku Paling Sedikit Memuat Nama Efek, Tahun Penerbitan, Tingkat Suku Bunga/Imbal Hasil, Tanggal Jatuh Tempo, Nilai Penawaran, Dan Peringkat Efek (Jika Ada); Information on the Listing of Other Securities, other than those referred to in point 18), that have not matured during the financial year, at a minimum including the name of the securities, year of issuance, interest rate, and maturity date;	√	116-117
20)	Informasi Penggunaan Jasa Akuntan Publik (Ap) Dan Kantor Akuntan Publik (KAP) Beserta Jaringan/Asosiasi/Aliansinya Meliputi: Information on the Engagement of Public Accountants (PA) and Public Accounting Firms (KAP), including their networks/associations/alliances, comprising:	√	120-121
a)	Nama Dan Alamat; Name and address;	√	120-121
b)	Periode Penugasan; Engagement period;	√	120-121
c)	Informasi Jasa Audit Dan/Atau Non Audit Yang Diberikan; Description of audit and/or non-audit services provided;	√	120-121
d)	Biaya Jasa (Fee) Audit Dan/Atau Non Audit Untuk Masing-Masing Penugasan Yang Diberikan Selama Tahun Buku; Dan Fees for audit and/or non-audit services for each engagement during the financial year;	√	120-121
e)	Dalam Hal AP Dan KAP Beserta Jaringan/Asosiasi/Aliansinya, Yang Ditunjuk Tidak Memberikan Jasa Non Audit, Maka Diungkapkan Mengenai Informasi Tersebut; Dan If the PA and KAP, including their networks/associations/alliances, did not provide non-audit services, such condition shall be disclosed;	√	120-121
	Pengungkapan Informasi Penggunaan Jasa Ap Dan Kap Beserta Jaringan/Asosiasi/Aliansinya Dapat Disajikan Dalam Bentuk Tabel. The disclosure of the use of PA and KAP services, including their networks/associations/alliances, may be presented in tabular form.	√	120-121
21)	Nama Dan Alamat Lembaga Dan/Atau Profesi Penunjang Pasar Modal Selain AP Dan KAP. Names and addresses of other capital market supporting institutions and/or professions, other than PA and KAP.	√	120-121
F.	**Analisis Dan Pembahasan Manajemen** **Analisis Dan Pembahasan Manajemen Memuat Analisis Dan Pembahasan Mengenai Laporan Keuangan Dan Informasi Penting Lainnya Dengan Penekanan Pada Perubahan Material Yang Terjadi Dalam Tahun Buku, Yaitu Paling Sedikit Memuat:** **Management Discussion and Analysis** **The Management Discussion and Analysis includes analysis and discussion of the financial statements and other important information, with emphasis on material changes occurring during the financial year, at a minimum including;**		
1)	Tinjauan Operasi Per Segmen Usaha Sesuai Dengan Jenis Industri Emiten Atau Perusahaan Publik, Paling Sedikit Mengenai: Review of Operations by Business Segment, in accordance with the industry of the Issuer or Public Company, at a minimum including:	√	134-499
a)	Produksi, Yang Meliputi Proses, Kapasitas, Dan Perkembangannya; Production, including processes, capacity, and developments;	√	134-149
b)	Pendapatan/Penjualan; Dan Revenue/Sales; and	√	134-149
c)	Profitabilitas; Profitability;	√	134-149

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2)	Kinerja Keuangan Komprehensif Yang Mencakup Perbandingan Kinerja Keuangan Dalam 2 (Dua) Tahun Buku Terakhir, Penjelasan Tentang Penyebab Adanya Perubahan Dan Dampak Perubahan Tersebut, Paling Sedikit Mengenai: Comprehensive Financial Performance, including comparison of financial performance for the last 2 (two) financial years, explanation of the causes of changes and their impacts, at a minimum including:	√	500-514
	a) Aset Lancar, Aset Tidak Lancar, Dan Total Aset; Current assets, non-current assets, and total assets;	√	500-505
	b) Liabilitas Jangka Pendek, Liabilitas Jangka Panjang, Dan Total Liabilitas; Short-term liabilities, long-term liabilities, and total liabilities;	√	505-509
	c) Ekuitas; Equity;	√	510
	d) Pendapatan/Penjualan, Beban, Laba (Rugi), Penghasilan Komprehensif Lain, Dan Total Laba (Rugi) Komprehensif; Dan Revenue/Sales, expenses, profit (loss), other comprehensive income, and total comprehensive income (loss); and	√	511-514
	e) Arus Kas; Cash flows;	√	514
3)	Kemampuan Membayar Utang Atau Kewajiban Dengan Menyajikan Perhitungan Rasio Yang Relevan; Ability to meet debt or obligations, presented with relevant ratio calculations;	√	515-517
4)	Tingkat Kolektibilitas Piutang Emiten Atau Perusahaan Publik Dengan Menyajikan Perhitungan Rasio Yang Relevan; Collectibility level of receivables of the Issuer or Public Company, presented with relevant ratio calculations;	√	518
5)	Struktur Modal (Capital Structure) Dan Kebijakan Manajemen Atas Struktur Modal (Capital Structure) Tersebut Disertai Dasar Penentuan Kebijakan Dimaksud; Capital structure and management policies on such capital structure, including the basis for determining such policies;	√	519-521
6)	Bahasan Mengenai Ikatan Yang Material Untuk Investasi Barang Modal Dengan Penjelasan Paling Sedikit Memuat: Discussion on material commitments for capital expenditures, at a minimum including:		
	a) Tujuan Dari Ikatan Tersebut; Objectives of such commitments;	√	521
	b) Sumber Dana Yang Diharapkan Untuk Memenuhi Ikatan Tersebut; Expected sources of funds to fulfill such commitments;	√	522
	c) Mata Uang Yang Menjadi Denominasi; Dan Currency denomination; and	√	522
	d) Langkah Yang Direncanakan Emiten Atau Perusahaan Publik Untuk Melindungi Risiko Dari Posisi Mata Uang Asing Yang Terkait; Planned steps by the Issuer or Public Company to mitigate risks arising from related foreign currency exposures;		
7)	Bahasan Mengenai Investasi Barang Modal Yang Direalisasikan Dalam Tahun Buku Terakhir, Paling Sedikit Memuat: Discussion on capital expenditures realized during the latest financial year, at a minimum including:		
	a) Jenis Investasi Barang Modal; Types of capital expenditures;	√	522
	b) Tujuan Investasi Barang Modal; Dan Objectives of capital expenditures; and	√	522
	c) Nilai Investasi Barang Modal Yang Dikeluarkan; Amount of capital expenditures incurred;	√	522

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8)	Informasi Dan Fakta Material Yang Terjadi Setelah Tanggal Laporan Akuntan (Jika Ada); Information and material facts occurring after the date of the financial statements (if any);	√	522-525
9)	Prospek Usaha Dari Emiten Atau Perusahaan Publik Dikaitkan Dengan Kondisi Industri, Ekonomi Secara Umum Dan Pasar Internasional Disertai Data Pendukung Kuantitatif Dari Sumber Data Yang Layak Dipercaya; Business prospects of the Issuer or Public Company, in relation to industry conditions, general economic conditions, and international markets, supported by quantitative data from reliable sources;	√	525-526
10)	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 and actual results achieved, including:		
	a) Pendapatan/Penjualan; Revenue/Sales;	√	515-516
	b) Laba (Rugi); Profit (Loss);	√	515-516
	c) Struktur Modal (Capital Structure); Atau Capital structure; or	√	515-516
	d) Hal Lainnya Yang Dianggap Penting Bagi Emiten Atau Perusahaan Publik; Other matters considered important for the Issuer or Public Company;	√	515-516
11)	Target/Proyeksi Yang Ingin Dicapai Emiten Atau Perusahaan Publik Untuk 1 (Satu) Tahun Mendatang, Mengenai: Targets/projections to be achieved by the Issuer or Public Company for the next 1 (one) financial year, including:		
	a) Pendapatan/Penjualan; Revenue/Sales;	√	525-526
	b) Laba (Rugi); Profit (Loss);	√	525-526
	c) Struktur Modal (Capital Structure); Capital structure;	√	525-526
	d) Kebijakan Dividen; Atau Dividend policy; or	√	525-526
	e) Hal Lainnya Yang Dianggap Penting Bagi Emiten Atau Perusahaan Publik; Other matters considered important for the Issuer or Public Company;	√	525-526
12)	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 products and/or services, at a minimum including marketing strategy and market share;	√	516
13)	Uraian Mengenai Dividen Selama 2 (Dua) Tahun Buku Terakhir, Paling Sedikit: Description of dividends for the last 2 (two) financial years, at a minimum including:		
	a) Kebijakan Dividen, Antara Lain Memuat Informasi Persentase Jumlah Dividen Yang Dibagikan Terhadap Laba Bersih; Dividend policy, including information on the percentage of dividends distributed relative to net income;	√	31
	b) Tanggal Pembayaran Dividen Kas Dan/Atau Tanggal Distribusi Dividen Non Kas; Dividend payment date for cash dividends and/or distribution date for non-cash dividends;	√	31
	c) Jumlah Dividen Per Saham (Kas Dan/Atau Non Kas); Dan Dividend per share (cash and/or non-cash); and	√	31
	d) Jumlah Dividen Per Tahun Yang Dibayar; Total dividends paid per year;	√	31

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	Pengungkapan Informasi Dapat Disajikan Dalam Bentuk Tabel. Dalam Hal Emiten Atau Perusahaan Publik Tidak Membagikan Dividen Dalam 2 (Dua) Tahun Terakhir, Maka Diungkapkan Mengenai Hal Tersebut. The disclosure may be presented in tabular form. If the Issuer or Public Company did not distribute dividends in the last 2 (two) financial years, such condition shall be disclosed.		
14)	Realisasi Penggunaan Dana Hasil Penawaran Umum, Dengan Ketentuan: Realization of the use of proceeds from the public offering, subject to the following provisions:		
	a) Dalam Hal Selama Tahun Buku, Emiten Memiliki Kewajiban Menyampaikan Laporan Realisasi Penggunaan Dana, Maka Diungkapkan Realisasi Penggunaan Dana Hasil Penawaran Umum Secara Kumulatif Sampai Dengan Akhir Tahun Buku; Dan In the event that during the financial year the Issuer is required to submit a report on the realization of the use of proceeds, the realization of the use of proceeds from the public offering shall be disclosed cumulatively up to the end of the financial year; and	√	522
	b) Dalam Hal Terdapat Perubahan Penggunaan Dansebagaimana Diatur Dalam Peraturan Otoritas Jasa Keuangan Mengenai Laporan Realisasi Penggunaan Dana Hasil Penawaran Umum, Maka Emiten Menjelaskan Perubahan Tersebut; In the event of any changes in the use of proceeds as regulated under OJK regulations concerning the report on the realization of the use of proceeds from public offerings, the Issuer shall explain such changes.	√	522
15)	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, Yang Terjadi Pada Tahun Buku, Paling Sedikit Memuat: Material information (if any), including but not limited to investment, expansion, divestment, merger/consolidation, acquisition, debt/capital restructuring, material transactions, affiliated transactions, and conflict of interest transactions occurring during the financial year, at a minimum including:	√	523
	a) Tanggal, Nilai, Dan Objek Transaksi; Date, value, and object of the transaction;	√	523
	b) Nama Pihak Yang Melakukan Transaksi; Name of the transacting parties;	√	523
	c) Sifat Hubungan Afiliasi (Jika Ada); Nature of the affiliation relationship (if any);		
	d) Penjelasan Mengenai Kewajaran Transaksi; Explanation regarding the fairness of the transaction;	√	523
	e) Pemenuhan Ketentuan Terkait; Dan Compliance with relevant regulations; and		
	f) Dalam Hal Terdapat Hubungan Afiliasi, Selain Mengungkapkan Informasi Sebagaimana Dimaksud Dalam Huruf A) Sampai Dengan Huruf E), Emiten Atau Perusahaan Publik Juga Mengungkapkan Informasi: In the event of an affiliation relationship, in addition to the disclosures referred to in points a) through e), the Issuer or Public Company shall also disclose:		
	(1) Pernyataan Direksi Bahwa Transaksi Afiliasi Telah Melalui Prosedur Yang Memadai Untuk Memastikan Bahwa Transaksi Afiliasi Dilaksanakan Sesuai Dengan Praktik Bisnis Yang Berlaku Umum Antara Lain Dilakukan Dengan Memenuhi Prinsip Transaksi Yang Wajar (Arms-Length Principle); Dan A statement from the Board of Directors that the affiliated transaction has followed adequate procedures to ensure that it is conducted in accordance with prevailing business practices, including adherence to the arm's length principle; and	√	523, 741

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	(2) Peran Dewan Komisaris Dan Komite Audit Dalam Melakukan Prosedur Yang Memadai Untuk Memastikan Bahwa Transaksi Afiliasi Dilaksanakan Sesuai Dengan Praktik Bisnis Yang Berlaku Umum Antara Lain Dilakukan Dengan Memenuhi Prinsip Transaksi Yang Wajar (Arms-Length Principle); Dan The role of the Board of Commissioners and the Audit Committee in ensuring that adequate procedures are implemented so that affiliated transactions are conducted in accordance with prevailing business practices, including adherence to the **arm's length principle**;	√	523, 741
	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 affiliated transactions or material transactions that constitute business activities carried out in the course of generating operating revenue on a routine, recurring, and/or continuous basis, an additional explanation shall be provided stating that such transactions are part of normal business activities conducted in a routine, recurring, and/or continuous manner. If such transactions have been disclosed in the annual financial statements, reference to such disclosures shall be included;	√	523, 741
	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 disclosures of affiliated transactions and/or conflict of interest transactions resulting from the implementation of such transactions or those approved by independent shareholders, additional information shall include the date of the GMS (General Meeting of Shareholders) approving such transactions;		
	i) Dalam Hal Tidak Terdapat Transaksi Afiliasi Dan/Atau Transaksi Benturan Kepentingan, Maka Diungkapkan Mengenai Hal Tersebut; If there are no affiliated transactions and/or conflict of interest transactions, such condition shall be disclosed.	√	523, 741
16)	Perubahan Ketentuan Peraturan Perundang-Undangan Yang Berpengaruh Signifikan Terhadap Emiten Atau Perusahaan Publik Dan Dampaknya Terhadap Laporan Keuangan (Jika Ada); Dan Changes in laws and regulations that have a significant impact on the Issuer or Public Company and their effects on the financial statements (if any);	√	524
17)	Perubahan Kebijakan Akuntansi, Alasan Dan Dampaknya Terhadap Laporan Keuangan (Jika Ada). Changes in accounting policies, including the reasons and their impact on the financial statements (if any).	√	524

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G.	**Tata Kelola Emiten Atau Perusahaan Publik** **Tata Kelola Emiten Atau Perusahaan Publik Paling Sedikit Memuat Uraian Singkat Mengenai:** **Corporate Governance of the Issuer or Public Company** **The corporate governance section shall at least include a brief description of:**			
	1)	RUPS, Paling Sedikit Memuat: General Meeting of Shareholders (GMS), at a minimum including:	√	541-559
		a) Informasi Mengenai Keputusan RUPS Pada Tahun Buku Dan 1 (Satu) Tahun Sebelum Tahun Buku Meliputi: Information on GMS resolutions during the financial year and 1 (one) year prior to the financial year, including:		
		(1) Keputusan RUPS Pada Tahun Buku Dan 1 (Satu) Tahun Sebelum Tahun Buku Yang Direalisasikan Pada Tahun Buku; Dan Resolutions of the GMS during the financial year and 1 (one) year prior to the financial year that have been realized during the financial year; and	√	541-559
		(2) Keputusan RUPS Pada Tahun Buku Dan 1 (Satu) Tahun Sebelum Tahun Buku Yang Belum Direalisasikan Beserta Alasan Belum Direalisasikan; GMS resolutions during the financial year and 1 (one) year prior to the financial year that have not been realized, along with the reasons for non-realization;	√	559
		b) 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 the Issuer or Public Company engages an independent party in the conduct of the GMS for vote tabulation, such engagement shall be disclosed;		
	2)	Direksi, Paling Sedikit Memuat: Board of Directors, at a minimum including:		
		a) Tugas Dan Tanggung Jawab Masing-Masing Anggota Direksi; Informasi Mengenai Tugas Dan Tanggung Jawab Masing-Masing Anggota Direksi Diuraikan Dan Dapat Disajikan Dalam Bentuk Tabel. Duties and responsibilities of each member of the Board of Directors; Information regarding the duties and responsibilities of each member may be described and presented in tabular form;	√	582-585
		b) Pernyataan Bahwa Direksi Memiliki Pedoman Atau Piagam (*Charter*) Direksi; A statement that the Board of Directors has a Board of Directors Charter;	√	582-585
		c) Kebijakan Dan Pelaksanaan Frekuensi Rapat Direksi, Rapat Direksi Bersama Dewan Komisaris, Dan Tingkat Kehadiran Anggota Direksi Dalam Rapat Tersebut Termasuk Kehadiran Dalam RUPS; Informasi Tingkat Kehadiran Anggota Direksi Dalam Rapat Direksi, Rapat Direksi Bersama Dewan Komisaris, Atau RUPS Dapat Disajikan Dalam Bentuk Tabel. Policies and implementation of the frequency of Board of Directors meetings, joint meetings of the Board of Directors with the Board of Commissioners, and attendance rates of members of the Board of Directors in such meetings, including attendance at the GMS; Information on attendance rates may be presented in tabular form;	√	597-603
		d) Pelatihan Dan/Atau Peningkatan Kompetensi Anggota Direksi: Training and/or competency development of members of the Board of Directors:		
		(1) Kebijakan Pelatihan Dan/Atau Peningkatan Kompetensi Anggota Direksi, Termasuk Program Orientasi Bagi Anggota Direksi Yang Baru Diangkat (Jika Ada); Dan Policies on training and/or competency development, including orientation programs for newly appointed members (if any); and	√	588-590

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	(2) Pelatihan Dan/Atau Peningkatan Kompetensi Yang Diikuti Anggota Direksi Dalam Tahun Buku (Jika Ada); Training and/or competency development attended by members during the financial year (if any);	√	588-590
e)	Penilaian Direksi Terhadap Kinerja Komite Yang Mendukung Pelaksanaan Tugas Direksi Pada Tahun Buku Paling Sedikit Memuat: Evaluation by the Board of Directors of the performance of committees supporting the Board of Directors' duties during the financial year, at a minimum including:		
	(1) Prosedur Penilaian Kinerja; Dan Performance evaluation procedures; and	√	592-593
	(2) Kriteria Yang Digunakan Seperti Capaian Kinerja Selama Tahun Buku, Kompetensi Dan Kehadiran Dalam Rapat; Dan Criteria used, such as performance achievements during the financial year, competence, and meeting attendance;	√	592-593
f)	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 committees supporting the Board of Directors' duties, such condition shall be disclosed.		
3)	Dewan Komisaris, Paling Sedikit Memuat: Board of Commissioners, at a minimum including:		
a)	Tugas Dan Tanggung Jawab Dewan Komisaris; Duties and responsibilities of the Board of Commissioners;	√	562-567
b)	Pernyataan Bahwa Dewan Komisaris Memiliki Pedoman Atau Piagam (*Charter*) Dewan Komisaris; A statement that the Board of Commissioners has a Board of Commissioners Charter;	√	562-567
c)	Kebijakan Dan Pelaksanaan Frekuensi Rapat Dewan Komisaris, Rapat Dewan Komisaris Bersama Direksi Dan Tingkat Kehadiran Anggota Dewan Komisaris Dalam Rapat Tersebut Termasuk Kehadiran Dalam RUPS; Informasi Tingkat Kehadiran Anggota Dewan Komisaris Dalam Rapat Dewan Komisaris, Rapat Dewan Komisaris Bersama Direksi, Atau RUPS Dapat Disajikan Dalam Bentuk Tabel. Policy and Implementation of the Frequency of Board of Commissioners Meetings, Joint Board of Commissioners Meetings with the Board of Directors, and the Attendance of Board of Commissioners Members at Such Meetings, Including Attendance at the GMS; Information on the Attendance of Board of Commissioners Members at Board of Commissioners Meetings, Joint Board of Commissioners Meetings with the Board of Directors, or GMS may be presented in tabular form.	√	595-603
d)	Pelatihan Dan/Atau Peningkatan Kompetensi Anggota Dewan Komisaris: Training and/or competency development of members of the Board of Commissioners:		
	(1) Kebijakan Pelatihan Dan/Atau Peningkatan Kompetensi Anggota Dewan Komisaris, Termasuk Program Orientasi Bagi Anggota Dewan Komisaris Yang Baru Diangkat (Jika Ada); Dan Policies on training and/or competency development, including orientation programs for newly appointed members (if any); and	√	571-574
	(2) Pelatihan Dan/Atau Peningkatan Kompetensi Yang Diikuti Anggota Dewan Komisaris Dalam Tahun Buku (Jika Ada); Training and/or Competency Improvement Undertaken by Members of the Board of Commissioners in the Fiscal Year (If Any);	√	571-574

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e)	Penilaian Kinerja Direksi Dan Dewan Komisaris Serta Masing-Masing Anggota Direksi Dan Anggota Dewan Komisaris, Paling Sedikit Memuat: Performance evaluation of the Board of Directors and the Board of Commissioners as well as each individual member, at a minimum including:	√	608-610
(1)	Prosedur Pelaksanaan Penilaian Kinerja; Procedures for conducting performance evaluations;	√	608-610
(2)	Kriteria Yang Digunakan Seperti Capaian Kinerja Selama Tahun Buku, Kompetensi Dan Kehadiran Dalam Rapat; Dan Criteria used, such as performance achievements during the financial year, competence, and meeting attendance; and	√	608-610
(3)	Pihak Yang Melakukan Penilaian; Dan The parties conducting the evaluation;	√	608-610
f)	Penilaian Dewan Komisaris Terhadap Kinerja Komite Yang Mendukung Pelaksanaan Tugas Dewan Komisaris Pada Tahun Buku Meliputi: Evaluation by the Board of Commissioners of the performance of committees supporting the Board of Commissioners' duties during the financial year, including:	√	576
(1)	Prosedur Penilaian Kinerja; Dan Performance evaluation procedures; and	√	576-577
(2)	Kriteria Yang Digunakan Seperti Capaian Kinerja Selama Tahun Buku, Kompetensi Dan Kehadiran Dalam Rapat; Criteria used, such as performance achievements during the financial year, competence, and meeting attendance;	√	576-577
4)	Nominasi Dan Remunerasi Direksi Dan Dewan Komisaris, Paling Sedikit Memuat: Nomination and Remuneration of the Board of Directors and the Board of Commissioners, at a minimum including:		
a)	Prosedur Nominasi, Meliputi Uraian Singkat Mengenai Kebijakan Dan Proses Nominasi Anggota Direksi Dan/Atau Anggota Dewan Komisaris; Dan Nomination procedures, including a brief description of policies and processes for the nomination of members of the Board of Directors and/or the Board of Commissioners;	√	611-612
b)	Prosedur Dan Pelaksanaan Remunerasi Direksi Dan Dewan Komisaris, Antara Lain: Procedures and implementation of remuneration for the Board of Directors and the Board of Commissioners, including:		
(1)	Prosedur Penetapan Remunerasi Direksi Dan Dewan Komisaris; Procedures for Determining Remuneration for Directors and Board of Commissioners;	√	612-613
(2)	Struktur Remunerasi Direksi Dan Dewan Komisaris Seperti, Gaji, Tunjangan, Tantiem/Bonus Dan Lainnya; Dan Remuneration structure of the Board of Directors and the Board of Commissioners, such as salaries, allowances, tantiem/bonuses, and others; and	√	614-616
(3)	Besarnya Remunerasi Masing-Masing Anggota Direksi Dan Anggota Dewan Komisaris; Pengungkapan Informasi Dapat Disajikan Dalam Bentuk Tabel. Amount of remuneration for each member of the Board of Directors and the Board of Commissioners (may be presented in tabular form);	√	616-617
5)	Dewan Pengawas Syariah, Bagi Emiten Atau Perusahaan Publik Yang Menjalankan Kegiatan Usaha Berdasarkan Prinsip Syariah Sebagaimana Tertuang Dalam Anggaran Dasar, Paling Sedikit Memuat: Sharia Supervisory Board (if applicable), at a minimum including:		
a)	Nama; Name;		

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	b) Dasar Hukum Pengangkatan Dewan Pengawas Syariah; Legal Basis for Appointment of the Sharia Supervisory Board;		
	c) Periode Penugasan Dewan Pengawas Syariah; Sharia Supervisory Board Assignment Period;		
	d) Tugas Dan Tanggung Jawab Dewan Pengawas Syariah; Dan Duties and Responsibilities of the Sharia Supervisory Board; and		
	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 Supervision of Compliance with Sharia Principles in the Capital Market for Issuers or Public Companies;		
6)	Komite Audit, Paling Sedikit Memuat: Audit Committee, at a minimum including:		
	a) Nama Dan Jabatannya Dalam Keanggotaan Komite; Name and position within the committee;	√	622-626
	b) Usia; Age;	√	622-626
	c) Kewarganegaraan; Nationality;	√	622-626
	d) Riwayat Pendidikan; Educational background;	√	622-626
	e) Riwayat Jabatan, Meliputi Informasi: Employment history, including:	√	622-626
	(1) Dasar Hukum Penunjukan Sebagai Anggota Komite; Legal basis for appointment as a committee member;	√	622-626
	(2) Rangkap Jabatan, Baik Sebagai Anggota Dewan Komisaris, Anggota Direksi, Dan/Atau Anggota Komite Serta Jabatan Lainnya (Jika Ada); Dan Concurrent positions (if any), both within and outside the Issuer or Public Company; and	√	622-626
	(3) 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;	√	622-626
	f) Periode Dan Masa Jabatan Anggota Komite Audit; Term of office of Audit Committee members;	√	622-626
	g) Pernyataan Independensi Komite Audit; Statement of independence of the Audit Committee;	√	628-629
	h) Pelatihan Dan/Atau Peningkatan Kompetensi Yang Telah Diikuti Dalam Tahun Buku (Jika Ada); Training and/or competency development attended during the financial year (if any);	√	626-627
	i) Kebijakan Dan Pelaksanaan Frekuensi Rapat Komite Audit Dan Tingkat Kehadiran Anggota Komite Audit Dalam Rapat Tersebut; Dan Policies and implementation of the frequency of Audit Committee meetings and attendance rates of Audit Committee members; and	√	630-632
	j) Pelaksanaan Kegiatan Komite Audit Pada Tahun Buku Sesuai Dengan Yang Dicantumkan Dalam Pedoman Atau Piagam (Charter) Komite Audit; Implementation of Audit Committee activities during the financial year in accordance with the Audit Committee Charter;	√	632-633

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7)	Komite Atau Fungsi Nominasi Dan Remunerasi Emiten Atau Perusahaan Publik, Paling Sedikit Memuat: Nomination and Remuneration Committee or Function of the Issuer or Public Company, at a minimum including:		
a)	Nama Dan Jabatannya Dalam Keanggotaan Komite; Name and position within the committee;	√	633-637
b)	Usia; Age;	√	633-637
c)	Kewarganegaraan; Nationality;	√	633-637
d)	Riwayat Pendidikan; Educational background;	√	633-637
e)	Riwayat Jabatan, Meliputi Informasi: Employment history, including:		
(1)	Dasar Hukum Penunjukan Sebagai Anggota Komite; Legal basis for appointment as a committee member;	√	633-637
(2)	Rangkap Jabatan, Baik Sebagai Anggota Dewan Komisaris, Anggota Direksi, Dan/Atau Anggota Komite Serta Jabatan Lainnya (Jika Ada); Dan Concurrent positions (if any), whether as a member of the Board of Commissioners, Board of Directors, and/or committee member, as well as other positions both within and outside the Issuer or Public Company; and	√	633-637
(3)	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;	√	633-637
f)	Periode Dan Masa Jabatan Anggota Komite; Term of office of committee members;	√	633-637
g)	Pernyataan Independensi Komite; Statement of independence of the committee;	√	638
h)	Pelatihan Dan/Atau Peningkatan Kompetensi Yang Telah Diikuti Dalam Tahun Buku (Jika Ada); Training and/or competency development attended during the financial year (if any);	√	637
i)	Uraian Tugas Dan Tanggung Jawab; Description of duties and responsibilities;	√	638-639
j)	Pernyataan Bahwa Telah Memiliki Pedoman Atau Piagam (Charter); Statement confirming that the committee has a charter;	√	634
k)	Kebijakan Dan Pelaksanaan Frekuensi Rapat Dan Tingkat Kehadiran Anggota Dalam Rapat Tersebut; Policies and implementation of meeting frequency and attendance rates of committee members; and	√	639-640
l)	Uraian Singkat Pelaksanaan Kegiatan Pada Tahun Buku; Dan Summary of activities performed during the financial year;	√	641
m)	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, the Issuer or Public Company must simply disclose the information referred to in Letters I) to L) and disclose:		
(1)	Alasan Tidak Dibentuknya Komite; Dan Reasons for Not Forming a Committee; And		

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	(2) Pihak Yang Melaksanakan Fungsi Nominasi Dan Remunerasi; Parties that carry out nomination and remuneration functions;		
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	c) Persyaratan Karyawan Dan/Atau Manajemen Yang Berhak; Dan Eligibility criteria for employees and/or management; and		
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	a) Kepemilikan Saham Anggota Direksi Dan Anggota Dewan Komisaris Paling Lambat 3 (Tiga) Hari Kerja Setelah Terjadinya Kepemilikan Atau Setiap Perubahan Kepemilikan Atas Saham Perusahaan Terbuka; Dan Share ownership of members of the Board of Directors and Board of Commissioners reported no later than 3 (three) working days after ownership or any changes in ownership of shares in the public company; and	√	574-575, 590-591
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	d) Pihak Yang Mengelola Pengaduan; Dan Parties responsible for managing complaints; and	√	736
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a)	Program Dan Prosedur Yang Dilakukan Dalam Mengatasi Praktik Korupsi, Balas Jasa (*Kickbacks*), *Fraud*, Suap Dan/Atau Gratifikasi Dalam Emiten Atau Perusahaan Publik; Dan Programs and procedures to address corruption practices, kickbacks, fraud, bribery, and/or gratuities; and	√	739-741
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20)	Penerapan Atas Pedoman Tata Kelola Perusahaan Terbuka Bagi Emiten Yang Menerbitkan Efek Bersifat Ekuitas Atau Perusahaan Publik, Meliputi: Implementation of the Guidelines for Public Company Governance for Issuers Issuing Equity Securities or Public Companies, Includes:		
a)	Pernyataan Mengenai Rekomendasi Yang Telah Dilaksanakan; Dan/Atau Statement on recommendations that have been implemented; and/or		
b)	Penjelasan Atas Rekomendasi Yang Belum Dilaksanakan, Disertai Alasan Dan Alternatif Pelaksanaannya (Jika Ada). Explanation of recommendations that have not been implemented, including reasons and alternative measures (if any);		
	Pengungkapan Informasi Dapat Disajikan Dalam Bentuk Tabel. Disclosure may be presented in tabular form.		
H.	**Tanggung Jawab Sosial Dan Lingkungan Emiten Atau Perusahaan Publik** **Corporate Social Responsibility and Environmental Responsibility**		
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a)	Penjelasan Strategi Keberlanjutan; Explanation of sustainability strategy;	√	Laporan Keberlanjutan halaman Sustainability Report pages 8, 12, 14, 15, 20, 102, 222-224

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Financial Report

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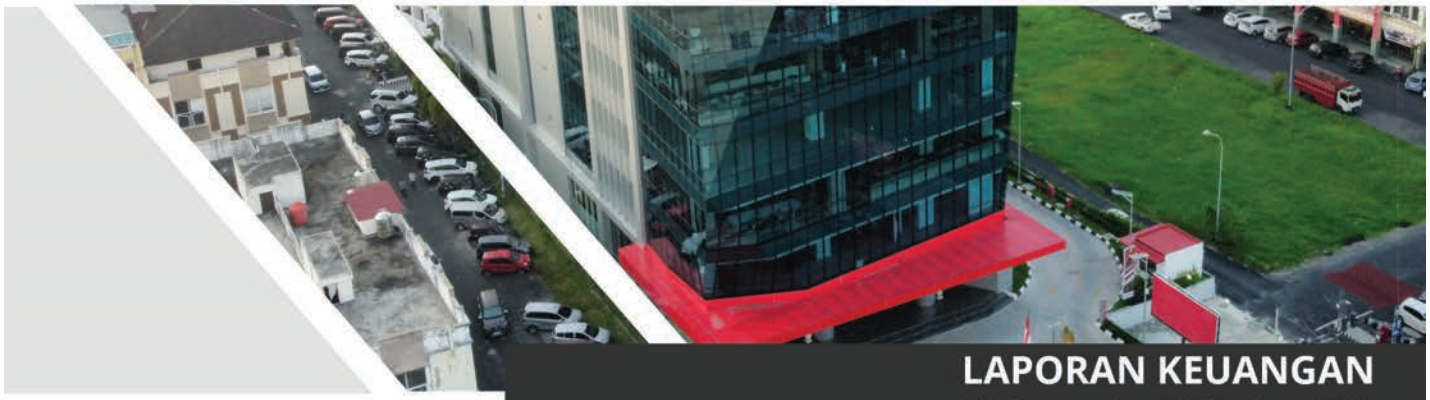
LAPORAN **KEUANGAN**
FINANCIAL STATEMENT

PT BANK PEMBANGUNAN DAERAH SULAWESI UTARA GORONTALO



Resiliant,
Sustainable Growth

LAPORAN KEUANGAN
31 Desember 2025 dan 2024
dan untuk tahun yang berakhir pada tanggal-tanggal tersebut
beserta laporan auditor independen

FINANCIAL STATEMENTS
as of December 31, 2025 and 2024
and for the years then ended with independent auditor's report

PT BANK PEMBANGUNAN DAERAH SULAWESI UTARA GORONTALO
LAPORAN AUDITOR INDEPENDEN
31 Desember 2025 dan 2024

PT BANK PEMBANGUNAN DAERAH SULAWESI UTARA GORONTALO
INDEPENDENT AUDITOR'S REPORT
December 31, 2025 and 2024

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BSG Torang Pe Bank

bersama membangun Indonesia

SURAT PERNYATAAN DIREKSI TENTANG TANGGUNG JAWAB ATAS LAPORAN KEUANGAN UNTUK TAHUN YANG BERAKHIR PADA TANGGAL 31 DESEMBER 2025 PT BANK PEMBANGUNAN DAERAH SULAWESI UTARA GORONTALO

BOARD OF DIRECTORS STATEMENT REGARDING THE RESPONSIBILITY FOR THE FINANCIAL STATEMENT FOR ENDED YEARS ON DECEMBER 31, 2025 PT BANK PEMBANGUNAN DAERAH SULAWESI UTARA GORONTALO

Kami yang bertanda tangan di bawah ini:

1. Nama : Maudy Revino Pepah
   Alamat kantor : Jl. Piere Tendean No. 100 Manado
   Jabatan : Direktur Utama
   Nomor telepon : 0431-888659
   Alamat rumah : Kelurahan Winangun Dua Kecamatan Malalayang Kota Manado - Sulawesi Utara

2. Nama : Joubert Rosano Jacobus Dondokambey
   Alamat kantor : Jl. Piere Tendean No. 100 Manado
   Nomor telepon : 0431-888659
   Jabatan : Direktur Umum
   Alamat rumah : Desa Paslaten Jaga II Kecamatan Likupang Selatan Kabupaten Minahasa Utara - Sulawesi Utara

Menyatakan bahwa :

1. Kami bertanggung jawab atas penyusunan dan penyajian Laporan Keuangan PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo;
2. Laporan Keuangan PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan Indonesia
3. a. Semua informasi dalam Laporan Keuangan PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo telah dimuat secara lengkap dan benar
   b. Laporan Keuangan PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo tidak mengandung informasi atau fakta material yang tidak benar, dan tidak menghilangkan informasi atau fakta material
4. Kami bertanggung jawab atas sistem pengendalian internal PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo

Demikian pernyataan ini dibuat dengan sebenarnya.

We, the undersigned:

1. *Name : Maudy Revino Pepah*
   Office addres : Jl. Piere Tendean No. 100 Manado
   Position : President Director
   Telephone : 0431-888659
   Residential addres : Kelurahan Winangun Dua Kecamatan Malalayang Kota Manado - Sulawesi Utara

2. *Name : Joubert Rosano Jacobus Dondokambey*
   Office addres : Jl. Piere Tendean No. 100 Manado
   Telephone : 0431-888659
   Position : General Director
   Residential addres : Desa Paslaten Jaga II Kecamatan Likupang Selatan Kabupaten Minahasa Utara - Sulawesi Utara

Declare that :

1. *We are responsible for the preparation and presentation of Financial Statements PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo;*
2. *Financial Statements PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo have been prerapred and presented in accordance with generally accepted Financial Accounting Standard in Indonesia*
3. a. *All information in the Financial Statements PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo has been disclosed in a complete and truthful manner;*
   b. *The Financial Statements PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo do not contain information or material facts are not true, and does not omit material information or facts;*
4. *Responsible for the system of internal control within PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo*

This statement has been made in good faith.

Atas nama dan mewakili Direksi / *For and on behalf of Board of Directors*
Manado, 06 Februari 2026 / *February 06, 2026*

METERAI TEMPEL
10000
FC028ANX122672833

MAUDY REVINO PEPAH
Direktur Utama / *President Director*

JOUBERT ROSANO JACOBUS DONDOKAMBEY
Direktur Umum / *General Director*

Kantor Pusat
Jl. Piere Tendean No. 100 Manado 95111, Indonesia
Telp. (0431) 888659
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HADORI SUGIARTO ADI & REKAN

LAPORAN AUDITOR INDEPENDEN

Laporan No. 00004/2.0768/AU.1/07/0486-1/1/II/2026

Kepada Yth:
Pemegang Saham, Dewan Komisaris dan Direksi
PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo (PT Bank SulutGo)

Opini

Kami telah mengaudit laporan keuangan PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo ("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 ikhtisar 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 kas 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. Tanggung jawab kami menurut standar tersebut diuraikan lebih lanjut dalam paragraf Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan pada laporan kami. Kami independen terhadap Bank berdasarkan ketentuan etika yang relevan dalam audit kami atas laporan keuangan di Indonesia, dan kami telah memenuhi tanggung jawab etika lainnya berdasarkan ketentuan tersebut. Kami yakin bahwa bukti audit yang telah kami peroleh adalah cukup dan tepat untuk menyediakan suatu basis bagi opini audit kami.

INDEPENDENT AUDITOR'S REPORT

Report No. 00004/2.0768/AU.1/07/0486-1/1/II/2026

The Shareholders, Board of Commissioners and Directors
PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo (PT Bank SulutGo)

Opinion

We have audited the financial statements of PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo ("the Bank"), which comprise the statement of financial position as of December 31, 2025, and the statements of profit or loss and other comprehensive income, statement of changes in equity, and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of material accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Bank as of December 31, 2025, and its financial performance and cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standards.

Basis for Opinion

We conducted our audit in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements paragraph of our report. We are independent of the Bank in accordance with the ethical requirements that are relevant to our audit of the financial statements in Indonesia, and we have fulfilled our relevant ethical responsibilities in our audits of financial statements in Indonesia, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Certified Public Accountants, License Number: KEP-116/KM.1/2009
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Hal Audit Utama

Hal audit utama adalah hal-hal yang, menurut pertimbangan profesional kami, merupakan hal yang paling signifikan dalam audit kami atas laporan keuangan periode kini. Hal-hal tersebut disampaikan dalam konteks audit kami atas laporan keuangan secara keseluruhan, dan dalam merumuskan opini kami atas laporan keuangan terkait, kami tidak menyatakan suatu opini terpisah atas hal audit utama tersebut.

Cadangan Kerugian Penurunan Nilai atas Kredit yang Diberikan

Pada tanggal 31 Desember 2025, total kredit yang diberikan sebesar Rp16.766.825 juta dan Bank telah membentuk cadangan kerugian penurunan nilai sebesar Rp222.793 juta.

Berdasarkan Standar Akuntansi Keuangan di Indonesia, seperti yang dijelaskan pada Catatan 2.n, cadangan kerugian penurunan nilai atas kredit yang diberikan ditentukan berdasarkan kerangka kerugian kredit ekspektasian (KKE) yang memperhitungkan informasi bersifat perkiraan masa depan untuk mencerminkan perkiraan kondisi ekonomi masa depan. Bank membentuk cadangan kerugian penurunan nilai berdasarkan estimasi kerugian aset produktif yang tidak dapat ditagih sebagaimana diatur dalam PSAK yang berlaku dan kebijakan akuntansi Bank.

Kami fokus pada area ini karena total kredit yang diberikan mewakili 69,88% dari total aset Bank dan total cadangan kerugian penurunan nilai yang dibentuk nilainya signifikan terhadap laporan keuangan Bank, serta dalam menghitung cadangan kerugian penurunan nilai, Bank menerapkan model yang bergantung pada data internal dan eksternal serta membutuhkan pertimbangan manajemen yang subjektif dan melibatkan penggunaan estimasi dengan tingkat ketidakpastian yang tinggi.

Pertimbangan-pertimbangan signifikan yang digunakan dalam menentukan KKE antara lain:

- Menentukan apakah telah terjadi peningkatan risiko kredit yang signifikan atau terdapat bukti objektif penurunan nilai;

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole and, in forming our opinion thereon, we do not provide a separate opinion on these matters.

Allowance for Impairment Losses of Loans

As of December 31, 2025, total loans amounted to Rp16,766,825 million and the Bank has provided allowance for impairment losses amounted to Rp222,793 million.

Based on Indonesian Financial Accounting Standards, as described in Note 2.n, the allowance for impairment of loans is determined based on the expected credit loss (ECL) framework which consider forward-looking information to reflect estimated future economic conditions. Bank provides the allowance for impairment losses based on the estimated losses from the uncollectible amount of earning assets as stipulated in the applicable SFAS and the Bank's accounting policies.

We focused on this area as the total loans receivables represent 69.88% of the total assets of the Bank and total allowance for impairment losses is significant to the Bank's financial statements, and in calculating the allowance for impairment losses, the Bank utilizes models which are reliant on internal and external data and involves subjective management judgement and is subject to a high degree of estimation uncertainty.

The significant judgements involved in determining ECL include the following:

- *Determining whether a significant increase in credit risk has occurred or objective evidence of impairment was identified;*

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- Mengembangkan model penilaian kolektif yang tepat untuk menghitung KKE, dengan melibatkan pertimbangan manajemen dalam menentukan dan mempersiapkan model tersebut;
- Mengestimasi skenario perkiraan makroekonomi masa depan;
- Mengidentifikasi dan menentukan penyesuaian pasca model atas model KKE;
- Mengestimasi proyeksi arus kas masa depan dalam menghitung KKE individual; dan
- Menentukan beberapa skenario probabilitas tertimbang dalam menghitung KKE individual.

Pengungkapan Bank mengenai cadangan kerugian penurunan nilai kredit yang diberikan, dijelaskan pada Catatan 2.j dan 11 atas laporan keuangan.

Bagaimana Audit Kami Merespons Hal Audit Utama

Kami melakukan prosedur-prosedur audit berikut untuk merespons hal audit utama ini:

1. Kami memahami dan menguji pengendalian yang relevan atas cadangan kerugian penurunan nilai. Pengendalian tersebut meliputi:
   - Reviu dan persetujuan atas informasi bersifat perkiraan masa depan yang digunakan dalam model KKE;
   - Penggunaan elemen data penting yang andal dan akurat dalam model KKE;
   - Reviu dan persetujuan atas hasil KKE, termasuk penyesuaian model setelahnya yang diterapkan.
2. Kami memeriksa permodelan dan menilai kewajaran pertimbangan serta asumsi utama yang dibuat oleh manajemen dalam model dan parameter yang digunakan.
3. Kami memahami dan menguji pengendalian yang relevan atas identifikasi aset keuangan yang mengalami peningkatan risiko kredit secara signifikan atau bukti objektif penurunan nilai, melalui pengujian atas pengendalian penetapan kolektibilitas kredit yang diberikan serta melakukan pemeriksaan secara uji petik atas dokumen kredit yang diberikan. Kami memeriksa sampel kredit yang diberikan yang diidentifikasi oleh Bank memiliki kualitas kredit yang lebih rendah, kredit

- *Developing appropriate collective assessment models used to calculate ECL, and management's judgement is applied in determining and preparing the models;*
- *Estimating forward-looking macroeconomic scenarios;*
- *Identifying and determining post model adjustments to the ECL model;*
- *Estimating future cash flow projection in the calculation of individual ECL; and*
- *Determining probability-weighted scenarios in assessing individual ECL.*

The Bank's disclosures regarding allowance for impairment losses of loans are described in Notes 2.j and 11 to the financial statements.

How Our Audit Addressed the Key Audit Matters

We have performed the following audit procedures to address in this key audit matters:

1. *We obtained understanding and tested the relevant controls over allowance for impairment losses of loans. These controls include:*
   - *Review and approval of forward-looking information used in the ECL model;*
   - *Use of reliable and accurate critical data elements in the ECL model;*
   - *Review and approval of the ECL results, including post model adjustments applied;*
2. *We examined the modelling and assessed the reasonableness of key judgements and assumptions made by management in the model and parameters used.*
3. *We obtained understanding and tested the relevant controls over the identification of financial assets that have experienced a significant increase in credit risk or objective evidence of impairment by performing control testing over the collectability of loans and examining the credit files on a sampling basis. We examined sampled loans identified by the Bank as having lower credit quality, restructured loans, and formed our own independent judgement as to whether there was a*

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yang direstrukturisasi, dan membuat penilaian independen kami apakah ada peningkatan risiko kredit secara signifikan atau terdapat bukti objektif penurunan nilai.

4. Kami menilai kecukupan cadangan kerugian penurunan nilai yang dihitung secara individual dengan memeriksa baik jumlah dan waktu dari arus kas masa depan yang digunakan oleh Bank dalam perhitungan cadangan kerugian penurunan nilai, menguji rata-rata probabilitas tertimbang yang digunakan dalam menyusun arus kas, termasuk membandingkan jadwal pembayaran kembali dengan perjanjian kredit dan memeriksa ketepatan penggunaan faktor diskonto.

5. Kami menilai dan menguji metodologi dan asumsi pemodelan signifikan yang digunakan dalam model KKE kolektif, termasuk penentuan *probability of default*, *loss given default* dan *exposure at default*, yang mencakup: evaluasi model dan metodologi yang digunakan dalam perhitungan; evaluasi prakiraan makroekonomi Indonesia dengan membandingkan prakiraan dengan informasi yang tersedia untuk umum tentang prospek makroekonomi Indonesia; dan menguji kelengkapan dan keakuratan data yang digunakan dalam model dengan data aktual yang tersedia di Bank dan menguji keakuratan perhitungan KKE kolektif.

significant increase in credit risk or any objective evidence of impairment.

4. *We assessed the adequacy of individual allowance for impairment losses by examining both the quantum and timing of future cash flows used by the Bank in the allowance for impairment loss calculation, testing the probability-weighted scenarios used in preparing the cash flows, including comparing the repayment schedule to the credit agreement and checking the appropriateness of discount factor used.*

5. *We assessed and tested the methodologies and significant modelling assumptions within the collective ECL models, which include determination of probability of default, loss given default and exposure at default, which involved evaluating the models and methodologies used in the calculations; evaluating the forecasts of Indonesia macroeconomics by comparing forecasts with publicly available information on the Indonesia macroeconomic outlook; and testing the completeness and accuracy of data used in the model with the actual data available within the Bank and accuracy the calculation of the collective ECL.*

Informasi Lain

Manajemen bertanggung jawab atas informasi lain. Informasi lain terdiri dari informasi yang tercantum dalam Laporan Tahunan, tetapi tidak termasuk laporan keuangan dan laporan auditor kami. Laporan Tahunan diharapkan akan tersedia bagi kami setelah tanggal laporan auditor ini.

Opini kami atas laporan keuangan tidak mencakup Laporan Tahunan, dan oleh karena itu, kami tidak menyatakan bentuk keyakinan apapun atas Laporan Tahunan tersebut.

Sehubungan dengan audit kami atas laporan keuangan, tanggung jawab kami adalah untuk membaca Laporan Tahunan yang teridentifikasi di atas, jika tersedia dan, dalam melaksanakannya, mempertimbangkan apakah Laporan Tahunan

Other Information

Management is responsible for the other information. The other information comprises the information included in the Annual Report, but does not include the financial statements and our auditors' report thereon. The Annual Report is expected to be made available to us after the date of this auditors' report.

Our opinion on the financial statements does not cover the Annual Report and we will not express any form of assurance on the Annual Report.

In connection with our audit of the financial statements, our responsibility is to read the Annual Report identified above when it becomes available and, in doing so, consider whether the Annual Report is materially inconsistent with the financial statements or our

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mengandung ketidakkonsistensian material dengan laporan keuangan atau pemahaman yang kami peroleh selama audit, atau mengandung kesalahan penyajian material.

knowledge obtained in the audit, or otherwise appears to be materially misstated.

Ketika kami membaca Laporan Tahunan, jika kami menyimpulkan bahwa terdapat suatu kesalahan penyajian material di dalamnya, kami diharuskan untuk mengomunikasikan hal tersebut kepada pihak yang bertanggung jawab atas tata kelola dan mengambil tindakan tepat berdasarkan peraturan perundang-undangan yang berlaku atau Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia.

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 or Standards on Auditing established by the Indonesian Institute of Certified Public Accountants.

Laporan keuangan PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo per tanggal 31 Desember 2024 dan untuk tahun yang berakhir pada tanggal tersebut telah diaudit oleh auditor independen lain, dengan opini tanpa modifikasian pada tanggal 24 Januari 2025.

The financial statements of PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo as of December 31, 2024 and for the year ended were audited by another independent auditor who expressed unmodified opinion on those statement on January 24, 2025.

Tanggung Jawab Manajemen dan Pihak yang Bertanggung Jawab atas Tata Kelola terhadap Laporan Keuangan

Responsibilities of Management and Those Charged with Governance for the Financial Statements

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.

Management is responsible for the preparation and fair presentation of the financial statements in accordance with Indonesian Financial Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Dalam penyusunan laporan keuangan, manajemen bertanggung jawab untuk menilai kemampuan Bank dalam mempertahankan kelangsungan usahanya, mengungkapkan, sesuai dengan kondisinya, hal-hal yang berkaitan dengan kelangsungan usaha, dan menggunakan basis akuntansi kelangsungan usaha, kecuali manajemen memiliki intensi untuk melikuidasi Bank atau menghentikan operasi, atau tidak memiliki alternatif yang realistis selain melaksanakannya.

In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank to cease operations, or has no realistic alternative but to do so.

Pihak yang bertanggung jawab atas tata kelola bertanggung jawab untuk mengawasi proses pelaporan keuangan Bank.

Those charged with governance are responsible for overseeing the Bank's financial reporting process.

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Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan

Tujuan kami adalah untuk memperoleh keyakinan memadai tentang apakah laporan keuangan secara keseluruhan bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan, dan untuk menerbitkan laporan auditor yang mencakup opini kami. Keyakinan memadai merupakan suatu tingkat keyakinan tinggi, tetapi bukan merupakan suatu jaminan bahwa audit yang dilaksanakan berdasarkan Standar Audit akan selalu mendeteksi kesalahan penyajian material ketika hal tersebut ada. Kesalahan penyajian dapat disebabkan oleh kecurangan maupun kesalahan dan dianggap material jika, baik secara individual maupun secara agregat, dapat diekspektasikan secara wajar akan mempengaruhi keputusan ekonomi yang diambil oleh pengguna berdasarkan laporan keuangan tersebut.

Sebagai bagian dari suatu audit berdasarkan Standar Audit, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga:

- Mengidentifikasi dan menilai risiko kesalahan penyajian material dalam laporan keuangan, baik yang disebabkan oleh kecurangan maupun kesalahan, mendesain dan melaksanakan prosedur audit yang responsif terhadap risiko tersebut, serta memeroleh bukti audit yang cukup dan tepat untuk menyediakan basis bagi opini kami. Risiko tidak terdeteksinya kesalahan penyajian material yang disebabkan oleh kecurangan lebih tinggi dari yang disebabkan oleh kesalahan, karena kecurangan dapat melibatkan kolusi, pemalsuan, penghilangan secara sengaja, pernyataan salah, atau pengabaian pengendalian internal.

- 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 Bank.

Auditor's Responsibilities for the Audit of the Financial Statements

objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Standards on Auditing will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Standards on Auditing, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

- *Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control*

- *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.*

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- 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 Perusahaan untuk mempertahankan kelangsungan usahanya. Ketika kami menyimpulkan bahwa terdapat suatu ketidakpastian material, kami diharuskan untuk menarik perhatian dalam laporan auditor kami ke pengungkapan terkait dalam laporan keuangan atau, jika pengungkapan tersebut tidak memadai, harus menentukan apakah perlu untuk memodifikasi opini kami. Kesimpulan kami didasarkan pada bukti audit yang diperoleh hingga tanggal laporan auditor kami. Namun, peristiwa atau kondisi masa depan dapat menyebabkan Bank tidak dapat mempertahankan kelangsungan usaha.
- Mengevaluasi penyajian, struktur, dan isi laporan keuangan secara keseluruhan, termasuk pengungkapannya, dan apakah laporan keuangan mencerminkan transaksi dan peristiwa yang mendasarinya dengan suatu cara yang mencapai penyajian wajar.

- *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 Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.*
- *Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.*

Kami mengomunikasikan kepada pihak yang bertanggung jawab atas tata kelola mengenai, antara lain, ruang lingkup dan saat yang direncanakan atas audit, serta temuan audit signifikan, termasuk setiap defisiensi signifikan dalam pengendalian internal yang teridentifikasi oleh kami selama audit.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Kami juga memberikan pernyataan kepada pihak yang bertanggung jawab atas tata kelola bahwa kami telah mematuhi ketentuan etika yang relevan mengenai independensi, serta mengomunikasikan seluruh hubungan dan hal-hal lain yang secara wajar dapat memengaruhi independensi kami, dan, jika relevan, pengamanan terkait.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

HLB HADORI SUGIARTO ADI & REKAN

Dari hal-hal yang dikomunikasikan kepada pihak yang bertanggung jawab atas tata kelola, kami menentukan hal tersebut yang paling signifikan dalam audit atas laporan keuangan periode kini dan oleh karenanya menjadi hal audit utama. Kami menguraikan hal audit utama dalam laporan auditor kami, kecuali peraturan perundang-undangan melarang pengungkapan publik tentang hal tersebut atau ketika, dalam kondisi yang sangat jarang terjadi, kami menentukan bahwa suatu hal tidak boleh dikomunikasikan dalam laporan kami karena konsekuensi merugikan dari mengomunikasikan hal tersebut akan diekspektasikan secara wajar melebihi manfaat kepentingan publik atas komunikasi tersebut.

From the matters communicated with those charged with governance, we determine such matter that was of most significance in the audit of the financial statements of the current period and is therefore the key audit matter. We describe the matter in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Drs. Hartono, CA, CPA
Izin Akuntan Publik / *Public Accountant License AP. 0486*
Jakarta, 6 Februari 2026/ *February 6, 2026*

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PT BANK PEMBANGUNAN DAERAH SULAWESI UTARA GORONTALO
LAPORAN POSISI KEUANGAN
31 DESEMBER 2025 DAN 2024
(Dinyatakan dalam Rupiah penuh, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH SULAWESI UTARA GORONTALO
STATEMENTS OF FINANCIAL POSITION
DECEMBER 31, 2025 AND 2024
(Expressed in Rupiah, unless otherwise stated)

	Catatan/ Notes	2025	2024	
ASET				***ASSETS***
Kas	2f, 4, 39,42	269.239.191.000	282.626.904.900	*Cash*
Giro pada Bank Indonesia	2g, 5, 39, 42	1.042.788.312.320	1.400.554.714.626	*Current Accounts in Bank Indonesia*
Giro pada Bank Lain				*Current Accounts in Other Banks*
Setelah dikurangi cadangan kerugian penurunan - nilai sebesar masing-masing Rp 0,- dan Rp 10.515.669,- pada tanggal 31 Desember 2025 dan 2024.	2g,3a1, 6, 42	627.049.087	8.914.849.369	*Net of allowance for impairment losses of - respectively Rp 0,- and Rp 10,515,669.- on December 31, 2025 and 2024.*
Penempatan pada Bank Indonesia dan Bank Lain	2h, 7, 38, 42	804.468.000.000	150.000.000.000	*Placement in Bank Indonesia and Other Bank*
Surat-Surat Berharga	2i, 8, 38, 42	2.575.084.632.958	1.853.276.645.776	*Marketable Securities*
Surat berharga yang dijual dengan janji dibeli kembali	2i, 9, 42	148.722.658.207	292.963.494.750	*Securities sold under agreements to repurchase (Repo)*
Tagihan atas surat berharga dengan janji - untuk dijual kembali	2i, 10, 42	1.462.269.067.500	447.604.917.000	*Receivables from securities with agreements for resale (Reverse Repo)*
Kredit yang Diberikan				*Loans*
Setelah dikurangi cadangan kerugian penurunan nilai Rp 222.793.295.648,- pada tanggal 31 Desember 2025, Rp 208.860.044.186,- pada tanggal 31 Desember 2024.				*Net of allowance for impairment losses of Rp 222,793,295,648.- on December 31, 2025, Rp 208,860,044,186.- on December 31, 2024.*
Pihak Berelasi	2j, 2y,3a1, 11, 39, 41a, 42	33.122.407.178	80.658.812.266	*Related Parties*
Pihak Ketiga	2j, 3a1, 11, 39, 42	16.510.909.740.118	15.841.144.094.141	*Third Parties*
Penyertaan				*Investments*
Setelah dikurangi cadangan penurunan nilai Rp 6.807.640,- pada 31 Desember 2025, Rp 9.247.150,- pada 31 Desember 2024.	2k, 3a1, 12, 39, 41b, 42	1.179.192.360	968.252.850	*Net of allowance for impairment losses of Rp 6,807,640.- on December 31, 2025, Rp 9,247,150.- on December 31, 2024.*
Aset Tetap				*Fixed Assets*
Setelah dikurangi akumulasi penyusutan sebesar Rp 273.162.580.993,- pada 31 Desember 2025, Rp 246.936.762.084,- pada 31 Desember 2024.	2l, 13	650.467.014.481	601.724.105.392	*Net of accumulated depreciation of Rp 273,162,580,993.- on December 31, 2025, Rp 246,936,762,084.- on December 31, 2024,*
Aset Takberwujud	2l, 14	2.646.419.760	2.123.229.384	*Intangible Assets*
Aset Pajak Tangguhan	2t, 22d	37.645.772.120	33.290.247.760	*Deffered Tax Assets*
Aset Lain-Lain	2m, 15, 42	137.227.049.581	123.294.358.799	*Other Assets*
JUMLAH ASET		**23.676.396.506.670**	**21.119.144.627.012**	***TOTAL ASSETS***

PT BANK PEMBANGUNAN DAERAH SULAWESI UTARA GORONTALO
LAPORAN POSISI KEUANGAN
31 DESEMBER 2025 DAN 2024
(Dinyatakan dalam Rupiah penuh, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH SULAWESI UTARA GORONTALO
STATEMENTS OF FINANCIAL POSITION
DECEMBER 31, 2025 AND 2024
(Expressed in Rupiah, unless otherwise stated)

LIABILITAS DAN EKUITAS				***LIABILITIES AND EQUITY***
LIABILITAS				***LIABILITIES***
Liabilitas Segera	2p, 16, 39	239.447.963.357	188.416.644.620	*Immediately Liabilities*
Simpanan Nasabah				*Deposits from Customers*
Pihak Berelasi	2q, 2y, 17, 39, 41	2.171.281.950.719	742.816.347.903	*Related Parties*
Pihak Ketiga	2q, 17	16.035.536.359.128	14.296.195.562.540	*Third Parties*
Simpanan dari Bank Lain	2r, 18, 39	252.459.838.966	725.438.678.117	*Deposits from Other Banks*
Liabilitas surat berharga yang dijual dengan janji dibeli kembali	2u, 19	149.493.600.000	292.412.090.000	*Liabilities of marketable securities sold under repurchase agreement*
Surat Berharga yang Diterbitkan	2u, 20, 39	749.391.850.863	748.479.627.123	*Marketable Securities Issued*
Pinjaman Diterima	2s, 21	1.600.000.000.000	1.850.000.000.000	*Borrowings*
Utang Pajak	2t, 22a	29.608.783.382	15.303.781.023	*Taxes Payable*
Liabilitas Imbalan Pasca Kerja	2v, 23, 33	171.117.146.000	151.319.308.000	*Liabilities on Employee Benefits*
Liabilitas Lainnya	24, 61	71.881.492.132	67.700.349.483	*Others Liabilities*
Liabilitas Estimasi	25, 61	275.870.018	497.622.399	*Estimated Liabilities*
JUMLAH LIABILITAS		**21.470.494.854.566**	**19.078.580.011.208**	***TOTAL LIABILITIES***
EKUITAS				***EQUITY***
Modal Saham				*Share Capital*
Modal saham - nilai nominal Rp 100.000,- per saham				*Share capital - par value Rp 100,000.- per share*
Modal dasar - 50.000.000 saham				*Capital stock - 50,000,000 shares*
pada 31 Desember 2025 dan 2024				*on December, 31, 2025 and 2024*
Modal ditempatkan dan disetor -				*Issued and paid in capital -*
14.000.676 saham pada 31 Desember 2025,				*14,000,676 shares on December, 31, 2025,*
13.271.176 saham pada 31 Desember 2024	26a	1.400.067.600.000	1.327.117.600.000	*13,271,176 shares on December, 31, 2024.*
Tambahan Modal Disetor	26b	11.965.836.253	11.965.836.253	*Additional Paid in Capital*
Modal Disetor Lainnya	26b	53.775.321.007	14.951.321.007	*Other Paid in Capital*
Komponen Ekuitas Lainnya				*Other Equities Component*
Kerugian aktuarial program manfaat pasti	26c	(116.458.687.242)	(111.259.755.582)	*Actuarial (loss) of defined benefit plans*
Keuntungan Revaluasi Aset Tetap	26c	189.192.362.563	189.192.362.563	*Profit on Revaluation of Fixed Assets*
Saldo Laba				*Retained Earning*
Telah Ditentukan Penggunaannya		386.357.133.136	384.477.151.993	*Appropriated*
Belum Ditentukan Penggunaannya		281.002.086.387	224.120.099.570	*Unappropriated*
JUMLAH EKUITAS		**2.205.901.652.104**	**2.040.564.615.804**	***TOTAL EQUITY***
JUMLAH LIABILITAS DAN EKUITAS		**23.676.396.506.670**	**21.119.144.627.012**	***TOTAL LIABILITIES AND EQUITY***

Lihat Catatan Atas Laporan Keuangan Merupakan Bagian yang Tidak Terpisahkan dari Laporan Keuangan Secara Keseluruhan
See Accompanying Notes to The Financial Statements Which From An Integral Part of These Financial Statements

PT BANK PEMBANGUNAN DAERAH SULAWESI UTARA GORONTALO
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN
UNTUK TAHUN-TAHUN YANG BERAKHIR 31 DESEMBER 2025 DAN 2024
(Dinyatakan dalam Rupiah penuh, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH SULAWESI UTARA GORONTALO
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE YEARS ENDED DECEMBER 31, 2025 AND 2004
(Expressed in Rupiah, unless otherwise stated)

	Catatan/ Notes	2025	2024	
PENDAPATAN DAN BEBAN OPERASIONAL				***INCOME AND OPERATIONAL EXPENSES***
Pendapatan Bunga	2w, 27, 42, 61	2.407.485.494.706	2.320.408.348.550	*Interest Income*
Beban Bunga	2w, 28, 42	(1.045.024.012.538)	(1.038.945.293.687)	*Interest Expense*
Jumlah Pendapatan Bunga - bersih		**1.362.461.482.168**	**1.281.463.054.862**	***Total Interest Income - net***
PENDAPATAN OPERASIONAL LAINNYA	2x, 52, 61			***OTHERS OPERATIONAL INCOME***
Pendapatan Provisi dan Komisi Lainnya	29	1.825.188.474	2.183.141.767	*Provision and Commition Income*
Pendapatan Administrasi	29	164.960.998.034	201.466.155.319	*Administration Income*
Pendapatan Denda	29	1.072.029.144	800.278.253	*Fine Income*
Pendapatan Lainnya	29	196.350.185	172.060.915	*Others Income*
Jumlah Pendapatan Operasional Lainnya		**168.054.565.837**	**204.621.636.254**	***Total Others Operational Income***
PENDAPATAN (BEBAN) PENYISIHAN KERUGIAN ASET PRODUKTIF DAN ASET NON PRODUKTIF	30	**(22.043.934.248)**	**29.754.699.705**	***ALLOWANCE FOR POSSIBLE LOSSES ON PRODUCTIVE AND NON PRODUCTIVE ASSETS***
BEBAN OPERASIONAL LAINNYA				***OTHERS OPERATIONAL EXPENSES***
Beban Personalia	31	(699.227.107.148)	(719.027.836.647)	*Personalia Expense*
Beban Umum dan Administrasi	32	(380.296.067.525)	(380.031.964.341)	*General and Administration Expenses*
Beban Promosi	33	(6.322.404.123)	(7.828.636.832)	*Promotion Expense*
Beban Premi Program Penjaminan - Pemerintah	34	(35.847.121.836)	(33.916.167.013)	*Premiums Government Guarantee - Program Expense*
Jumlah Beban Operasional Lainnya		**(1.121.692.700.632)**	**(1.140.804.604.834)**	***Total Others Operational Expense***
LABA OPERASIONAL		**386.779.413.126**	**375.034.785.988**	***OPERATIONAL INCOME***
PENDAPATAN (BEBAN) NON OPERASIONAL	35			***NON OPERATIONAL INCOME (EXPENSES)***
Pendapatan Non Operasional		6.743.805.840	830.978.964	*Non Operational Income*
Beban Non Operasional		(12.927.286.139)	(75.238.054.862)	*Non Operational Expense*
Jumlah Beban Non Operasional - bersih		**(6.183.480.299)**	**(74.407.075.898)**	***Total Non Operational Expense - net***
LABA SEBELUM PAJAK PENGHASILAN		**380.595.932.827**	**300.627.710.090**	***PROFIT BEFORE INCOME TAX***
BEBAN PAJAK PENGHASILAN	2t			***INCOME TAX EXPENSES***
Beban Pajak Kini	22b	(108.625.615.340)	(78.408.683.980)	*Current Tax Expense*
Manfaat (Beban) Pajak Tangguhan	22c	9.031.768.900	1.901.073.460	*Deferred Tax (Expense) Benefit*
Jumlah Beban Pajak Penghasilan-bersih		**(99.593.846.440)**	**(76.507.610.520)**	***Income Tax Expense-net***
LABA BERSIH TAHUN BERJALAN		**281.002.086.387**	**224.120.099.570**	***NET INCOME FOR THE YEAR***
PENGHASILAN KOMPREHENSIF LAIN SETELAH PAJAK PENGHASILAN :				***OTHER COMPREHENSIVE INCOME AFTER INCOME TAXES***
Pos-Pos yang Tidak akan Direklasifikasi ke Laba-Rugi				***Items That Will not be Reclassified to Profit Loss***
Keuntungan (Kerugian) Aktuarial Program Manfaat Pasti		(6.665.297.000)	(2.313.666.000)	*Gain (Loss) Actuarial on Defined Benefit Program*
Pajak Penghasilan Terkait dengan Komponen Pendapatan Komprehensif Lainnya	22c	1.466.365.340	509.006.520	*Income Tax Relating to Components of - Other Comprehensive Income*
Jumlah Pos-Pos yang Tidak akan Direklasifikasi Ke Laba-Rugi		**(5.198.931.660)**	**(1.804.659.480)**	***Total Items That Will not be Reclassified to Profit Loss***
PENGHASILAN KOMPREHENSIF LAIN TAHUN BERJALAN SETELAH PAJAK PENGHASILAN		**(5.198.931.660)**	**(1.804.659.480)**	***OTHER COMPREHENSIVE INCOME AFTER INCOME TAXES FOR THE YEAR***
TOTAL LABA KOMPREHENSIF TAHUN BERJALAN		**275.803.154.727**	**222.315.440.090**	***TOTAL COMPREHENSIVE INCOME FOR THE YEAR***
LABA PERSAHAM DASAR				***PROFIT PER SHARE***
Tahun Berjalan	2z, 36	20.071	16.859	*For The Year*
Komprehensif Tahun Berjalan	2z, 36	19.699	16.723	*Comprehensive For The Year*

Lihat Catatan Atas Laporan Keuangan Merupakan Bagian yang Tidak Terpisahkan dari Laporan Keuangan Secara Keseluruhan
See Accompanying Notes to The Financial Statements Which From An Integral Part of These Financial Statements

PT BANK PEMBANGUNAN DAERAH SULAWESI UTARA GORONTALO
LAPORAN PERUBAHAN EKUITAS
UNTUK TAHUN-TAHUN YANG BERAKHIR 31 DESEMBER 2025 DAN 2024
(Dinyatakan dalam Rupiah penuh, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH SULAWESI UTARA GORONTALO
STATEMENTS OF CHANGES IN EQUITY
FOR THE YEARS ENDED DECEMBER 31, 2025 AND 2024
(Expressed in Rupiah, unless otherwise stated)

Uraian	Modal Ditempatkan dan Disetor / *Issued and Paid In Capital*	Tambahan Modal Disetor / *Additional Paid-In Capital*	Modal Disetor Lainnya *Other Paid In Capital*	Keuntungan (Kerugian) Revaluasi Aset tetap/ *Gains / (Losses) Fixed Asset Revaluation*	Keuntungan (Kerugian) Aktuarial Program Manfaat Pasti *Gain (Loss) Defined Benefit Actuarial Program*	Saldo Laba / Retained Earning			Jumlah Ekuitas / *Total Equity*	*Description*
						Telah Ditentukan Penggunaannya/ *Appropriated*		Belum Ditentukan Penggunaannya / *Unappropriated*		
						Cadangan Umum / General Reserve	Cadangan Tujuan / Purpose Reserve			
Saldo, 31 Desember 2023	**1.261.022.200.000**	**11.965.836.253**	**30.024.321.007**	**189.192.362.563**	**(109.455.096.102)**	**343.445.095.557**	**-**	**250.007.952.011**	**1.976.202.671.289**	***Balance as of December 31, 2023***
Deviden	-	-	-	-	-	-	-	(200.975.895.575)	(200.975.895.575)	*Dividend*
Cadangan umum dan tujuan	-	-	-	-	-	41.032.056.436	-	(41.032.056.436)	-	*General and Purpose Reserve*
Tambahan modal disetor	66.095.400.000	-	(15.073.000.000)	-	-	-	-	-	51.022.400.000	*Additional Paid -in Capital*
Dana Tanggung Jawab Sosial & Lingkungan	-	-	-	-	-	-	-	(8.000.000.000)	(8.000.000.000)	*Social & Environmental Responsibility Fund*
Laba bersih tahun berjalan	-	-	-	-	-	-	-	224.120.099.570	224.120.099.570	*Net Income for the year*
Penghasilan Komprehensif lain tahun berjalan setelah pajak penghasilan	-	-	-	-	(1.804.659.480)	-	-	-	(1.804.659.480)	*Other Comprehensive income After Income Taxes For The Year*
Saldo, 31 Desember 2024	**1.327.117.600.000**	**11.965.836.253**	**14.951.321.007**	**189.192.362.563**	**(111.259.755.582)**	**384.477.151.993**	**-**	**224.120.099.570**	**2.040.564.615.805**	***Balance as of December 31, 2024***
Deviden	-	-	-	-	-	-	-	(197.240.118.427)	(197.240.118.427)	*Dividend*
Cadangan umum dan tujuan	-	-	-	-	-	1.879.981.143	-	(1.879.981.143)	-	*General and Purpose Reserve*
Tambahan modal disetor	72.950.000.000	-	38.824.000.000	-	-	-	-	-	111.774.000.000	*Additional Paid -in Capital*
Dana Tanggung Jawab Sosial & Lingkungan	-	-	-	-	-	-	-	(25.000.000.000)	(25.000.000.000)	*Social & Environmental Responsibility Fund*
Laba bersih tahun berjalan	-	-	-	-	-	-	-	281.002.086.387	281.002.086.387	*Net Income for the year*
Penghasilan Komprehensif lain tahun berjalan setelah pajak penghasilan	-	-	-	-	(5.198.931.660)	-	-	-	(5.198.931.660)	*Other Comprehensive income After Income Taxes For The Year*
Saldo, 31 Desember 2025	**1.400.067.600.000**	**11.965.836.253**	**53.775.321.007**	**189.192.362.563**	**(116.458.687.242)**	**386.357.133.136**	**-**	**281.002.086.387**	**2.205.901.652.104**	***Balance as of December 31, 2025***

Lihat Catatan Atas Laporan Keuangan Merupakan Bagian yang Tidak Terpisahkan dari Laporan Keuangan Secara Keseluruhan
See Accompanying Notes to The Financial Statements Which From An Integral Part of These Financial Statements

PT BANK PEMBANGUNAN DAERAH SULAWESI UTARA GORONTALO
LAPORAN ARUS KAS
UNTUK TAHUN-TAHUN YANG BERAKHIR 31 DESEMBER 2025 DAN 2024
(Dinyatakan dalam Rupiah penuh, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH SULAWESI UTARA GORONTALO
STATEMENTS OF CASH FLOWS
FOR THE YEARS ENDED DECEMBER 31, 2025 AND 2024
(Expressed in Rupiah, unless otherwise stated)

	2025	2024	
ARUS KAS DARI AKTIVITAS OPERASI :			***CASH FLOWS FROM OPERATING ACTIVITIES :***
Penerimaan dari Bunga yang Diberikan	2.394.344.903.979	2.320.408.348.550	*Admission From Interest Loans*
Pembayaran Bunga	(1.040.842.869.889)	(1.038.945.293.687)	*Interest Payments*
Pembayaran kepada Karyawan	(584.306.996.515)	(611.009.543.305)	*Employee Payments*
Pembayaran Beban Umum dan Administrasi	(356.524.608.634)	(359.607.316.069)	*General and Administrative Expenses*
Penerimaan dari Pendapatan Operasional Lainnya	157.718.593.845	235.207.314.923	*Admission From Others Operational Income*
Pembayaran untuk Beban Operasional Lainnya	(12.927.840.639)	(43.238.054.862)	*Others Operational Expenses*
Pembayaran Pajak	(168.187.228.614)	(187.266.867.069)	*Tax Payment*
Laba Operasi Sebelum Perubahan dalam Aset dan Liabilitas Operasi	**389.273.953.532**	**315.548.588.480**	***Operating Income before Changes in - Operating Assets and Liabilities***
Perubahan dalam Aset dan Liabilitas Operasi			***Changes in Operating Assets and Liabilities***
Penurunan (Kenaikan) Aset Operasi			***Decrease (Increase) in Operating Assets***
Surat-Surat Berharga	(721.807.987.183)	(888.343.460.374)	*Marketable Securities*
Surat berharga yang dijual dengan janji dibeli kembali (Repo)	144.240.836.543	(11.119.154.750)	*Securities sold under agreements to repurchase (Repo)*
Tagihan atas surat berharga dengan janji - untuk dijual kembali (Reverse Repo)	(1.014.664.150.500)	1.414.302.425.000	*Receivables from securities with agreements for resale (Reverse Repo)*
Kredit yang Diberikan	(622.229.240.890)	(1.312.530.300.629)	*Loans*
Aset Lain-Lain	(27.537.040.098)	55.259.097.035	*Others Assets*
	(2.241.997.582.128)	**(742.431.393.718)**	
Kenaikan (Penurunan) Liabilitas Operasi			***Increase (Decrease) in Operating Liabilities***
Liabilitas Segera	50.271.318.738	(17.451.859.195)	*Immediately Liabilities*
Simpanan Nasabah	3.167.806.399.405	(476.770.104.560)	*Deposits from Customers*
Simpanan dari Bank Lain	(472.978.839.151)	235.229.588.604	*Deposits from Other Banks*
Liabilitas surat berharga yang dijual dengan janji dibeli kembali	(142.918.490.000)	9.320.944.000	*Liabilities of marketable securities sold under repurchase agreement*
Pinjaman yang diterima	(250.000.000.000)	500.000.000.000	*Loans received*
Liabilitas lainnya	-	(62.763.386.881)	*Others Liabilities*
	2.352.180.388.991	**187.565.181.968**	
Arus Kas Bersih Diperoleh (Digunakan) dari Aktivitas Operasi	**499.456.760.395**	**(239.317.623.270)**	***Net Cash Provided by (Used in) Operating Activities***
ARUS KAS DARI AKTIVITAS INVESTASI :			***CASH FLOWS FROM INVESTING ACTIVITIES :***
Penyertaan	(208.500.000)	-	
Perolehan Aset Takberwujud	(1.888.866.000)	(1.083.915.000)	*Acquisition of Intangible assets*
Perolehan Aset Tetap	(112.779.416.196)	(105.423.410.744)	*Acquisition of Fixed Assets*
Arus Kas Bersih Diperoleh dari Aktivitas Investasi	**(114.876.782.196)**	**(106.507.325.744)**	***Net Cash Provided by Investing Activities***
ARUS KAS DARI AKTIVITAS PENDANAAN :			***CASH FLOWS FROM FINANCING ACTIVITIES :***
Pembayaran Dividen	(197.240.118.427)	(200.975.895.575)	*Payments of Dividens*
Tambahan modal disetor	111.774.000.000	51.022.400.000	*Additional Paid in Capital*
Tanggungjawab Sosial Perusahaan	(25.000.000.000)	(40.000.000.000)	*Corporate Social Responsibility*
Surat Berharga yang Diterbitkan	912.223.740	912.223.740	*Marketable Securities Issued*
Arus Kas Bersih Digunakan untuk Aktivitas Pendanaan	**(109.553.894.687)**	**(189.041.271.835)**	***Net Cash Used for Financing Activities***
Kenaikan (Penurunan) Bersih Kas dan Setara Kas	**275.026.083.512**	**(534.866.220.849)**	***Increase (Decrease) Net Cash and Cash Equivalents***
Kas dan Setara Kas Awal Tahun	**1.842.096.468.895**	**2.376.962.689.744**	***Cash and Cash Equivalents at the Beginning of Year***
Kas dan Setara Kas Akhir Tahun	**2.117.122.552.407**	**1.842.096.468.895**	***Cash and Cash Equivalents at the Ending of Year***
Kas dan Setara Kas akhir periode terdiri atas :			***Cash and Cash Equivalents at the Ending of Year Consists of :***
Kas	269.239.191.000	282.626.904.900	*Cash*
Giro pada Bank Indonesia	1.042.788.312.320	1.400.554.714.626	*Current Accounts in Bank Indonesia*
Giro pada Bank Lain	627.049.087	8.914.849.369	*Current Accounts in Other Bank*
Penempatan pada Bank Lain-Jangka Waktu Jatuh Tempo sampai dengan Tiga Bulan sejak Tanggal Perolehan	350.000.000.000	150.000.000.000	*Placement in Other Bank - Maturity up to Three Months from the Acquisition Date*
Fasilitas Simpanan Bank Indonesia - Jatuh tempo sampai dengan Tiga Bulan sejak Tanggal Perolehan	454.468.000.000	-	*Bank Indonesia Deposit Facility - Maturity up to Three Months from the Acquisition Date*
Jumlah Kas dan Setara Kas	**2.117.122.552.407**	**1.842.096.468.895**	***Total Cash and Cash Equivalents***

Lihat Catatan Atas Laporan Keuangan Merupakan Bagian yang Tidak Terpisahkan dari Laporan Keuangan Secara Keseluruhan
See Accompanying Notes to The Financial Statements Which From An Integral Part of These Financial Statements

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1. UMUM

a. Pendirian Bank

Bank Sulutgo (Bank) dahulu bernama PT Bank Pembangunan Daerah Sulawesi Utara didirikan dengan nama Bank Pembangunan Daerah Sulawesi Utara Tengah berdasarkan akta No.88 tanggal 17 Maret 1961 oleh Raden Hadiwido, S.H., Notaris pengganti dari Raden Kadiman S.H., Notaris di Jakarta yang diperbaiki dengan Akta Perubahan Anggaran Dasar No.22 tanggal 4 Agustus 1961 oleh Raden Kadiman, S.H., Notaris di Jakarta dan Akta Perubahan Anggaran Dasar No.46 tanggal 10 Oktober 1961 oleh Raden Hadiwido, S.H., pengganti dari Raden Kadiman, S.H., Notaris di Jakarta, yang telah memperoleh pengesahan dari Menteri Kehakiman Republik Indonesia dengan penetapan No.J.A.5/109/6 tanggal 13 Oktober 1961.

Anggaran Dasar Bank telah mengalami beberapa kali perubahan, diantaranya berdasarkan Peraturan Daerah Propinsi Daerah Tingkat I Sulawesi Utara No.1 tahun 1999 tentang Perubahan Bentuk Badan Hukum Bank Pembangunan Daerah Sulawesi Utara dari Perusahaan Daerah menjadi Perseroan Terbatas (PT) yang telah disahkan dengan Surat Keputusan Menteri Dalam Negeri No.584.61-174 tanggal 11 Maret 1999, dan diundangkan dalam Lembaran Daerah Propinsi Sulawesi Utara Seri D No.01/1999 tanggal 12 April 1999, memutuskan hal-hal antara lain tentang perubahan status bentuk badan hukumnya dari Perusahaan Daerah menjadi Perseroan Terbatas (PT) dan peningkatan modal dasar.

Perubahan anggaran dasar tersebut di atas telah diaktakan dengan akta No. 7 tanggal 14 April 1999 oleh Joanes Tommy Lasut, S.H., Notaris di Manado yang telah memperoleh pengesahan dari Menteri Kehakiman Republik Indonesia No. C-8298.HT.01.01.TH'99 tanggal 14 Mei 1999 dan telah didaftarkan dalam daftar Perusahaan di Kantor Pendaftaran Perusahaan Kotamadya Manado dengan No. 83/BH/18.05/V/1999 tanggal 21 Mei 1999, serta telah diumumkan dalam Berita Negara Republik Indonesia No. 63 tanggal 6 Agustus 1999 dan Tambahan Berita Negara Republik Indonesia No. 4772.

Perubahan anggaran dasar Bank berdasarkan Berita Acara Rapat Umum Pemegang Saham Luar Biasa PT Bank Sulut yang diadakan tanggal 18 Mei 2009 dan dilanjutkan tanggal 27 Mei 2009, yang diaktakan melalui akta No.67 tanggal 12 Juni 2009 oleh M.S.E. Pangemanan, S.H., Notaris di Manado mengenai peningkatan modal dasar dari Rp 300.000.000.000,- menjadi Rp 500.000.000.000,-. Akta perubahan anggaran dasar tersebut telah mendapatkan pengesahan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia No.AHU-37607.AH.01.02.Tahun 2009 tanggal 6 Agustus 2009.

Perubahan anggaran dasar Bank berdasarkan Berita Acara Rapat Umum Pemegang Saham Luar Biasa PT Bank Sulut yang diadakan tanggal 28 September 2012 yang diaktakan melalui akta No.6 tanggal 1 Oktober 2012 oleh M.S.E. Pangemanan, S.H., Notaris di Manado mengenai peningkatan modal dasar dari Rp 500.000.000.000,- menjadi Rp 1.000.000.000.000,-. Akta perubahan anggaran dasar tersebut telah mendapatkan pengesahan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia No.AHU-62074.AH.01.02 Tahun 2012 tanggal 5 Desember 2012.

Sesuai dengan pasal 3 anggaran dasarnya, Bank berusaha dalam bidang perbankan dan jasa keuangan lainnya yang dapat dilakukan oleh suatu bank berdasarkan peraturan perundangan yang berlaku di Indonesia.

1. GENERAL

a. The Establishment of Bank

Bank Sulutgo (Bank), formerly named PT Bank Pembangunan Daerah Sulawesi Utara was established under the name Bank Pembangunan Daerah Sulawesi Utara Tengah based on the Notarial Deed No.88 dated March 17, 1961 by Raden Hadiwido, S.H., substitute notary of Raden Kadiman S.H., Notary in Jakarta which was amended by Deed of Amendement to the Articles of Association No.22 dated August 4,1961 by Raden Kadiman, S.H., Notary in Jakarta and Deed of Amendment to the Article of Association No.46 dated October 10, 1961 by Raden Hadiwido, S.H., substitute of Raden Kadiman, S.H., Notary in Jakarta which has been approved by the Ministry of Justice and Human Rights of Republic of Indonesia on its decision letter No.J.A.5/109/6 dated October 13, 1961.

The Bank's Articles of Association had been amended several times, including based on the Provincial Regulation for Level I Regions North Sulawesi No.1 of 1999 regarding the Change of Legal Entity Form of Bank Pembangunan Daerah Sulawesi Utara from a Regional Company into a Limited Liability Company (PT) which was ratified by the Decree of Minister of Home Affairs No. 584.61-174 dated March 11, 1999, and promulgated in the Regional Gazette of North Sulawesi Province Series D No.01/1999 dated April 12, 1999, resolving matters including changes in the status of its legal form from a Regional Company to a Limited Liability Company (PT) and an increase in authorized capital.

The amendment to the articles of association mentioned above was notarized by deed No. 7 dated April 14, 1999 by Joanes Tommy Lasut, S.H., Notary in Manado, which has been approved by the Minister of Justice of the Republic of Indonesia No. C-8298.HT.01.01.TH'99 dated May 14, 1999 and has been registered in the Company register at the Manado Municipality Company Registration Office with No. 83/BH/18.05/V/1999 dated May 21, 1999, and has been announced in the State Gazette of the Republic of Indonesia No. 63 dated August 6, 1999 and Supplement to the State Gazette of the Republic of Indonesia No. 4772.

The amendement of Bank's Articles of Association was based on Minutes of the General Meeting of Extraordinary Shareholders of PT Bank Sulut held on May 18, 2009 and continued on May 27, 2009, notarized by the notarial deed No.67 dated June 12, 2009 by M.S.E. Pangemanan, S.H., Notary in Manado regarding the increase in authorized capital from Rp 300,000,000,000.- to Rp 500,000,000,000.-. The deed of amendment to the articles of association was approved by the Minister of Law and Human Rights of the Republic of Indonesia No.AHU-37607.AH.01.02.Year 2009 dated August 6, 2009.

The amendement of Bank's Articles of Association based on Minutes of the General Meeting of Extraordinary Shareholders of PT Bank Sulut held on September 28, 2012 notarized through deed No.6 dated October 1, 2012 by M.S.E. Pangemanan, S.H., Notary in Manado regarding the increase in authorized capital from Rp 500,000,000,000,000 to Rp 1,000,000,000,000. The deed of amendment to the articles of association has been approved by the Minister of Law and Human Rights of the Republic of Indonesia No.AHU-62074.AH.01.02 Year 2012 dated December 5, 2012.

In accordance with article 3 of its articles of association, the Bank engages in banking and other financial services that can be performed by a bank based on the prevailing laws and regulations in Indonesia.

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1. UMUM (Lanjutan)

a. Pendirian Bank (Lanjutan)

Berdasarkan akta RUPS Nomor: 72 tanggal 22 Mei 2015 menyetujui perubahan nama Perseroan PT Bank Pembangunan Daerah Sulawesi Utara atau juga Bank Sulut sebagaimana diatur dalam pasal 1 ayat 1 anggaran dasar Perseroan, diubah menjadi PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo atau disebut juga PT Bank SulutGo (BSG). Direksi Perseroan telah menyampaikan perubahan nama tersebut kepada Bank Indonesia dan Otoritas Jasa Keuangan, serta pihak-pihak eksternal lainnya.

Berdasarkan Surat Otoritas Jasa Keuangan (OJK) No.S-215/PB.12/2015 Tanggal 28 September 2015 Perihal Penetapan Penggunaan Izin Usaha PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo dan Keputusan Dewan Komisioner Otoritas Jasa Keuangan No.17/KDK.03/2015 Tanggal 23 September 2015 Tentang Penetapan Penggunaan Izin Usaha Atas Nama PT Bank Pembangunan Daerah Sulawesi Utara menjadi izin usaha atas nama PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo, serta Keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia No.AHU-0935695.AH.01.02. Tahun 2015 Tanggal 23 Mei 2015 Tentang Persetujuan Perubahan Anggaran Dasar Perseroan Terbatas PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo menyetujui perubahan nama Perseroan yang semula PT Bank Pembangunan Daerah Sulawesi Utara atau juga PT Bank Sulut diubah menjadi PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo atau disebut juga PT Bank SulutGo (BSG).

Berdasarkan Akte RUPS No.16 dan 17 Tanggal 12 Oktober 2015 oleh notaris M.S.E. Pangemanan, S.H., Notaris di Manado menyetujui peningkatan modal dasar perseroan dari semula Rp 1.000.000.000,- (satu trilyun Rupiah) menjadi Rp 1.500.000.000,- (satu trilyun lima ratus milyar Rupiah), dan menyetujui penghapusan agio saham dalam setiap setoran modal. Selain itu kapitalisasi seluruh agio saham yang tersaji dalam portofolio neraca per 31 Desember 2015 sebesar Rp 62.917.906.000,- sebagai saham bonus dan dibagikan kepada semua pemegang saham secara proporsional berdasarkan harga nominal saham perseroan yaitu Rp 100.000,- untuk satu lembar saham.

Berdasarkan Berita Acara Rapat Umum Pemegang Saham Luar Biasa Perseroan Terbatas PT. Bank Pembangunan Daerah Sulawesi Utara Gorontalo (BANK SULUTGO) Nomor : 11 tanggal 09 Februari 2023, Edmund Lodi Mangowal, SH., Mkn, Notaris Kota Manado, para pemegang saham menyetujui dan mengesahkan perubahan anggaran dasar Perseroan sehubungan dengan peningkatan modal dasar menjadi Rp. 5.000.000.000,- (lima triliun rupiah) yang terbagi atas 50.000.000 (lima puluh juta) lembar saham.

b. Program Rekapitalisasi

Sejalan dengan jatuhnya industri perbankan di Indonesia pada tahun 1997, Bank menjadi salah satu Bank Pembangunan Daerah yang mengikuti Program Rekapitalisasi karena mempunyai risiko Liabilitas Pemenuhan Modal Minimum (KPMM) lebih dari 8%. Dengan mengacu kepada Peraturan Pemerintah No.84 tahun 1998 tentang Program Rekapitalisasi Bank Umum serta Surat Keputusan Bersama menteri Keuangan dan Gubernur Bank Indonesia No.53/KMK.017/1999 dan No.31/12/KEP/GBI tanggal 8 Februari 1999 tentang Pelaksanaan Program Rekapitalisasi Bank Umum dan Surat Keputusan Menteri Keuangan dan Gubernur Bank Indonesia No.135/KMK.017/1999 dan 32/17/KEP/GBI tanggal 9 April 1999 tentang Pelaksanaan Program Rekapitalisasi Bank Pembangunan Daerah, pada tanggal 7 Mei 1999, Bank telah menandatangani Perjanjian Rekapitalisasi antara Pemerintah Republik Indonesia, Bank Indonesia dan Bank dengan syarat dan ketentuan antara lain sebagai berikut :

1. GENERAL (Continue)

a. The Establishment of Bank (Continue)

Based on deed of GMS Number: 72 dated May 22, 2015 has been approved the change of the Company's name PT Bank Pembangunan Daerah Sulawesi Utara or Bank Sulut as stipulated in article 1 paragraph 1 of Company's Articles of Association is changed into PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo or is so called PT Bank SulutGo (BSG). The Board of Directors has submitted the name change to Bank Indonesia and the Financial Services Authority, as well as other external parties.

According to the Letter of Financial Service Authority (OJK) No.S-215/PB.12/2015 dated September 28, 2015 regarding the Stipulation of License Usage of PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo and Decision of the Board of Commissioners of Financial Services Authority No.17/KDK.03/2015 dated September 23, 2015 on Establishment Permit Use of the Name of PT Bank Pembangunan Daerah Sulawesi Utara to become a business license in the name of PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo, as well as the Decree from Minister of Justice and Human Rights of the Republic of Indonesia No.AHU-0935695.AH.01.02.Year 2015 dated May 23, 2015 on Approval of Amendments to the Articles of Association of Company PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo approving the change of the Company's name from PT Bank Pembangunan Daerah Sulawesi Utara or PT Bank Sulut to PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo or also called as PT Bank SulutGo (BSG).

Based on the deed of GMS No. 16 and 17 dated October 12, 2015 by Notary M.S.E. Pangemanan, S.H., Notary in Manado approved the increase in company's authorized capital from Rp 1,000,000,000,000.- (one trillion Rupiah) into Rp 1,500,000,000,000.- (one trillion five hundred billion Rupiah) and approved the the elimination of agio shares in each capital deposit. Moreover, the capitalization of all agio shares presented in the balance sheet portfolio on December 31, 2015 amounted to Rp 62,917,906,000.- as bonus shares and distributed to all shareholders in proportion proportionally based on the nominal price of the company's shares which is Rp 100,000, - for one share.

Based on the Minutes of the Extraordinary General Meeting of Shareholders of PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo (BANK SULUTGO) Number: 11 dated February 09, 2023, Edmund Lodi Mangowal, SH, Mkn, Notary of Manado City, the shareholders approved and ratified the amendment of the Company's articles of association in connection with the increase in authorized capital to Rp. 5,000,000,000, - (five trillion rupiah) divided into 50,000,000 (fifty million) shares.

b. Recapitalization Program

In connection with the collapse of banking industry in Indonesia in 1997, the Bank became one of the Regional Development Banks that participated in the Recapitalization Program because it had a Minimum Capital Adequacy Requirement (CAR) risk of more than 8%. With reference to Government Regulation No.84 of 1998 concerning the Recapitalization Program of Commercial Banks as well as the Joint Decree of the Minister of Finance and the Governor of Bank Indonesia No. 53/KMK.017/1999 and No.31/12/KEP/GBI dated February 8, 1999 regarding the Implementation of Commercial Bank Recapitalization Program and Joint Decree of the Minister of Finance and the Governor of Bank Indonesia No.135/KMK.017/1999 and 32/17/KEP/GBI dated April 9, 1999 regarding the Implementation of Regional Development Bank Recapitalization Program, on May 7, 1999, the Bank signed a Recapitalization Agreement between the Government of the Republic of Indonesia, Bank Indonesia and the Bank with the term and condition among others as follows:

1. UMUM (Lanjutan)

b. Program Rekapitalisasi

- Para pihak sepakat bahwa untuk memperbaiki kondisi permodalan Bank diperlukan tambahan modal sebesar Rp 23.103.000.000,-.
- Pemegang saham pengendali wajib melakukan setoran modal secara tunai sebesar Rp 4.621.000.000,- atau sebesar 20% dari kekurangan modal.
- Pemegang saham Bank menyetujui keikutsertaan Pemerintah dalam permodalan Bank dengan jumlah penyertaan modal sebesar Rp 18.482.000.000,- atau sejumlah 80% dari kekurangan modal.
- Bank wajib membeli Surat Utang Pemerintah yang dimiliki oleh Bank Indonesia (Obligasi Pemerintah Republik Indonesia).
- Bank wajib mengalihkan kredit/aset secara hukum kepada Assets Management Unit (AMU) di Badan Penyehatan Perbankan Nasional (BPPN) dengan harga nihil yaitu :
  1. Kredit yang tergolong macet.
  2. Kredit yang semua tergolong macet namun telah
  3. Aset yang sudah dihapusbukukan yang menjadi milik BPD akibat dari penyelesaian kredit.

Pada tanggal 31 Desember 2004, Pemerintah Republik Indonesia melalui Menteri Keuangan telah menjual kembali (divestasi) seluruh kepemilikan saham di Bank Sulut dengan nilai penjualan sebesar Rp 30.916.776.697,- (tiga puluh milyar sembilan ratus enam belas juta tujuh ratus tujuh puluh enam ribu enam ratus sembilan puluh tujuh Rupiah). Bersamaan dengan penjualan saham tersebut, Pemerintah juga melunasi Surat Utang Negara yang dibeli dalam rangka rekapitalisasi tersebut. Penjualan saham dan pelunasan obligasi tersebut dilaksanakan dengan mengacu pada Keputusan Menteri Keuangan Republik Indonesia No.543/KMK/06/2003 tentang Divestasi Saham Negara dalam Rangka Penyertaan Modal Negara dan Pelunasan Obligasi Negara pada Bank Pembangunan Daerah Peserta Program Rekapitalisasi.

c. Dewan Komisaris, Direksi dan Karyawan

Berdasarkan Akte Rapat Umum Pemegang Saham Luar Biasa PT Bank Sulawesi Utara Gorontalo No. 02 tanggal 09 April 2025, Notaris Hesky Nofri Sompie, SH., MKn, Notaris berkedudukan di Minahasa dengan wilayah jabatan Provinsi Sulawesi Utara; telah menyetujui dan telah disahkan susunan pengurus direksi dan komisaris untuk periode April 2025 sampai dengan Maret 2026, sebagai berikut:

1. *GENERAL (Continue)*

b. Recapitalization Program

- *The parties agreed that to improve the Bank's capital condition, additional capital of Rp 23,103,000,000 was required.*
- *The controlling shareholder is required to make a cash capital deposit of Rp 4,621,000,000,- or 20% from the capital shortfall.*
- *The Bank's shareholders approved the Government's participation in the Bank's capital in the amount of Rp 18,482,000,000,- or 80% of the capital shortfall.*
- *The Bank shall be required to purchase the Government Obligation owned by Bank Indonesia (Government Bonds of the Republic of Indonesia).*
- *The Bank is required to legally transfer the loans/assets to the Assets Management Unit (AMU) at the National Bank Restructuring Agency (IBRA) at a price of nil, namely :*
  1. *Bad debt loans.*
  2. *Loans formerly bad debt but already restructured.*
  3. *Written-off assets owned by the BPD due to loans settlement.*

On December 31, 2004, the Government of the Republic of Indonesia through the Minister of finance resold (divested) all of its shares in Bank Sulut with a sales value of Rp 30,916,776,697.- (thirty billion nine hundred and sixteen milion seven hundred and seventy six thousand six hundred and ninety seven Rupiah). Along with the sale of shares, the Government also repaid the Government Bonds purchased in the recapitalization process. The sales of the shares and the settlements of the bonds were executed based on the Decree of the Minister of Finance of the Republic of Indonesia No.543/KMK/06/2003 concerning Divestment of State Shares in the Framework of State Capital Participation and Repayment of State Bonds in Regional Development Banks Participating in the Recapitalization Program.

c. Board of Commissioners, Directors and Employees

Based on the Deed of Extraordinary General Meeting of Shareholders of PT Bank Sulawesi Utara Gorontalo No. 02 dated April 9, 2025, by Notary Hesky Nofri Sompie, SH., MKn, a notary based in Minahasa with the authority covering North Sulawesi Province; the composition of the board of directors and commissioners for the period from April 2025 to March 2026 has been approved and ratified as follows:

Dewan Direksi		***Board of Directors***
Direktur Utama	Maudy Revino Pepah	*President Director*
Direktur Kepatuhan	Machmud Turuis	*Compliance Director*
Direktur Operasional	Louisa Jeane Parengkuan	*Operational Director*
Direktur Umum	Joubert Rosano Jacobus Dondokambey	*General Director*
Direktur Pemasaran	Pius Sefrianto Lande Batara	*Marketing Director*
Dewan Komisaris :		***Board of Commissioners***
Komisaris Utama	Ramoy Markus Thimotius Luntungan	*President Commissioner*
Komisaris	Max Kembuan**	*Commissioner*
Komisaris	Sam Sachrul Mamonto	*Commissioner*
Komisaris	Djafar Alkatiri	*Commissioner*
Komisaris	Jaclyn Ivana Koloay	*Commissioner*

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1. UMUM (Lanjutan)

c. Dewan Komisaris, Direksi dan Karyawan (Lanjutan)

Berdasarkan Akte Rapat Umum Pemegang Saham Luar Biasa PT. Bank Sulawesi Utara Gorontalo No. 02 tanggal 05 Februari 2023, Notaris Edmund Lodi Mangowal, SH., M.Kn, Notaris di Manado; yang dilangsungkan tanggal 05 Februari 2023; para pemegang saham menyetujui dan dan mengesahkan perubahan keputusan RUPS tahun 2021 (dua ribu dua puluh satu) sesuai Akta RUPS Nomor 6 tahun 2021 (dua ribu dua puluh satu) khususnya pada periode kepengurusan dari sebelumnya 18-03-2021 (delapan belas Maret dua ribu dua puluh satu) sampai dengan 18-03-2025 (delapan belas Maret dua ribu dua puluh lima) 4 (empat) tahun, disesuaikan menjadi 18-03-2021 (delapan belas Maret dua ribu dua puluh satu) sampai dengan 18-03-2026 (delapan belas Maret dua ribu dua puluh enam) 5 (lima tahun). Adapun susunan Dewan Komisaris dan Dewan Direksi Perseroan, sebagai berikut:

Dewan Komisaris :		***Board of Commissioners***
Komisaris Utama	Edwin Harminto Silangen	*President Commissioner*
Komisaris	Max Kembuan	*Commissioner*
Komisaris	Marhany Victor Poly Pua	*Commissioner*
Komisaris	Buhari Mokoagow	*Commissioner*
Komisaris	Fedriyanto Koniyo	*Commissioner*
Dewan Direksi		***Board of Directors***
Direktur Utama	Maudy Revino Pepah	*President Director*
Direktur Kepatuhan	Machmud Turuis	*Compliance Director*
Direktur Operasional	Louisa Jeane Parengkuan	*Operational Director*
Direktur Umum	Joubert Rosano Jacobus Dondokambey	*General Director*
Direktur Pemasaran	Pius Sefrianto Lande Batara	*Marketing Director*

c. Dewan Komisaris, Direksi dan Karyawan

Berdasarkan Akte Rapat Umum Pemegang Saham Luar Biasa PT Bank Sulawesi Utara Gorontalo No. 02 tanggal 09 April 2025, Notaris Hesky Nofri Sompie, SH., MKn, Notaris berkedudukan di Minahasa dengan wilayah jabatan Provinsi Sulawesi Utara; yang dilangsungkan di Manado tanggal 09 April 2025, para pemegang saham menyetujui pemberhentian dengan hormat sebagian pengurus (Dewan Komisaris) sebagai berikut:

Dewan Komisaris Lama :		
Dewan Komisaris :		***Board of Commissioners***
Komisaris Utama	Edwin Harminto Silangen	*President Commissioner*
Komisaris	Marhany Victor Poly Pua	*Commissioner*
Komisaris	Buhari Mokoagow	*Commissioner*
Komisaris	Fedriyanto Koniyo	*Commissioner*
Dewan Komisaris baru :		***New Board of Commissioners:***
Dewan Komisaris :		***Board of Commissioners***
Komisaris Utama	Ramoy Markus Thimotius Luntungan	*President Commissioner*
Komisaris	Max Kembuan**	*Commissioner*
Komisaris	Sam Sachrul Mamonto	*Commissioner*
Komisaris	Djafar Alkatiri	*Commissioner*
Komisaris	Jaclyn Ivana Koloay	*Commissioner*

**Pengurus (Dewan Komisaris) yang baru diangkat dan Pengurus (Dewan Komisaris dan Direksi) yang tidak diberhentikan menjabat sampai dengan akhir periode jabatan sampai dengan 18 Maret 2026 atau sampai pelaksanaan Rapat Umum Pemegang Saham berikutnya di tahun 2026;

Susunan Komite Audit, Komite Nominasi & Renumerasi, dan Sekertaris Perusahaan pada tanggal 31 Desember 2025 adalah sebagai berikut:

Komite Audit		***Audit Committee***
Ketua Komite Audit	Sam Sachrul Mamonto	*Chairman of the Audit Committee*
Anggota	Berty Wilhelmus Togas	*Member*
Anggota	Galyano Marco Maramis	*Member*
Anggota	Anthon Kojansow	*Member*
Anggota	Natalia Megawati Roring	*Member*
Anggota	Rina Ceydi Maindoka	*Member*
Anggota	Oske Kaligis (Ex-Officio Pemimpin Satuan Kerja Audit Intern)	*Member*

1. GENERAL (Continued)

c. Board of Commissioners, Directors and Employees (Continued)

Based on the Deed of Extraordinary General Meeting of Shareholders of PT. Bank Sulawesi Utara Gorontalo No. 02 dated February 5, 2023, by Notary Edmund Lodi Mangowal, SH., M.Kn, Notary in Manado; which took place on February 5, 2023; the shareholders agreed to and ratified the amendment to the 2021 GMS decision (two thousand twenty-one) in accordance with GMS Deed Number 6 of 2021 (two thousand twenty-one), particularly regarding the management period, previously from March 18, 2021 (eighteen March two thousand twenty-one) to March 18, 2025 (eighteen March two thousand twenty-five), four (4) years, adjusted to March 18, 2021 (eighteen March two thousand twenty-one) to March 18, 2026 (eighteen March two thousand twenty-six), five (5) years. The composition of the Board of Commissioners and the Board of Directors of the Company is as follows:

b. Recapitalization Program

Based on the Deed of the Extraordinary General Meeting of Shareholders of PT Bank Sulawesi Utara Gorontalo No. 02 dated April 9, 2025, by Notary Hesky Nofri Sompie, SH., MKn, a notary based in Minahasa with jurisdiction in North Sulawesi Province; which was held in Manado on April 9, 2025, the shareholders approved the honorable dismissal of certain management members (Board of Commissioners) as follows:

***Board of Commissioners**
President Commissioner
Commissioner
Commissioner
Commissioner
Commissioner

New Board of Commissioners:
***Board of Commissioners**
President Commissioner
Commissioner
Commissioner
Commissioner
Commissioner

***The newly appointed Management (Board of Commissioners) and the Management (Board of Commissioners and Directors) who are not dismissed shall serve until the end of the term of office on March 18, 2026, or until the next General Meeting of Shareholders in 2026;*

The composition of the Audit Committee, Nomination & Remuneration Committee, and Corporate Secretary as of December 31, 2025 is as follows:

***Audit Committee**
Chairman of the Audit Committee
Member
Member
Member
Member
Member
Member

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1. UMUM (Lanjutan)

c. Dewan Komisaris, Direksi dan Karyawan

Komite Nominasi & Remunerasi

Ketua Komite R & N	Djafar Alkatiri	
Anggota	Max Kembuan	
Anggota	Wenda Welly Rumambi, (Ex-Officio Pemimpin Divisi Human Capital) / *(Ex-Officio Head of Human Capital Division)*	

Komite Pemantau Risiko

Ketua Komite Pemantau Risiko	Jaclyn Ivana Koloay	
Anggota	Izaac Julius Ruryama Litaay	
Anggota	Audy Endey	
Anggota	Myuku Monginsidi	
Anggota	Jeine Sambuaga	
Anggota	Rusly Aimbu	
Anggota	Sepriyono Gairudin Kadir (Ex-Officio Pemimpin Divisi Manajemen Risiko)/ *(Ex-Officio Head of Risk Management Division)*	

Sekertaris Perusahaan — Heince Jusva Rumende (Ex-Officio Pemimpin Corporate Secretary)/ *(Ex-Officio Head Corporate Secretary)*

Susunan Komite Audit, Komite Nominasi & Renumerasi, dan Sekertaris Perusahaan pada tanggal 31 Desember 2024 adalah sebagai berikut:

Komite Audit

Ketua Komite Audit	Marhany Victor Poly Pua	
Anggota	Perry Robert Lolombulan Sondakh	
Anggota	Mieke Pangkong	
Anggota	Jeffy Korengkeng	
Anggota	Happy Trully Rebelly Korah	
Anggota	Oske Kaligis (Ex-Officio Pemimpin Satuan Kerja Audit Intern) / *(Ex-Officio Head of the Internal Audit Unit)*	

Komite Nominasi & Remunerasi

Ketua Komite R & N	Fedriyanto Koniyo	
Anggota	Max Kembuan	
Anggota	Wenda Welly Rumambi (Ex-Officio Pemimpin Divisi Human Capital) *(Ex-Officio Head of Human Capital Division)*	

Komite Pemantau Risiko

Ketua Komite Pemantau Risiko		
Anggota	Buhari Mokoagow	
Anggota	Rudy Surjadi Iksan	
Anggota	Tiernney Gene Waani	
Anggota	Bart Senduk	
Anggota	Yeittij Fonnie Roring	
Anggota	Rudiyanto Katili (Ex-Officio Pemimpin Divisi Manajemen Risiko) *(Ex-Officio Head of Risk Management Division)*	

Sekertaris Perusahaan — *Heince Jusva Rumende (Ex-Officio Pemimpin Corporate Secretary) (Ex-Officio Head Corporate Secretary)*

Berdasarkan Akte Rapat Umum Pemegang Saham Luar Biasa PT. Bank Sulawesi Utara Gorontalo No. 02 tanggal 05 Februari 2023, Notaris Edmund Lodi Mangowal, SH., M.Kn, Notaris di Manado yang dilangsungkan tanggal 05 Februari 2023, para pemegang saham menyetujui dan dan mengesahkan perubahan keputusan Akta Rapat umum pemegang saham tahun 2021 sesuai Akta Rapat umum pemegang saham Nomor 6 tahun 2021 khususnya pada periode kepengurusan dari sebelumnya 18 Maret 2021 sampai dengan 18 Maret 2025, disesuaikan menjadi 18 Maret 2021 sampai dengan 18 Maret 2026. Adapun susunan Dewan Komisaris dan Dewan Direksi Perseroan, tahun 2024 sebagai berikut:

Dewan Komisaris :

Komisaris Utama	Edwin Harminto Silangen	
Komisaris	Max Kembuan	
Komisaris	Marhany Victor Poly Pua	
Komisaris	Buhari Mokoagow	
Komisaris	Fedriyanto Koniyo	

1. GENERAL (Continue)

b. Recapitalization Program

Nomination & Remuneration Committee

Chairman of the R & N Committee	Djafar Alkatiri	
Member	Max Kembuan	
Member	Wenda Welly Rumambi, (Ex-Officio Pemimpin Divisi Human Capital) / *(Ex-Officio Head of Human Capital Division)*	

Risk Monitoring Committee

Chairman of the Risk Monitoring Committee	Jaclyn Ivana Koloay	
Member	Izaac Julius Ruryama Litaay	
Member	Audy Endey	
Member	Myuku Monginsidi	
Member	Jeine Sambuaga	
Member	Rusly Aimbu	
Member	Sepriyono Gairudin Kadir (Ex-Officio Pemimpin Divisi Manajemen Risiko)/ *(Ex-Officio Head of Risk Management Division)*	

Corporate Secretary

The composition of the Audit Committee, Nomination & Remuneration Committee, and Corporate Secretary as of December 31, 2024 is as follows:

Audit Committee

Chairman of the Audit Committee	Marhany Victor Poly Pua	
Member	Perry Robert Lolombulan Sondakh	
Member	Mieke Pangkong	
Member	Jeffy Korengkeng	
Member	Happy Trully Rebelly Korah	
Member	Oske Kaligis (Ex-Officio Pemimpin Satuan Kerja Audit Intern) / *(Ex-Officio Head of the Internal Audit Unit)*	

Nomination & Remuneration Committee

Chairman of the R & N Committee	Fedriyanto Koniyo	
Member	Max Kembuan	
Member	Wenda Welly Rumambi (Ex-Officio Pemimpin Divisi Human Capital) *(Ex-Officio Head of Human Capital Division)*	

Risk Monitoring Committee

Chairman of the Risk Monitoring Committee		
Member	Buhari Mokoagow	
Member	Rudy Surjadi Iksan	
Member	Tiernney Gene Waani	
Member	Bart Senduk	
Member	Yeittij Fonnie Roring	
Member	Rudiyanto Katili (Ex-Officio Pemimpin Divisi Manajemen Risiko) *(Ex-Officio Head of Risk Management Division)*	

Corporate Secretary

Based on the Deed of Extraordinary General Meeting of Shareholders of PT Bank Sulawesi Utara Gorontalo No. 02 dated February 05, 2023, Notary Edmund Lodi Mangowal, SH, M.Kn, Notary in Manado which was held on February 05, 2023, the shareholders approved and ratified the amendment to the decision of the Deed of General Meeting of Shareholders in 2021 in accordance with the Deed of General Meeting of Shareholders Number 6 of 2021, especially in the management period from previously March 18, 2021 to March 18, 2025, adjusted to March 18, 2021 to March 18, 2026. The composition of the Board of Commissioners and the Board of Directors of the Company for the year 2024 is as follows:

Board of Commissioners

President Commissioner	Edwin Harminto Silangen	
Commissioner	Max Kembuan	
Commissioner	Marhany Victor Poly Pua	
Commissioner	Buhari Mokoagow	
Commissioner	Fedriyanto Koniyo	

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1. UMUM (Lanjutan)

c. Dewan Komisaris, Direksi dan Karyawan

Dewan Direksi :

Direktur Utama	Maudy Revino Pepah	
Direktur Kepatuhan	Machmud Turuis	
Direktur Operasional	Louisa Jeane Parengkuan	
Direktur Umum	Joubert Rosano Jacobus Dondokambey	
Direktur Pemasaran	Pius Sefrianto Lande Batara	

Susunan Komite Audit, Komite Nominasi & Renumerasi, dan Sekertaris Perusahaan pada tanggal 31 Desember 2024 adalah sebagai berikut:

Komite Audit

Ketua Komite Audit	Marhany Victor Poly Pua	
Anggota	Perry Robert Lolombulan Sondakh	
Anggota	Mieke Pangkong	
Anggota	Jeffy Korengkeng	
Anggota	Happy Trully Rebelly Korah	
Anggota	Oske Kaligis (Ex-Officio Pemimpin Satuan Kerja Audit Intern)	

Komite Nominasi & Remunerasi

Ketua Komite Nominasi & Remunerasi	Fedriyanto Koniyo	
Anggota	Max Kembuan	
Anggota	Wenda Welly Rumambi (Ex-Officio Pemimpin Divisi Human Capital)	

Komite Pemantau Risiko

Ketua Komite Pemantau Risiko	Buhari	
Anggota	Rudy Surjadi Iksan	
Anggota	Tiernney Gene Waani	
Anggota	Bart Senduk	
Anggota	Yeittij Fonnie Roring	
Anggota	Rudiyanto Katili (Ex-Officio Pemimpin Divisi Manajemen Risiko)	

Sekertaris Perusahaan

Sekertaris Perusahaan	Heince Jusva Rumende (Ex-Officio Pemimpin Corporate Secretary)	

Pada tanggal 31 Desember 2025 dan 31 Desember 2024, perusahaan memiliki karyawan masing-masing sejumlah 1.711 orang dan 1.733 orang. Jumlah ini telah dikurangi karyawan PT. Bohusami Sukses Global yang merupakan perusahaan outsourcing yang pada tanggal 31 Desember 2025 dan 31 Desember 2024 masing-masing sejumlah 353 orang dan 299 orang.

d. Jaringan Kantor

Pada tanggal 31 Desember 2025, PT. Bank Pembangunan Daerah Sulawesi Utara Gorontalo berkantor pusat di Jl. Piere Tendean No. 100, Kompleks Marina Plaza Boulevard Manado, Sulawesi Utara dan mempunyai 1 kantor pusat, 1 kantor wilayah Gorontalo, 26 kantor cabang, dan 25 kantor cabang pembantu yang tersebar di seluruh Kabupaten dan Kotamadya di Provinsi Sulawesi Utara, Provinsi Gorontalo, Provinsi DKI Jakarta, dan Provinsi Jawa Timur.

e. Penawaran Umum Obligasi

Obligasi Bank Sulut I diterbitkan tahun 1990 dengan nilai nominal sebesar Rp 10.000.000.000,- dengan tingkat bunga tetap per tahun sebesar 17%. Obligasi ini telah jatuh tempo dan dilunasi tanggal 20 April 1995.

Obligasi Bank Sulut II diterbitkan tahun 1993 dengan nilai nominal sebesar Rp 20.000.000.000,- dengan tingkat bunga tetap per tahun sebesar 15%. Obligasi ini telah jatuh tempo dan dilunasi tanggal 30 Desember 1998.

Obligasi Bank Sulut III diterbitkan tanggal 29 April 2005 dengan nilai nominal sebesar Rp 200.000.000.000,- dengan tingkat bunga tetap per tahun sebesar 12,75%. Obligasi ini memiliki jangka waktu lima tahun yang berakhir pada tanggal 12 Mei 2010. Obligasi ini telah dilunasi.

1. GENERAL (Continue)

b. Recapitalization Program

Board of Directors

President Director	Maudy Revino Pepah	
Compliance Director	Machmud Turuis	
Operational Director	Louisa Jeane Parengkuan	
General Director	Joubert Rosano Jacobus Dondokambey	
Marketing Director	Pius Sefrianto Lande Batara	

The composition of the Audit Committee, Nomination & Remuneration Committee, and Corporate Secretary as of December 31, 2024 is as follows:

Audit Committee

Chairman of the Audit Committee	Marhany Victor Poly Pua	
Member	Perry Robert Lolombulan Sondakh	
Member	Mieke Pangkong	
Member	Jeffy Korengkeng	
Member	Happy Trully Rebelly Korah	
Member	Oske Kaligis (Ex-Officio Pemimpin Satuan Kerja Audit Intern)	

Nomination & Remuneration Committee

Chairman of Nomination & Remuneration Committee	Fedriyanto Koniyo	
Member	Max Kembuan	
Member	Wenda Welly Rumambi (Ex-Officio Pemimpin Divisi Human Capital)	

Risk Monitoring Committee

Chairman of the Risk Monitoring Committee	Buhari	
Member	Rudy Surjadi Iksan	
Member	Tiernney Gene Waani	
Member	Bart Senduk	
Member	Yeittij Fonnie Roring	
Member	Rudiyanto Katili (Ex-Officio Pemimpin Divisi Manajemen Risiko)	

Company Secretary

Company Secretary	Heince Jusva Rumende (Ex-Officio Pemimpin Corporate Secretary)	

As of December 31, 2025, and December 31, 2024, the company had 1,711 and 1,733 employees, respectively. These numbers exclude the employees of PT. Bohusami Sukses Global, an outsourcing company, which totaled 353 and 299 employees as of December 31, 2025, and December 31, 2024, respectively.

d. Office Network

As of December 31, 2025, PT. Bank Pembangunan Daerah Sulawesi Utara Gorontalo is headquartered at Jl. Piere Tendean No. 100, Marina Plaza Boulevard Complex, Manado, North Sulawesi, and has 1 main office, 1 Gorontalo regional office, 26 branch offices, and 25 sub-branch offices spread across all regencies and municipalities in North Sulawesi Province, Gorontalo Province, DKI Jakarta Province, and East Java Province.

e. Public Offering of Bonds

Bond of Bank Sulut I was issued in 1990 with a nominal value of Rp 10,000,000,000.- with fixed interest rate of 17% per annum. The bond matured and have been settled on April 20, 1995.

Bond of Bank Sulut II was issued in 1993 with a nominal value of Rp 20,000,000,000.- with interest rate of 15% per annum. The bond matured and have been settled on December 30, 1998.

Bond of Bank Sulut III was issued on April 29, 2005 with a nominal value of Rp 200,000,000,000.- with fixed interest rate of 12,75% per annum. The bond has five year term which matured on May 12, 2010. This bonds have been settled.

1. UMUM (Lanjutan)

e. Penawaran Umum Obligasi (Lanjutan)

Pada tanggal 30 Maret 2010, Bank telah menerbitkan Obligasi Bank Sulut IV sebesar Rp 390.000.000.000,- dengan tingkat bunga tetap per tahun sebesar 12% dan Obligasi Subordinasi Bank Sulut I sebesar Rp 10.000.000.000,- dengan tingkat bunga tetap sebesar 12,20%. Obligasi ini memiliki jangka waktu lima tahun yang berakhir pada tanggal 9 April 2015.

Bank Sulut telah menerbitkan Obligasi V efektif pada tanggal 30 September 2014 dengan nilai nominal sebesar Rp 750.000.000.000,- dengan tingkat bunga tetap sebesar 11,90%. Pembayaran bunga obligasi dilakukan setiap 3 (tiga) bulan sesuai dengan tanggal pembayaran bunga obligasi. Pembayaran bunga obligasi pertama akan dilakukan pada tanggal 8 Januari 2015, sedangkan pembayaran bunga obligasi terakhir sekaligus jatuh tempo obligasi adalah pada tanggal 8 Oktober 2019. Obligasi ini telah di lunasi pada tanggal 8 Oktober 2019.

Bank SulutGo telah menerbitkan Obligasi Berkelanjutan I Tahap I efektif pada tanggal 07 September 2021 dengan nilai nominal sebesar Rp. 750.000.000.000,- dengan tingkat bunga tetap sebesar 7,80%. Pembayaran bunga obligasi dilakukan setiap 3 (tiga) bulan sesuai dengan tanggal pembayaran bunga obligasi. Pembayaran bunga obligasi pertama akan dilakukan pada tanggal 07 Desember 2021, sedangkan pembayaran bunga obligasi terakhir sekaligus jatuh tempo obligasi adalah pada tanggal 07 September 2026.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL

Kebijakan-kebijakan akuntansi yang material yang diterapkan oleh Perseroan dalam penyusunan laporan keuangan diterapkan secara konsisten dengan yang diterapkan dalam penyusunan laporan keuangan untuk tahun yang berakhir 31 Desember 2025.

a. Pernyataan Kepatuhan

Laporan keuangan Perseroan disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan (SAK) di Indonesia.

b. Dasar Penyusunan Laporan Keuangan

Laporan Keuangan disusun berdasarkan konsep biaya historis, kecuali untuk akun-akun tertentu yang disajikan berdasarkan kebijakan akuntansi masing-masing akun tersebut.

Laporan keuangan Bank untuk tahun yang berakhir tanggal 31 Desember 2025 dan 2024 disusun sesuai dengan Standar Akuntansi Keuangan (SAK) yang berlaku umum di Indonesia yang diterbitkan oleh Ikatan Akuntan Indonesia (IAI), SEOJK No. 34/SEOJK.03/2021 tentang Buku Panduan Akuntansi Perbankan bagi Bank Umum Konvensional (BPAK) yang diterbitkan atas kerjasama IAI dengan Otoritas Jasa Keuangan dan praktek-praktek industri perbankan yang berlaku, serta peraturan Badan Pengawas Pasar Modal dan Lembaga Keuangan (BAPEPAM-LK) No. VIII.G.7 yang merupakan lampiran Surat Keputusan Ketua BAPEPAM No. KEP-347/BL/2012 tanggal 25 Juni 2012 tentang Pedoman Penyajian dan Pengungkapan Laporan Keuangan Emiten atau Perusahaan Publik.

Laporan arus kas disusun dengan menggunakan metode langsung yang dimodifikasi dengan mengelompokkan arus kas dalam aktivitas operasi, investasi dan pendanaan. Untuk tujuan laporan arus kas, kas dan setara kas terdiri dari kas, giro pada Bank Indonesia, giro pada bank lain, investasi jangka pendek likuid lainnya dengan jangka waktu tiga bulan atau kurang sejak tanggal perolehan, sepanjang tidak digunakan sebagai jaminan atas pinjaman yang diterima serta tidak dibatasi penggunaannya.

1. GENERAL (Continued)

e. Public Offering of Bonds (Continued)

On March 30, 2010, Bank has issued Bond of Bank Sulut IV amounting to Rp 390,000,000,000.- with fixed interest rate of 12% per annum and Subordinate Bond of Bank Sulut I with a nominal value of Rp 10,000,000,000.- with fixed interest rate of 12.20%. The bond has five year term which matured on April 9, 2015.

Bank Sulut has issued Bond V effective on September 30, 2014 with a nominal value of IDR 750,000,000,000,- with a fixed interest rate of 11.90%. Bond interest payments are made every 3 (three) months according to the bond interest payment date. The first bond interest payment will be made on January 8, 2015, while the last bond interest payment as well as the bond maturity date will be on October 8, 2019. This bond was paid off on October 8, 2019.

Bank SulutGo has issued Shelf Registration Bonds I Phase I effective on September 7, 2021 with a nominal value of Rp. 750,000,000,000,- with a fixed interest rate of 7.80%. Bond interest payments are made every 3 (three) months according to the bond interest payment date. The first bond interest payment will be made on December 7, 2021, while the last bond interest payment as well as the bond maturity will be on September 7, 2026.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES

The material accounting policies applied by the Company in the preparation of the financial statements are applied consistently with those applied in the preparation of the financial statements for the year ended December 31, 2025.

a. Statement of Compliance

The Company's Financial Statements have been prepared and presented in accordance with Indonesian Financial Accounting Standards (SAK).

b. Basis of the Preparation of Financial Statements

The financial statements have been prepared by using historical cost basis, except for certain accounts which are presented by each accounting policies.

The Bank's financial statements for the years ended December 31, 2025 and 2024 have been prepared in accordance with the generally accepted Financial Accounting Standards (SAK) in Indonesia issued by the Indonesian Institute of Accountants (IAI), SEOJK No. 34/SEOJK.03/2021 concerning the Banking Accounting Handbook for Conventional Commercial Banks (BPAK) issued in collaboration with IAI and the Financial Services Authority and applicable banking industry practices, as well as regulations from the Capital Market and Financial Institution Supervisory Agency (BAPEPAM-LK)) No. VIII.G.7 which is an attachment to the Decree of the Chairman of BAPEPAM No. KEP-347/BL/2012 dated 25 June 2012 concerning Guidelines for Presentation and Disclosure of Financial Statements of Issuers or Public Companies.

Statements of Cash Flows are prepared with direct method that has been classified into operating, investing and financing activities. For the purpose of cash flow report, cash and equivalent cash consist of cash, current account with Bank Indonesia, current account with other banks, other liquid short term investment in period of three months or less from the date of acquisition, as long as not used as borrowings collateral and unrestricted.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

b. Dasar Penyusunan Laporan Keuangan (Lanjutan)

Mata uang yang digunakan dalam laporan keuangan adalah mata uang rupiah (Rp). Angka yang disajikan dalam laporan keuangan dinyatakan dalam rupiah penuh, kecuali bila dinyatakan secara khusus.

c. Penggunaan Pertimbangan, Estimasi dan Asumsi

Penyusunan laporan keuangan sesuai dengan SAK di Indonesia mengharuskan manajemen untuk membuat pertimbangan, estimasi, dan asumsi yang mempengaruhi penerapan kebijakan akuntansi, dan jumlah aset, liabilitas, pendapatan dan beban yang dilaporkan. Walaupun estimasi ini dibuat berdasarkan pengetahuan terbaik manajemen atas kejadian dan kegiatan saat ini, hasil aktual mungkin berbeda dengan jumlah yang diestimasi semula.

Estimasi dan asumsi yang digunakan ditelaah secara berkesinambungan. Revisi atas taksiran akuntansi diakui pada periode dimana taksiran tersebut direvisi dan periode-periode yang akan datang yang dipengaruhi oleh revisi estimasi tersebut.

Informasi mengenai hal-hal signifikan yang terkait dengan ketidakpastian estimasi dan pertimbangan signifikan dalam penerapan kebijakan akuntansi yang signifikan terhadap laporan keuangan dijelaskan di catatan 3 (penggunaan estimasi dan pertimbangan).

d. Perubahan Kebijakan Akuntansi

Standar akuntansi baru

PSAK dan ISAK yang telah disahkan oleh Dewan Standar Akuntansi Keuangan ("DSAK"), berlaku efektif sejak 1 Januari 2026 dan penerapan dini diperkenankan:

- Amendemen PSAK 107 "Instrumen Keuangan: Pengungkapan tentang Klasifikasi dan Pengukuran"; dan
- Amendemen PSAK 109 "Instrumen Keuangan".
- Amendemen PSAK 118 "Penyajian dan Pengungkapan dalam Laporan Keuangan".

Pada saat penerbitan laporan keuangan, bank masih mengevaluasi dampak yang mungkin timbul dari penerapan standar baru dan revisi tersebut terhadap laporan keuangan.

Aset keuangan Perseroan terutama terdiri dari kas, giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank-bank lain, aset keuangan untuk diperdagangkan dan dimiliki hingga jatuh tempo, Efek-Efek yang dibeli dengan janji dijual kembali, kredit dan tagihan lainnya.

Liabilitas keuangan Perseroan terutama terdiri dari liabilitas segera, simpanan dari nasabah, simpanan dari bank-bank lain, pinjaman yang diterima, obligasi yang diterbitkan.

Sesuai dengan PSAK No.109, Perseroan mengklasifikasikan aset keuangannya ke dalam kategori pengukuran sebagai berikut pada saat pengakuan awal berdasarkan sifat dan tujuannya:

i. Nilai wajar dalam laporan laba rugi;
ii. Nilai wajar dalam pendapatan komprehensif lainnya;
iii. Biaya perolehan diamortisasi;

Liabilitas keuangan diklasifikasikan ke dalam kategori pengukuran sebagai berikut pada saat pengakuan awal berdasarkan sifat dan tujuannya:

i. Nilai wajar dalam laporan laba rugi;
ii. Nilai wajar melalui penghasilan komprehensif lainnya ;
iii. Biaya perolehan diamortisasi ;

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)

b. Basis of the Preparation of Financial Statements (Continued)

The reporting currency used for the financial statements is the Indonesian Rupiah (Rp). Unless otherwise stated, all figures are presented in full Rupiah.

c. Use of Judgments, Estimates and Assumptions

The preparation of financial statements according to SAK requires management to make judgments, estimates and assumptions that affect the application of accounting policies, and the reported amounts of assets, liabilities, income and expenses. Although these estimaties are based on management's best knowledge of current events and activities, actual results may differ from those estimates.

Used estimates and underlying assumptions are reviewed on an on going basis. Revisions on accounting estimates are recognized in the period in which the estimate is revised and in any future periods affected.

Information about significant matters related to uncertainties estimation and critical judgments in applying accounting policies that are significant to the financial statements are described in Note 3.

d. Changes in Accounting Policies

New accounting standards

The SFAS and ISFAS issued by the Board of Financial Accounting Standards ("DSAK"), will be effective on 1 January 2026 and early implementation is permitted:

- *Amendment to SFAS 107 on "Financial Instruments: Disclosure of Classifcation and Measurement"; and*
- *Amendment to SFAS 109 on "Financial Instruments".*
- *Amendment to PSAK 118 "Presentation and Disclosure in Financial Statements".*

At the time of issuing the financial statements, the bank is still evaluating the potential impact of the implementation of the new and revised standards on the financial statements.

The Company's financial assets mainly consist of cash, current accounts with Bank Indonesia, current accounts with other banks, placements with Bank Indonesia and other banks, financial assets held for trading, securities purchased under resale agreements, credits and other receivables.

The Company's financial liabilities mainly consist of liabilities payable on demand, deposits from customers, deposits from other banks, borrowings, bonds issued.

In accordance with SFAS No.109, the Company classifies its financial assets into the following measurement categories at initial recognition based on their nature and purpose:

i. Fair value in the income statement ;
ii. Fair value through other comprehensive income;
iii. Amortized cost;

Financial liabilities are classified into the following measurement categories at initial recognition based on their nature and purpose:

i. Fair value in the income statement;
ii. Fair value through other comprehensive income;
iii. Amortized cost;

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

d. Perubahan Kebijakan Akuntansi (Lanjutan)

Aset keuangan diukur pada Biaya Perolehan Diamortisasi jika kedua kondisi berikut terpenuhi:

i. Aset keuangan dikelola dalam model bisnis yang bertujuan untuk memiliki aset keuangan dalam rangka mendapatkan arus kas kontraktual; dan

ii. Persyaratan kontraktual dari aset keuangan tersebut memberikan hak pada tanggal tertentu atas arus kas yang semata dari pembayaran pokok dan bunga dari jumlah pokok terutang (kriteria *solely payments of principal and interest* / SPPI).

Aset keuangan diukur pada Nilai Wajar Melalui Penghasilan Komprehensif Lain jika kedua kondisi berikut terpenuhi:

i. Aset keuangan dikelola dalam model bisnis yang tujuannya akan terpenuhi dengan mendapatkan arus kas kontraktual dan menjual aset keuangan; dan

ii. persyaratan kontraktual dari aset keuangan tersebut memenuhi kriteria SPPI.

Aset keuangan diukur pada Nilai Wajar Dalam Laporan Laba Rugi Aset keuangan lainnya yang tidak memenuhi persyaratan untuk diklasifikasikan sebagai diukur pada Biaya Perolehan Diamortisasi atau Nilai Wajar Melalui Penghasilan Komprehensif Lain, diklasifikasikan sebagai diukur pada Nilai Wajar Melalui Laba Rugi.

d. Aset Keuangan dan Liabilitas Keuangan

Liabilitas keuangan dapat dikategorikan sebagai:

Diukur pada Nilai Wajar melalui Laporan Laba Rugi

i. Liabilitas keuangan yang memenuhi salah satu kondisi yang sama dengan kondisi penetapan aset keuangan dalam kategori Diukur pada Nilai Wajar melalui Laporan Laba Rugi.

ii. Liabilitas keuangan yang masuk kategori Diperdagangkan antara lain mencakup:

- Liabilitas derivatif yang tidak dilaporkan sebagai instrumen lindung nilai;
- Liabilitas untuk menyerahkan aset keuangan yang dipinjam oleh short seller, yaitu bank yang menjual aset keuangan yang dipinjamnya meski belum memiliki aset tersebut;
- Liabilitas keuangan yang diterbitkan dengan suatu intensi untuk dibeli kembali dalam waktu dekat (misalnya instrumen utang yang memiliki pasar aktif, dimana penerbitnya dapat membeli kembali instrumen tersebut dalam waktu dekat, tergantung pada perubahan nilai wajarnya); dan
- Liabilitas keuangan yang merupakan bagian dari portofolio instrument keuangan tertentu yang dikelola bersama-sama dan atas bagian tersebut ditemukan bukti adanya pola ambil untung jangka pendek terkini.

Liabilitas keuangan yang diterbitkan ditetapkan untuk Diukur pada Nilai Wajar melalui Laba Rugi meskipun tidak dimaksudkan untuk diperjualbelikan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)

d. Changes in Accounting Policies (Continued)

Financial assets are measured at Amortized Cost if both of the following conditions are met:

i. Financial assets are managed in a business model that aims to hold financial assets in order to obtain contractual cash flows; and

ii. The contractual terms of the financial asset entitles on a specific date to cash flows that are solely the payment of principal and interest on the principal amount outstanding (criteria for solely payments of principal and interest / SPPI).

Financial assets are measured at fair value through other comprehensive income if the following two conditions are met:

i. Financial assets are managed in a business model whose purpose will be fulfilled by obtaining contractual cash flows and selling financial assets; and

ii. the contractual terms of the financial assets meet the SPPI criteria.

Financial assets are measured at fair value in the profit or loss statement. Other financial assets that do not meet the requirements to be classified as measured at amortized cost or fair value through other comprehensive income, are classified as measured at value. Fair value through profit and loss.

d. Financial Assets and Financial Liabilities

Financial liabilities can be categorized as:

Measured at Fair Value through the Income Statement.

i. Financial liabilities that meet one of the same conditions as the conditions for designating financial assets in the Measured at Fair Value through Profit and Loss Statement.

ii. Financial liabilities that are included in the Trading category include:

- *Derivative liabilities that are not reported as hedging instruments;*
- *Liability to deliver financial assets borrowed by a short seller, namely a bank that sells the borrowed financial asset even though it does not own the asset;*
- *Financial liabilities issued with an intention to be repurchased in the near future (for example a debt instrument that has an active market, where the issuer can buy back the instrument in the near future, subject to changes in fair value); and*
- *Financial liabilities that are part of a portfolio of certain financial instruments that are managed jointly and on this part, evidence of recent short-term profit taking patterns is found.*

Financial liabilities issued are determined to be measured at fair value through profit or loss, even though they are not intended to be traded.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

d. Aset Keuangan dan Liabilitas Keuangan (Lanjutan)

Bank dapat membuat penetapan yang tidak dapat dibatalkan untuk mengukur liabilitas keuangan yang diterbitkan pada nilai wajar melalui laba rugi jika penetapan ini menghasilkan informasi yang lebih relevan, karena:

i. Mengeliminasi atau mengurangi secara signifikan inkonsistensi pengukuran atau pengakuan (*accounting mismatch*) yang timbul dari pengukuran aset atau liabilitas keuangan dengan dasar yang berbeda-beda.

ii. Sekelompok liabilitas keuangan yang diterbitkan dikelola dan kinerjanya dievaluasi berdasarkan nilai wajar sesuai manajemen risiko atau strategi investasi yang terdokumentasi.

Liabilitas lainnya
Liabilitas keuangan selain yang memenuhi kriteria Liabilitas keuangan dalam kategori Diukur pada Nilai Wajar melalui Laporan Laba Rugi.

Perseroan pada awalnya mengakui kredit yang diberikan dan simpanan pada tanggal perolehan. Pembelian dan penjualan aset keuangan yang lazim (regular) diakui pada tanggal perdagangan dimana Perseroan memiliki komitmen untuk membeli atau menjual aset tersebut.

Semua aset dan liabilitas keuangan lainnya pada awalnya diakui pada tanggal perdagangan dimana Perseroan menjadi suatu pihak dalam ketentuan kontraktual instrumen tersebut.

Pada saat pengakuan awal, aset keuangan atau liabilitas keuangan diukur pada nilai wajar ditambah (untuk instrumen keuangan yang tidak diukur pada nilai wajar melalui laba rugi setelah pengakuan awal) biaya transaksi yang dapat diatribusikan secara langsung atas perolehan aset keuangan atau penerbitan liabilitas keuangan. Pengukuran aset keuangan dan liabilitas keuangan setelah pengakuan awal tergantung pada klasifikasi aset keuangan dan liabilitas keuangan tersebut.

Biaya transaksi hanya meliputi biaya-biaya yang dapat diatribusikan secara langsung untuk perolehan suatu aset keuangan atau penerbitan suatu liabilitas keuangan dan merupakan biaya tambahan yang tidak akan terjadi apabila instrumen keuangan tersebut tidak diperoleh atau diterbitkan. Untuk aset keuangan, biaya transaksi ditambahkan pada jumlah yang diakui pada awal pengakuan aset, sedangkan untuk liabilitas keuangan, biaya transaksi dikurangkan dari jumlah utang yang diakui pada awal pengakuan liabilitas. Biaya transaksi tersebut diamortisasi selama umur instrumen berdasarkan metode suku bunga efektif dan dicatat sebagai bagian dari pendapatan bunga untuk biaya transaksi sehubungan dengan aset keuangan atau sebagai bagian dari beban bunga untuk biaya transaksi sehubungan dengan liabilitas keuangan.

Biaya perolehan diamortisasi dari aset keuangan atau liabilitas keuangan adalah jumlah aset atau liabilitas keuangan yang diukur pada saat pengakuan awal, dikurangi pembayaran pokok, ditambah atau dikurangi dengan amortisasi kumulatif dengan menggunakan metode suku bunga efektif yang dihitung dari selisih antara nilai awal dan nilai jatuh temponya, dan dikurangi cadangan kerugian penurunan nilai.

2. *SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)*

d. Financial Assets and Financial Liabilities (continued)

The bank may make an irrevocable determination to measure financial liabilities as issued at fair value through profit or loss if this designation yields more relevant information, because:

i. Eliminate or significantly reduce measurement or recognition inconsistencies (accounting mismatches) that arise from measuring financial assets or liabilities on different grounds.

ii. A group of financial liabilities issued are managed and their performance evaluated based on fair value in accordance with a documented risk management or investment strategy.

Other liabilities
Financial liabilities other than those that meet the criteria for financial liabilities in the Measured at Fair Value category through the Profit and Loss Statement.

The Company initially recognizes loans and deposits on the date of origination. Regular way of purchases and sales oo financial assets are recognized on the trade date at which the Company commits to purchase or sell those assets.

All other financial assets and liabilities are initially recognized on the trade date at which the Company becomes a party to the contractual provisions of the instrument.

A financial asset or financial liability is initially measured at fair value plus (for financial instruments that are not subsequently measured at fair value through profit loss) transaction costs that are directly attributable to the acquisition of a financial asset or issuance of a financial liability. The subsequent measurement of financial assets and financial liabilities depends on their classification.

Transaction costs include only those costs that are directly attributable to the acquisition of a financial asset or issue of a financial liability and are incremental costs that would not have been incurred if the instrument had not been acquired or issued. In the case of financial assets, transaction costs are added to the amount recognized initially, while for financial liabilities, transaction costs are deducted from the amount of debt recognized initially. Such transaction costs are amortized over the terms of the instruments based on the effective interest method and are recorded as part of interest income for transaction costs related to financial assets or interest expense for transaction costs related to financial liabilities.

The amortized cost of a financial asset or financial liability is the amount at which the financial asset or liability is measured at initial recognition, minus principal repayments, plus or minus the cumulative amortization using the effective interest rate method of any difference between the initial amount recognized and the maturity amount, and minus any allowance for impairment losses.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

d. Aset Keuangan dan Liabilitas Keuangan

e.3 Pengukuran Biaya Perolehan Diamortisasi

Tingkat suku bunga efektif adalah suku bunga yang secara tepat mendiskontokan estimasi arus kas di masa datang selama perkiraan umur dari aset keuangan atau liabilitas keuangan (atau jika lebih tepat, digunakan periode yang lebih singkat) untuk memperoleh nilai tercatat bersih pada saat pengakuan awal. Pada saat menghitung tingkat suku bunga efektif, Perseroan mengestimasi arus kas di masa datang dengan mempertimbangkan seluruh persyaratan kontraktual dalam instrumen keuangan tersebut, namun tidak mempertimbangkan kerugian kredit di masa mendatang.

Perhitungan suku bunga efektif mencakup biaya transaksi (Catatan 2e.2) dan seluruh imbalan / provisi dan bentuk lain yang dibayarkan atau diterima yang merupakan bagian tak terpisahkan dari suku bunga efektif.

e.4 Pengukuran Nilai Wajar

Nilai Wajar Melalui Penghasilan Komprehensif Lain (FVOCI) yaitu Instrumen keuangan dalam kategori Nilai Wajar Melalui Penghasilan Komprehensif Lain (FVOCI) pada saat pengakuan awal diukur sebesar nilai wajar dari instrumen keuangan tersebut dikurangi/ ditambah pendapatan dan/atau beban yang dapat diatribusikan secara langsung pada saat pengakuan awal. Untuk pengukuran setelah pengakuan awal, Nilai Wajar Melalui Penghasilan Komprehensif Lain (FVOCI) diukur sebesar nilai wajar setelah ditambah/dikurangi pembayaran pokok, ditambah/ dikurangi dengan amortisasi kumulatif menggunakan metode suku bunga efektif. Keuntungan/kerugian yang timbul dari perubahan nilai wajar diakui secara langsung dalam Ekuitas atau Other Comprehensive Income (OCI).

Nilai Wajar Melalui Laba Rugi (FVTPL) yaitu Instrumen keuangan dalam kategori Nilai Wajar Melalui Laba Rugi (FVTPL) pada saat pengakuan awal diukur sebesar nilai wajar dari instrumen keuangan tersebut. Pendapatan dan/atau beban yang terjadi pada saat pengakuan awal diakui langsung sebagai pendapatan atau beban.Untuk pengukuran setelah pengakuan awal, Nilai Wajar Melalui Laba Rugi (FVTPL) diukur sebesar nilai wajar. Sebesar nilai wajar. Keuntungan/kerugian yang timbul dari perubahan nilai wajar diakui secara langsung dalam Laba/Rugi.

Nilai wajar adalah harga yang akan diterima untuk menjual suatu aset atau harga yang akan dibayar untuk mengalihkan suatu liabilitas dalam transaksi teratur (orderly transaction) antara pelaku pasar (market participants) pada tanggal pengukuran di pasar utama atau, jika tidak terdapat pasar utama, di pasar yang paling menguntungkan dimana Perseroan memiliki akses pada tanggal tersebut. Nilai wajar liabilitas mencerminkan risiko wanprestasinya.

Jika tersedia, Perseroan mengukur nilai wajar instrumen keuangan dengan menggunakan harga kuotasian di pasar aktif untuk instrumen tersebut. Suatu pasar dianggap aktif jika transaksi atas aset dan liabilitas terjadi dengan frekuensi dan volume yang memadai untuk menyediakan informasi penentuan harga secara berkelanjutan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)

d. Financial Assets and Financial Liabilities

e.3 Amortized Cost Measurement

The effective interest rate is the interest rate that precisely discounts the estimated future cash flows over the expected life of the financial asset or financial liability (or if more appropriate, a shorter period is used) to obtain the net carrying amount at initial recognition. When calculating the effective interest rate, the Company estimates future cash flows considering all contractual terms of the financial instrument, but does not consider future credit losses.

The calculation of the effective interest rate includes transaction costs (Note 2e.2) and all fees and points paid or received that are an integral part of the effective interest rate.

e.4 Fair Value Measurement

Fair Value Through Other Comprehensive Income (FVOCI), namely financial instruments in the Fair Value Through Other Comprehensive Income (FVOCI) category at initial recognition measured at the fair value of the financial instrument minus / plus income and / or expenses that can be directly attributable at the time of initial recognition. early confession. For measurement after initial recognition, Fair Value through Other Comprehensive Income (FVOCI) is measured at fair value after adding / deducting principal payments, plus / minus cumulative amortization using the effective interest rate method. Gains / losses arising from changes in fair value are recognized directly in Equity or Other Comprehensive Income (OCI).

Fair Value through Profit and Loss (FVTPL), namely financial instruments in the Fair Value through Profit and Loss (FVTPL) category at initial recognition measured at the fair value of the financial instrument. Income and / or expenses incurred upon initial recognition are recognized directly as income or expense. For measurement after initial recognition, Fair Value through Profit or Loss (FVTPL) is measured at fair value. At fair value. Gains / losses arising from changes in fair value are recognized directly in Profit / Loss.

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 in the principal market or, in its absence, the most advantageous market to which the Company has access at that date. The fair value of a liability reflects its non-performance risk.

When available, the Company measures the fair value of a financial instrument using the quoted price in an active market for that instrument. A market is regarded as active if transactions for the asset or liability take place with sufficient frequency and volume to provide pricing information on an on going basis.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

e. Aset Keuangan dan Liabilitas Keuangan (Lanjutan)

e.4 Pengukuran Nilai Wajar (Lanjutan)

Jika harga kuotasian tidak tersedia di pasar aktif, Perseroan menggunakan teknik penilaian dengan memaksimalkan penggunaan input yang dapat diobservasi dan relevan dan meminimalkan penggunaan input yang tidak dapat diobservasi. Teknik penilaian yang dipilih menggabungkan semua faktor yang diperhitungkan oleh pelaku pasar dalam penentuan harga transaksi.

Bukti terbaik atas nilai wajar instrumen keuangan pada saat pengakuan awal adalah harga transaksi, yaitu nilai wajar dari pembayaran yang diberikan atau diterima. Jika Perseroan menetapkan bahwa nilai wajar pada pengakuan awal berbeda dengan harga transaksi dan nilai wajar tidak dapat dibuktikan dengan harga kuotasian di pasar aktif untuk aset atau liabilitas yang identik atau berdasarkan teknik penilaian yang hanya menggunakan data dari pasar yang dapat diobservasi, maka nilai wajar instrumen keuangan pada saat pengakuan awal disesuaikan untuk menangguhkan perbedaan antara nilai wajar pada saat pengakuan awal dan harga transaksi. Setelah pengakuan awal, perbedaan tersebut diakui dalam laba rugi berdasarkan umur dari instrumen tersebut namun tidak lebih lambat dari saat penilaian tersebut didukung sepenuhnya oleh data pasar yang dapat diobservasi atau saat transaksi ditutup.

Jika aset atau liabilitas yang diukur pada nilai wajar memiliki harga penawaran dan harga permintaan, maka Perseroan mengukur aset dan posisi long berdasarkan harga penawaran dan mengukur liabilitas dan posisi short berdasarkan harga permintaan.

Kelompok aset keuangan dan liabilitas keuangan yang diukur pada nilai wajar, yang terekspos risiko pasar dan risiko kredit yang dikelola oleh Perseroan berdasarkan eksposur netonya baik terhadap risiko pasar ataupun risiko kredit diukur berdasarkan harga yang akan diterima untuk menjual posisi net long (atau dibayar untuk mengalihkan posisi net short) untuk eksposur risiko tertentu. Penyesuaian pada level portofolio tersebut dialokasikan pada aset dan liabilitas individual berdasarkan penyesuaian risiko relatif dari masing-masing instrumen individual di dalam portofolio.

Jika tersedia, Perseroan mengukur nilai wajar instrumen keuangan dengan menggunakan harga kuotasi di pasar aktif untuk instrumen tersebut. Suatu pasar dianggap aktif jika harga kuotasi sewaktu- waktu dan secara berkala tersedia dan mencerminkan transaksi pasar yang aktual dan aktif dalam suatu transaksi yang wajar.

Bukti terbaik atas nilai wajar instrumen keuangan pada saat pengakuan awal adalah harga transaksi, yaitu nilai wajar dari pembayaran yang diberikan atau diterima, kecuali jika nilai wajar dari instrumen keuangan tersebut ditentukan dengan perbandingan terhadap transaksi pasar terkini yang dapat diobservasi dari suatu instrumen yang sama (yaitu tanpa modifikasi atau pengemasan ulang) atau berdasarkan suatu teknik penilaian yang variabelnya hanya menggunakan data dari pasar yang dapat diobservasi.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)

e. Financial Assets and Financial Liabilities (Continue)

e.4 Fair Value Measurement (Continued)

If there is no quoted price in an active market, then the Company uses valuation techniques that maximise the use of relevant observable inputs and minimise the use of unobservable inputs. The chosen valuation technique incorporates all of the factors that market participants would take into account in pricing a transaction.

The best evidence of the fair value of a financial instrument at initial recognition is normally the transaction price, i.e., the fair value of the consideration given or received. If the Company determines that the fair value at initial recognition differs from the transaction price and the fair value is evidenced neither by a quoted price in an active market for an identical asset or liability nor based on a valuation technique that uses only data from observable markets, then the financial instrument is initially measured at fair value, adjusted to defer the difference between the fair value at initial recognition and the transaction price. Subsequently, that difference is recognised in profit loss on an appropriate basis over the life of the instrument but no later than when the valuation is wholly supported by observable market data or the transaction is closed out.

If an asset or a liability measured at fair value has a bid price and an ask price, then the Company measures assets and long positions at a bid price and liabilities and short positions at an ask price.

Portfolios of financial assets and financial liabilities measured at fair value, that are exposed to market risk and credit risk that are managed by the Company on the basis of the net exposure to either market or credit risk, are measured on the basis of a price that would be received to sell a net long position (or paid to transfer a net short position) for a particular risk exposure. Those portfolio-level adjustments are allocated to the individual assets and liabilities on the basis of the relative risk adjustment of each of the individual instruments in the portfolio.

When available, the Company measures the fair value of an instrument using quoted prices in an active market for that instrument. A market is regarded as active if quoted prices are readily and regularly available and represent actual and regularly occurring market transactions on an arm's length basis.

The best evidence of the fair value of a financial instrument at initial recognition is the transaction price, which is the fair value of the consideration given or received, unless the fair value of the financial instrument is determined by comparison to recent observable market transactions of the same instrument (i.e. without modification or repackaging) or by a valuation technique whose variables use only data from observable markets.

2. *IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)*

e.4 Pengukuran Nilai Wajar (Lanjutan)

Jika harga transaksi memberikan bukti terbaik atas nilai wajar pada saat pengakuan awal, maka instrumen keuangan pada awalnya diukur pada harga transaksi dan selisih antara harga transaksi dan nilai yang sebelumnya diperoleh dari model penilaian diakui dalam laba rugi setelah pengakuan awal tergantung pada masing-masing fakta dan keadaan dari transaksi tersebut namun tidak lebih lambat dari saat penilaian tersebut didukung sepenuhnya oleh data pasar yang dapat diobservasi atau saat transaksi ditutup. Nilai wajar mencerminkan risiko kredit atas instrumen keuangan dan termasuk penyesuaian yang dilakukan untuk memasukkan risiko kredit Perseroan dan pihak lawan, mana yang lebih sesuai. Taksiran nilai wajar yang diperoleh dari model penilaian akan disesuaikan untuk mempertimbangkan faktor-faktor lainnya, seperti risiko likuiditas atau ketidakpastian model penilaian, sepanjang Perseroan yakin bahwa keterlibatan suatu pasar pihak ketiga akan mempertimbangkan faktor-faktor tersebut dalam penetapan harga suatu transaksi.

Aset keuangan dan posisi long diukur menggunakan harga penawaran, liabilitas keuangan dan posisi short diukur menggunakan harga permintaan. Jika Perseroan memiliki posisi aset dan liabilitas dimana risiko pasarnya saling hapus, maka Perseroan dapat menggunakan nilai tengah dari harga pasar sebagai dasar untuk menentukan nilai wajar posisi risiko yang saling hapus tersebut dan menerapkan penyesuaian terhadap harga penawaran atau harga permintaan terhadap posisi terbuka bersih *(net open position)*, mana yang lebih sesuai.

e.5 Penghentian Pengakuan

Perseroan menghentikan pengakuan aset keuangan pada saat hak kontraktual atas arus kas yang berasal dari aset keuangan tersebut kadaluwarsa, atau Perseroan mentransfer seluruh hak untuk menerima arus kas kontraktual dari aset keuangan dalam transaksi dimana Perseroan secara substansial telah mentransfer seluruh risiko dan manfaat atas kepemilikan aset keuangan yang ditransfer. Setiap hak atau liabilitas atas aset keuangan yang ditransfer yang timbul atau yang masih dimiliki oleh Perseroan diakui sebagai aset atau liabilitas secara terpisah.

Perseroan menghentikan pengakuan liabilitas keuangan pada saat liabilitas yang ditetapkan dalam kontrak dilepaskan atau dibatalkan atau kadaluwarsa.

Dalam transaksi dimana Perseroan secara substansial tidak memiliki atau tidak mentransfer seluruh risiko dan manfaat atas kepemilikan aset keuangan, Perseroan menghentikan pengakuan aset tersebut jika Perseroan tidak lagi memiliki pengendalian atas aset tersebut. Hak dan kewajiban yang timbul atau yang masih dimiliki dalam transfer tersebut diakui secara terpisah sebagai aset atau liabilitas. Dalam transfer dimana pengendalian atas aset masih dimiliki, Perseroan tetap mengakui aset yang ditransfer tersebut sebesar keterlibatan berkelanjutan, dimana tingkat keberlanjutan Perseroan dalam aset yang ditransfer adalah sebesar perubahan nilai aset yang ditransfer.

2. *SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)*

e.4 Fair Value Measurement (Continue)

If the transaction price provides the best evidence of fair value at initial recognition, the financial instrument is initially measured at the transaction price and the difference between the transaction price and the value previously derived from the valuation model is recognized in profit or loss after initial recognition depending on the individual facts and circumstances of the transaction but no later than when the valuation is fully supported by observable market data or when the transaction closes. Fair value reflects the credit risk of the financial instrument and includes adjustments made to incorporate the credit risk of the Company and the counterparty, whichever is more appropriate. Estimated fair values derived from valuation models will be adjusted to take into account other factors, such as liquidity risk or valuation model uncertainty, to the extent that the Company believes that a third-party market participant would consider such factors in pricing a transaction.

Financial assets and long positions are measured using bid prices, financial liabilities and short positions are measured using ask prices. If the Company has asset and liability positions where the market risk is offset, the Company may use the median of the market prices as the basis for determining the fair value of the offsetting risk positions and apply an adjustment to the bid price or ask price to the net open position, whichever is more appropriate.

e.5 Derecognition

The Company derecognizes a financial asset when the contractual rights to the cash flows from the financial asset expire, or the Company transfers all rights to receive the contractual cash flows from the financial asset in a transaction in which the Company transfers substantially all risks and rewards of ownership of the transferred financial asset. Any rights or liabilities to the transferred financial assets that the Company incurs or retains are recognized as assets or liabilities separately.

The Company derecognizes a financial liability when the obligation specified in the contract is discharged or cancelled or expires.

In transactions where the Company neither retains nor transfers substantially all the risks and rewards of ownership of a financial asset, the Company derecognizes the asset when it no longer has control over the asset. The rights and obligations arising or remaining in the transfer are recognized separately as assets or liabilities. In transfers where control of the asset is retained, the Company continues to recognize the transferred asset to the extent of its continuing involvement, where the Company's continuing interest in the transferred asset is equal to the change in value of the transferred asset.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

e.5 Penghentian Pengakuan

Perseroan menghapusbukukan aset keuangan dan cadangan kerugian penurunan nilai terkait, pada saat Perseroan menentukan bahwa aset keuangan tersebut tidak dapat ditagih. Keputusan ini diambil setelah mempertimbangkan informasi seperti telah terjadinya perubahan signifikan pada posisi keuangan debitur/penerbit aset keuangan sehingga debitur/penerbit aset keuangan tidak lagi dapat melunasi kewajibannya, atau hasil penjualan agunan tidak akan cukup untuk melunasi seluruh eksposur kredit yang diberikan.

e.6 Saling Hapus

Aset keuangan dan liabilitas keuangan dapat saling hapus dan nilai bersihnya disajikan dalam laporan posisi keuangan jika Perseroan memiliki hak yang berkekuatan hukum untuk melakukan saling hapus atas jumlah yang telah diakui tersebut dan berniat untuk menyelesaikan secara neto atau merealisasikan aset dan menyelesaikan liabilitasnya secara simultan. Pendapatan dan beban disajikan dalam jumlah bersih hanya jika diperkenankan oleh standar akuntansi.

f. Kas dan Setara Kas

Kas dan setara kas meliputi kas, investasi jangka pendek lainnya yang jatuh tempo sama atau kurang dari 3 (tiga) bulan sejak tanggal penempatan dan tidak dijadikan jaminan.

g. Giro pada Bank Indonesia dan pada Bank Lain

Giro pada Bank Indonesia dan pada Bank Lain diklasifikasikan sebagai biaya perolehan diamortisasi (amortized cost). Giro pada Bank lain dan Bank Indonesia dinyatakan sebesar biaya perolehan diamortisasi (*amortized cost*) menggunakan suku bunga efektif, dikurangi cadangan kerugian penurunan nilai.

Giro pada Bank Indonesia telah dihitung berdasarkan PADG No 24/8/PADG/2022 tentang Perubahan Kedelapan atas PADG No. 20/10/PADG/2018. Berdasarkan peraturan tersebut GWM dalam rupiah ditetapkan sebesar menjadi 7,5% (mulai berlaku 01 Juni 2022), dengan ketentuan sebagai berikut:

a. Secara harian sebesar 0%; dan
b. Secara rata-rata untuk:
   - Tahap pertama sebesar 7,5%
   - Tahap kedua sebesar 9%

h. Penempatan pada Bank Indonesia dan Bank Lain

Penempatan pada Bank Indonesia dan Bank Lain, terdiri dari FASBI (Fasilitas Simpanan Bank Indonesia), *Call Money*.

Penempatan pada Bank Indonesia dan pada Bank lain diklasifikasikan sebagai pinjaman yang diberikan dan piutang. Penempatan pada Bank Indonesia dan pada Bank lain dinyatakan sebesar biaya perolehan diamortisasi menggunakan suku bunga efektif, dikurangi cadangan kerugian penurunan nilai.

i. Surat-surat Berharga

Efek-efek atau surat berharga terdiri dari Sertifikat Bank Indonesia (SBI), Obligasi Pemerintah dan Obligasi Corporate.

SBI diklasifikasikan sebagai biaya perolehan diamortisasi *(amortized cost).*

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)

e.5 Derecognition

The Company writes off financial assets and the related allowance for impairment losses when the Company determines that the financial assets are uncollectible. This decision is made after considering information such as there has been a significant change in the financial position of the debtor/issuer of the financial asset such that the debtor/issuer of the financial asset is no longer able to repay its obligations, or the proceeds from the sale of collateral will not be sufficient to repay the entire credit exposure.

e.6 Delete each other

Financial assets and financial liabilities may be offset and the net amount presented in the statement of financial position if the Company has a legally enforceable right to offset the recognized amounts and intends either to settle on a net basis or to realize the asset and settle the liability simultaneously. Income and expenses are presented on a net basis only when permitted by accounting standards.

f. Cash and Cash Equivalents

Cash and cash equivalents include cash, other short-term investments maturing within three (3) months from the date of placement, and not used as collateral.

g. Current Accounts in Bank Indonesia and Other Bank

Current accounts with Bank Indonesia and with Other Banks are classified as amortized cost. Current accounts with other banks and Bank Indonesia are stated at amortized cost using the effective interest rate, less allowance for impairment losses.

Current accounts at Bank Indonesia have been calculated based on PADG No. 24/8/PADG/2022 concerning the Eighth Amendment to PADG No. 20/10/PADG/2018. According to this regulation, the reserve requirement in rupiah is set at 7.5% (effective from June 1, 2022), with the following provisions:

a. On a daily basis, 0%; and
b. On average for:
   - *The first stage of 7.5%*
   - *The second stage of 9%*

h. Placement in Bank Indonesia and Other Bank

Placements in Bank Indonesia and other banks consist of Bank Indonesia Deposit Facility (FASBI), Call Money.

Placements with Bank Indonesia and with other banks are classified as loans and receivables. Placements with Bank Indonesia and with other banks are stated at amortized cost using the effective interest rate, less allowance for impairment losses.

i. Marketable Securities

Marketable Securities are Certificates of Bank Indonesia (SBI), Goverment bonds and Corporate bonds.

SBIs are classified as amortized cost.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

i. Surat-surat Berharga

Surat-Surat Berharga yang diklasifikasikan sebagai diukur dengan nilai wajar melalui laba rugi pada saat pengakuan awal dan setelah pengakuan awal diakui dan diukur pada nilai wajar. Biaya transaksi yang terjadi diakui langsung pada laba rugi periode berjalan.

Semua perubahan nilai wajar Surat-Surat Berharga yang diklasifikasikan sebagai diukur dengan nilai wajar melalui laba rugi diakui sebagai bagian dari pendapatan bersih dari transaksi perdagangan pada laporan laba rugi dan penghasilan komprehensif lain. Keuntungan atau kerugian yang direalisasi pada saat penghentian pengakuan aset keuangan dan liabilitas keuangan untuk diperdagangkan diakui dalam laba rugi periode berjalan.

Surat Berharga yang diklasifikasikan sebagai *amortized cost* (biaya perolehan diamortisasi) pada mulanya diukur pada nilai wajar ditambah biaya transaksi dan setelah pengakuan awal dicatat pada biaya perolehan diamortisasi menggunakan metode suku bunga efektif dikurangi cadangan kerugian penurunan nilai, jika ada.

j. 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 hutang berikut bunganya setelah jangka waktu tertentu.

Kredit yang diberikan diklasifikasikan sebagai *amortized cost* (biaya perolehan diamortisasi).

Kredit yang diberikan pada awalnya diukur pada nilai wajar ditambah biaya transaksi yang dapat diatribusikan secara langsung dan merupakan biaya tambahan untuk memperoleh aset keuangan tersebut dan setelah pengakuan awal diukur pada biaya perolehan diamortisasi menggunakan metode suku bunga efektif dikurangi cadangan kerugian penurunan nilai.

Kredit yang diberikan dalam rangka pembiayaan bersama (kredit sindikasi) dicatat sesuai dengan porsi kredit yang risikonya ditanggung oleh Bank dinyatakan sebesar biaya perolehan diamortisasi.

Kredit yang direstrukturisasi dinyatakan sebesar nilai yang lebih rendah diantara nilai tercatat kredit pada tanggal restrukturisasi atau nilai tunai penerimaan kas masa depan setelah restrukturisasi. Kerugian akibat selisih antara nilai tercatat kredit pada tanggal restrukturisasi dengan nilai tunai penerimaan kas masa depan setelah restrukturisasi diakui dalam laporan laba rugi dan penghasilan komprehensif lain. Setelah restrukturisasi, semua penerimaan kas masa depan yang ditetapkan dalam persyaratan baru dicatat sebagai pengembalian pokok kredit dan penghasilan bunga secara proporsional. Saat persyaratan kredit telah dinegosiasi ulang, penurunan nilai yang ada diukur dengan menggunakan suku bunga efektif awal yang digunakan sebelum persyaratan diubah dan kredit tidak lagi diperhitungkan sebagai menunggak. Manajemen secara berkelanjutan mereview kredit yang restrukturisasi untuk meyakinkan terpenuhinya seluruh kriteria dan pembayaran dimasa depan. Kredit akan terus menjadi subyek penilaian penurunan nilai individual atau kolektif, dihitung dengan menggunakan suku bunga efektif awal.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)

i. Marketable Securities

Marketable Securities are as measured at fair value through profit or loss at initial recognition and after initial recognition are recognized and measured at fair value. Transaction costs incurred are recognized directly in profit or loss for the period.

All changes in fair value of Securities classified as measured at fair value through profit loss are recognized as part of net income from trading operations in the statements of income and other comprehensive income. Gains or losses realized upon derecognition of financial assets and financial liabilities held for trading are recognized in profit loss for the period.

Securities classified as amortized cost are initially measured at fair value plus transaction costs and, after initial recognition, are recorded at amortized cost using the effective interest method, less any impairment loss allowance, if any.

j. Loans

Loans represent funds provided or receivables that can be considered as equivalents there of, based on agreements or financing contracts with borrowers, where borrowers are required to repay their debts with interest after a specified period.

Loans are classified as amortized cost (amortized cost).

Loans are initially measured at fair value plus transaction costs that are directly attributable and additional costs to obtain financial assets, and after initial recognition are measured at amortized cost based on the effective interest rate method less allowance for impairment losses.

Loans given in the case of joint financing (syndication loan) which are recorded in accordance with the portion of credit risk borned by the Bank are stated at amortized acquisition cost.

Restructured loans are stated at the lower of the recorded loan value on the restructuring date or the present value of future cash receipts after restructuring. Losses resulting from the difference between the recorded loan value on the restructuring date and the present value of future cash receipts after restructuring are recognized in the statement of profit or loss and other comprehensive income. After restructuring, all future cash receipts specified in the new terms are recorded as repayment of the loan principal and interest income proportionally. When the loan terms have been renegotiated, existing impairment is measured using the original effective interest rate applied before the terms were changed, and the loan is no longer considered past due. Management continuously reviews restructured loans to ensure that all criteria are met and future payments are fulfilled. Loans will continue to be subject to individual or collective impairment assessment, calculated using the initial effective interest rate.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

j. Kredit Yang Diberikan (lanjutan)

Berdasarkan Perjanjian kerjasama pembiayaan antara PT Bank SulutGo dengan kementrian UMKM Republik Indonesia dengan surat Nomor : 41/D.1.UMKM/PKP/2025 dan Nomor surat 034/PKS/KRD-KKM/DER/IV/2025 tanggal 25 April 2025.

- Plafon penyaluran tahunan KUR yang ditetapkan oleh Komite Kebijakan merupakan batas tertinggi dasar perhitungan pembayaran subsidi bunga / subsidi marjin KUR.

- Selisih lebih dari penyaluran KUR yang melampaui plafon penyaluran tahunan KUR tidak diberikan subsidi bunga/ subsidi marjin KUR

- Besaran subsidi bunga/subsidi marjin KUR yang dibayarkan kepada Bank ditetapkan berdasarkan Keputusan Menteri Keuangan yang mengatur tentang besaran subsidi bunga / subsidi marjin untuk kredit usaha rakyat.

k. Penyertaan

Penyertaan saham merupakan penanaman dana dalam bentuk saham pada perusahaan non-publik yang bergerak di bidang jasa keuangan yang tidak melalui pasar modal untuk tujuan jangka panjang.

Penyertaan diklasifikasikan sebagai pinjaman yang diberikan dan piutang.

Penyertaan diklasifikasikan sebagai Untuk penyertaan saham dengan persentase kepemilikan di bawah 20% dicatat dengan metode biaya. Dengan metode ini, penyertaan saham dicatat sebesar biaya perolehan dikurangi dengan penyisihan kerugian. Pendapatan dividen diakui pada saat keputusan pembagian dividen diumumkan.

Bank yang mempunyai persentase kepemilikan 20% sampai dengan 50% dicatat dengan menggunakan metode ekuitas (Equity Method). Dengan metode ini, investasi dicatat sebesar biaya perolehan dan disesuaikan dengan bagian Bank atas laba atau rugi bersih pada masing-masing perusahaan asosiasi sesuai dengan jumlah persentase pemilikan dan dikurangkan dengan penerimaan deviden sejak tanggal perolehan.

Bank merencanakan untuk menjual seluruh saham pada PT BPR Prisma Dana, karena rencana Bank untuk menambah modal menjadi pemegang saham mayoritas ditolak oleh PT BPR Prisma Dana. Sejak tahun 2012 Bank telah melakukan penjualan sebagian saham PT BPR Prisma Dana sehingga penyertaannya menjadi dibawah 20%. Untuk itu pada laporan keuangan tahun 2012 Bank menggunakan metode biaya atas penyertaan PT BPR Prisma Dana.

Penyertaan dalam bentuk saham dicatat berdasarkan harga perolehannya dikurangi dengan cadangan kerugian penurunan nilai. Cadangan kerugian penurunan nilai dihitung berdasarkan Peraturan Otoritas Jasa Keuangan No. 40/POJK.03/2019 tanggal 19 Desember 2019 tentang Penilaian Kualitas Aset Bank Umum.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)

j. Loans (Continued)

Based on the financing cooperation agreement between PT Bank SulutGo and the Ministry of Micro, Small, and Medium Enterprises of the Republic of Indonesia, with letter Number: 41/D.1.UMKM/PKP/2025 and letter number 034/PKS/KRD-KKM/DER/IV/2025 dated April 25, 2025.

The annual KUR disbursement ceiling set by the policy committee is the maximum limit for calculating the interest subsidy/margin subsidy payments for KUR.

The excess of KUR disbursement that exceeds the annual KUR disbursement ceiling is not granted interest/margin subsidies for KUR

The amount of interest subsidy/KUR margin subsidy paid to the Bank is determined based on the Decree of the Minister of Finance which regulates the amount of interest subsidy / margin subsidy for people's business loans.

k. Investment

Investment in shares represent investments in the form of shares of non-public Companies in which engaged in financial services without through the capital market that held for long-term purposes.

Investment are classified as Loans and Receivables.

Investments in shares with an ownership interest below 20% are recorded based on the cost method. Under this method, investments in shares are carried at acquisition cost less allowance for losses. Dividend income is recognized when the decision to distribute the dividend is declared.

Bank that has an ownership interest of 20% to 50% recorded based on the equity method. Under equity method, investments are stated at cost and adjusted for Bank share in net income or losses of the associated companies based on its percentage of ownership and reduced by dividends received since the date of acquisition.

Bank plans to sell all shares in PT BPR Prisma Dana, as the bank plans to increase its capital be rejected by the majority shareholder of PT BPR Prisma Dana. Since 2012, Bank has sold some shares of PT BPR Prisma Dana so that its participation become less than 20%. So that bank uses the cost method for inclusion PT BPR Prisma Dana in financial statements for the year 2012.

Investment in shares is recorded at acquisition cost less of allowance for impairment loss. Allowance for impairment loss is calculated based on the Financial Services Authority Regulation No. 40/POJK.03/2019 dated December 19, 2019 regarding Asset Quality Assessment for Commercial Banks.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

l. Aset Tetap dan Aset Lease

Aset Tetap dinyatakan sebesar biaya perolehan dikurangi akumulasi penyusutan dan akumulasi rugi penurunan nilai aset, jika ada.. Semua aset tetap kecuali bangunan disusutkan dengan menggunakan saldo menurun berdasarkan taksiran masa manfaat aset tetap sebagai berikut :

Jenis Aset	***Presentase / Presentage***
Bangunan	5%
Kendaraan	25-50%
Mesin Kantor	25%
Perabot Kantor / Rumah Dinas	25-50%
Inventaris Lainnya	25-50%
Hardware Komputer	50%

Biaya pemeliharaan dan perbaikan dibebankan pada Laporan Laba Rugi dan Penghasilan Komprehensif lain pada saat terjadinya pemugaran dan penambahan dalam jumlah signifikan dikapitalisasi. Nilai buku aset tetap yang sudah tidak digunakan lagi dan yang dijual, dikeluarkan dari kelompok aset tetap yang bersangkutan dan laba atau rugi yang terjadi dilaporkan dalam Laporan Laba Rugi dan Penghasilan Komprehensif Lain pada tahun yang bersangkutan.

Aset dalam penyelesaian dinyatakan sebesar biaya perolehan disajikan sebagai bagian dari aset tetap. Akumulasi biaya perolehan akan dipindahkan ke akun aset tetap yang bersangkutan pada saat aset tersebut selesai dikerjakan dan siap digunakan.

Pada setiap tanggal pelaporan, nilai residu, masa manfaat dan metode penyusutan dikaji ulang, dan jika diperlukan, akan disesuaikan dan diterapkan sesuai dengan ketentuan SAK yang berlaku.

Bank memiliki kebijakan kapitalisasi aset tetap dengan nilai minimum sebesar Rp 5.000.000,- (nilai penuh). Apabila aset tetap tidak digunakan lagi atau dijual, maka nilai perolehan dan akumulasi penyusutannya dihapuskan dari akun tersebut. Keuntungan atau kerugian yang terjadi diakui dalam laporan laba rugi.

Revaluasi Aset

Bank dapat menggunakan model revaluasi (revaluation model) sebagai dasar kebijakan akuntansi aset tetap apabila nilai wajar aset tetap dapat diukur dengan andal dan diterapkan konsisten untuk kelompok aset yang sejenis. Aset tetap yang diukur menggunakan model revaluasi dicatat pada jumlah revaluasian, yaitu nilai wajar pada tanggal revaluasi dikurangi akumulasi penyusutan dan akumulasi rugi penurunan nilai setelah tanggal revaluasi.

Nilai Revaluasi adalah Nilai wajar pada tanggal revaluasi dikurangi akumulasi penyusutan dan akumulasi rugi penurunan setelah revaluasi.

Revaluasi Aset Tetap adalah Penilaian kembali aset tetap perusahaan, yang diakibatkan adanya kenaikan/penurunan nilai aset tetap tersebut di pasaran atau karena rendahnya nilai aset tetap dalam laporan keuangan perusahaan yang disebabkan oleh devaluasi atau sebab lain, sehingga nilai aset tetap dalam laporan keuangan tidak lagi mencerminkan nilai yang wajar. Aset tetap yang dapat direvaluasi meliputi, tanah, bangunan, dan bukan bangunan, dengan syarat tidak dimaksudkan untuk dialihkan. Model Revaluasi Setelah pengakuan sebagai aset, aset tetap yang nilai wajarnya dapat diukur secara andal dicatat pada jumlah revaluasian, yaitu nilai wajar pada tanggal revaluasi dikurangi akumulasi penyusutan dan akumulasi rugi penurunan nilai setelah tanggal revaluasi.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)

l. Fixed Assets and Aset Lease

Fixed assets are stated at cost less accumulated depreciation and accumulated impairment losses, if any. All fixed assets except buildings are depreciated using the declining balance method based on the estimated useful lives of the fixed assets as follows:

Types Of Asset
Buildings
Vehicles
Office Machine
Office furniture / Official House
Other Supplies
Computer Hardware

Maintenance and repair costs are charged to the Profit and Loss and Other Comprehensive Income Statement at the time they occur, while significant renovations and additions are capitalized. The book value of fixed assets that are no longer in use or have been sold is removed from the respective group of fixed assets, and any resulting gain or loss is reported in the Profit and Loss and Other Comprehensive Income Statement for the relevant year.

Assets in progress shall be stated in the amount of acquisition cost that are stated as part of fixed asset. The accumulated cost are reclassified into related fixed asset in progress is completed and ready to used.

At each reporting date, the residual values, useful lives and depreciation method are reviewed, and if necessary, will be adjusted and applied in accordance with the provisions of the applicable SAK.

The Bank has a fixed asset capitalization policy with a minimum value of IDR 5,000,000 (full amount). When fixed assets are retired or sold, the acquisition value and accumulated depreciation are written off from the account. The resulting gains or losses are recognized in the profit or loss.

Asset Revaluation

Banks can use the revaluation model as the basis for accounting policies for property, plant and equipment if the fair value of property, plant and equipment can be measured reliably and is applied consistently to groups of similar assets. Fixed assets measured using the revaluation model are recorded at revaluation amount, which is fair value at the revaluation date less accumulated depreciation and accumulated impairment losses after the revaluation date.

Revaluation Value is the fair value at the revaluation date less accumulated depreciation and accumulated impairment losses after revaluation.

Fixed Asset Revaluation is a revaluation of the company's fixed assets, which is caused by an increase/decrease in the value of the fixed assets in the market or due to the low value of fixed assets in the company's financial statements caused by devaluation or other reasons, so that the value of fixed assets in the financial statements no longer reflects fair value. Fixed assets that can be revalued include land, buildings, and non-buildings, provided that they are not intended to be transferred. Revaluation Model After recognition as an asset, property, plant and equipment whose fair value can be measured reliably are carried at the revaluation amount, which is the fair value at the revaluation date less accumulated depreciation and accumulated impairment losses after the revaluation date.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

l. Aset Tetap dan Aset Lease (Lanjutan)

Revaluasi Aset (Lanjutan)

Revaluasi dilakukan dengan keteraturan yang cukup reguler untuk memastikan bahwa jumlah tercatat tidak berbeda secara material dengan jumlah yang ditentukan dengan menggunakan nilai wajar pada akhir periode pelaporan. Jika jumlah tercatat aset meningkat akibat revaluasi, maka kenaikan tersebut diakui dalam penghasilan komprehensif lain dan terakumulasi dalam ekuitas pada bagian surplus revaluasi. Akan tetapi, kenaikan tersebut diakui dalam laporan laba rugi hingga sebesar jumlah penurunan nilai aset yang sama akibat revaluasi yang pernah diakui sebelumnya dalam laba rugi. Jika jumlah tercatat aset turun akibat revaluasi, maka penurunan tersebut diakui dalam laba rugi. Akan tetapi, penurunan nilai tersebut diakui dalam penghasilan komprehensif lain sepanjang tidak melebihi saldo surplus revaluasi untuk aset tersebut. Penurunan nilai yang diakui dalam penghasilan komprehensif lain tersebut mengurangi jumlah akumulasi dalam ekuitas pada bagian surplus revaluasi.

Pada Tahun 2020 Perseroan telah melakukan perhitungan aset tanah dan bangunan melalui KJPP Teguh Hermawan Yusuf & Rekan pada laporan nomor file 01713/2.0009-00/PI/07/0020/1/IV/2020 pada tanggal 22 April 2020 dengan nomor STTD 037/NB.122/STTD-P/2017, yang ditandatangani oleh Teguh Hermawan SE, M.Ec.Dev., MAPPI (Cert), Tanggal efektif revaluasi adalah 5 Februari 2020, seperti yang diungkapkan pada catatan nomor 12., sehingga mendapatkan keuntungan atas revaluasi aset tetap tersebut sebesar Rp. 4.834.893.000,-

Revaluasi terakhir dinilai pada tahun 2021 Perseroan telah melakukan perhitungan aset tanah dan bangunan melalui KJPP Dasa'at, Yudostira & Rekan pada laporan nomor file 00293/2.0041-04/PI/07/0584/1/XII/2021 pada tanggal 21 Desember 2021, yang ditandatangani oleh Suhada, ST, M.Ec.Dev., MAPPI (Cert), Tanggal efektif revaluasi adalah 4 Oktober 2021, seperti yang diungkapkan pada catatan nomor 13, sehingga mendapatkan keuntungan atas revaluasi aset tetap tersebut sebesar Rp. 27.310.760.350,-

Aset lease/Aset sewa

Suatu kontrak sewa merupakan, atau dapat dikategorikan mengandung sewa PSAK 116 jika kontrak tersebut:

i. Mempunyai jangka waktu sewa >12 bulan (PSAK 116 lampiran A Daftar Istilah "Sewa jangka pendek"), dan

ii. Nilai aset pendasar dari suatu kontrak sewa aset > IDR 70 juta (IFRS USD 5000),

iii. Aset tersebut dapat diidentifikasikan dengan jelas, yaitu:
- Ditetapkan secara eksplisit atau secara implisit
- Pesewa tidak dapat mengganti aset tersebut (pesewa tidak memiliki hak substitusi substantive).
- Bagian kapasitas aset secara fisik dapat dibedakan.

iv. Pihak penyewa diberikan hak untuk mengendalikan, di mana penyewa:
- Penyewa secara substantial mendapat manfaat ekonomik dari penggunaan aset.
- Penyewa mengarahkan penggunaan aset.
- Bagian kapasitas aset secara fisik dapat dibedakan.

v. Penggunaan aset identifikasian selama suatu jangka waktu sewa untuk dipertukarkan dengan imbalan tertentu yang disepakati.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)

l. Fixed Assets and Aset Lease (Continued)

Asset Revaluation (Continued)

Revaluations are carried out with sufficient regularity to ensure that the carrying amount does not differ materially from the amount determined using fair value at the end of the reporting period. If the carrying amount of an asset is increased as a result of a revaluation, the increase is recognized in other comprehensive income and accumulated in equity under the revaluation surplus section. However, the increase is recognized in profit or loss up to the amount of the decline in the value of the same asset due to revaluation that was previously recognized in profit or loss. If the carrying amount of an asset decreases as a result of a revaluation, the decrease is recognized in profit or loss. However, the impairment is recognized in other comprehensive income to the extent that it does not exceed the revaluation surplus balance for the asset. The impairment recognized in other comprehensive income reduces the amount accumulated in equity under the revaluation surplus section.

In 2020 the Company has calculated land and building assets through KJPP Teguh Hermawan Yusuf & Partners in the report file number 01713/2.0009-00/PI/07/0020/1/IV/2020 on 22 April 2020 with STTD number 037/NB .122/STTD-P/2017, signed by Teguh Hermawan SE, M.Ec.Dev., MAPPI (Cert), The effective date of the revaluation is February 5, 2020, as disclosed in note number 12., thereby benefiting from the revaluation the fixed assets amounted to Rp. 4,834,893,000,-

The most recent revaluation was conducted in 2021. The Company carried out the valuation of land and building assets through KJPP Dasa'at, Yudostira & Rekan in report file number 00293/2.0041-04/PI/07/0584/1/XII/2021 dated December 21, 2021, signed by Suhada, ST, M.Ec.Dev., MAPPI (Cert). The effective date of the revaluation is October 4, 2021, as disclosed in note number 13, resulting in a gain from the revaluation of fixed assets amounting to IDR 27,310,760,350.

Leased assets / leased assets

A lease contract is, or could be categorized as containing the lease of SFAS 116 if the contract:

i. Has a lease term of> 12 months (SFAS 116 attachment A Glossary "Short term lease"), and

ii. The underlying asset value of an asset lease contract is> IDR 70 million (IFRS USD 5000),

iii. These assets can be identified clearly, namely:
- *Defined explicitly or implicitly.*
- *The lessee cannot replace the asset (the lessee has no substantive substitution rights).*
- *The portion of the physical asset capacity can be distinguished.*

iv. The lessee is given the right to control, where the tenant:
- *Lessers get substantial economic benefits from the use of assets.*
- *The tenant directs the use of assets.*
- *The portion of the physical asset capacity can be distinguished.*

v. The use of identifying assets during a lease term to be exchanged for certain agreed benefits.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

m. Aset Lain-Lain

Aset lain-lain terdiri dari bunga yang masih harus diterima, uang muka dan biaya dibayar dimuka, persediaan barang cetakan dan beban ditangguhkan emisi obligasi.

n. Identifikasi dan Pengukuran Kerugian Penurunan Nilai Aset Keuangan

Pada setiap tanggal pelaporan, Perseroan mengevaluasi apakah terdapat bukti obyektif bahwa aset keuangan yang tidak dicatat pada nilai wajar melalui laba rugi telah mengalami penurunan nilai. Aset keuangan mengalami penurunan nilai jika bukti obyektif menunjukkan bahwa peristiwa yang merugikan telah terjadi setelah pengakuan awal aset keuangan, dan peristiwa tersebut berdampak pada arus kas masa datang atas aset keuangan yang dapat diestimasi secara handal.

Bukti obyektif bahwa aset keuangan mengalami penurunan nilai meliputi wanprestasi atau tunggakan pembayaran oleh debitur, restrukturisasi kredit oleh Perseroan dengan persyaratan yang tidak mungkin diberikan jika debitur tidak mengalami kesulitan keuangan, indikasi bahwa debitur atau penerbit akan dinyatakan pailit, hilangnya pasar aktif dari aset keuangan akibat kesulitan keuangan, atau data yang dapat diobservasi lainnya yang terkait dengan kelompok aset keuangan seperti memburuknya status pembayaran debitur atau penerbit dalam kelompok tersebut, atau kondisi ekonomi yang berkorelasi dengan wanprestasi atas aset dalam kelompok tersebut.

Bank menentukan bukti penurunan nilai atas aset keuangan secara individual dan kolektif. Evaluasi penurunan nilai secara individual dilakukan terhadap aset keuangan yang signifikan secara individual. Semua aset keuangan yang signifikan secara individual yang tidak mengalami penurunan nilai secara individual dievaluasi secara kolektif untuk menentukan penurunan nilai yang sudah terjadi namun belum diidentifikasi. Aset keuangan yang tidak signifikan secara individual akan dievaluasi secara kolektif untuk menentukan penurunan nilainya dengan mengelompokkan aset keuangan tersebut berdasarkan karakteristik risiko yang serupa. Aset keuangan yang dievaluasi secara individual untuk penurunan nilai, dan dimana kerugian penurunan nilai diakui, tidak lagi termasuk dalam penurunan nilai secara kolektif.

Dalam mengevaluasi penurunan nilai secara kolektif, Perseroan menggunakan model statistik dari tren probability of default di masa lalu, waktu pemulihan dan jumlah kerugian yang terjadi, yang disesuaikan dengan pertimbangan manajemen mengenai apakah kondisi ekonomi dan kondisi kredit saat ini mungkin menyebabkan kerugian aktual lebih besar atau lebih kecil daripada yang dihasilkan oleh model statistik. Tingkat wanprestasi, tingkat kerugian dan waktu pemulihan yang diharapkan di masa datang secara berkala dibandingkan dengan hasil aktual yang diperoleh untuk memastikan bahwa model statistik yang digunakan masih memadai.

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 didiskontokan dengan menggunakan suku bunga efektif awal dari aset keuangan tersebut. Perhitungan nilai kini dari estimasi arus kas masa datang atas aset keuangan dengan agunan (collateralised financial asset) mencerminkan arus kas yang dapat dihasilkan dari pengambilalihan agunan dikurangi biaya-biaya untuk memperoleh dan menjual agunan, terlepas apakah pengambilalihan tersebut berpeluang terjadi atau tidak.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)

m. Other Asset

Other assets consist of interest receivable, advances and prepaid expenses, inventory of printed materials, and deferred bond issuance costs.

n. Identification and measurement of Impairment Losses

Financial Assets

On reporting date, Company evaluate whether there is objective evidence that financial assets that are not recorded at fair value through profit loss are impaired. Financial assets are impaired when objective evidence demonstrates that a loss event has occurred after the initial recognition of the asset, and that the loss event has an impact on the future cash flows on the asset that can be estimated reliably.

Objective evidence that financial assets are impaired can include default or delinquency by a borrower, restructuring of a loan by the Company on terms that the Company would not otherwise consider, indications that a borrower or issuer will enter bankruptcy, the disappearance of an active market for a security due to financial difficulties, or other observable data relating to a group of assets such as adverse changes in the payment status of borrowers or issuers in the group, or economic conditions that correlate with asset defaults in the group.

Bank considers evidence of impairment for financial assets at both individual and collective. All individually impairment evaluation are done to the significant financial for individual. All individually significant financial assets not to be specifically impaired are then collectively assessed for any impairment that has been incurred but not yet identified. Financial assets that are not individually significant are collectively assessed for impairment by grouping together such financial assets with similar risk characteristics. Financial assets that are individually assessed for impairment and for which an impairment loss is recognized are no longer included in a collective assessment of impairment.

In assessing collective impairment, the Company uses statistical modeling of historical trends of the probability of default, timing of recoveries and the amount of loss incurred, adjusted for management's judgment as to whether current economic and credit conditions are such that the actual losses are likely to be greater or less than suggested by historical modeling. Default rates, loss rates and the expected timing of future recoveries are regularly benchmarked against actual outcomes to ensure that they remain appropriate.

Impairment losses on financial assets carried at amortized cost are measured as the difference between the carrying amount of the financial assets and the present value of estimated future cash flows discounted at the financial assets' original effective interest rate. The calculation of the present value of the estimated future cash flows of a collateralised financial asset reflects the cash flows that may result from foreclosure less costs for obtaining and selling the collateral, whether or not foreclosure is probable.

2. *IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)*

n. Identifikasi dan Pengukuran Kerugian Penurunan Nilai (Lanjutan)
Aset Keuangan (Lanjutan)

Kerugian yang terjadi diakui pada laba rugi dan dicatat pada akun cadangan kerugian atas aset keuangan yang dicatat pada biaya perolehan diamortisasi. Ketika peristiwa yang terjadi setelah penurunan nilai menyebabkan jumlah kerugian penurunan nilai berkurang, kerugian penurunan nilai yang sebelumnya diakui harus dipulihkan dan pemulihan tersebut diakui pada laba rugi periode berjalan.

Jika persyaratan kredit, piutang atau investasi yang dimiliki hingga jatuh tempo dinegosiasi ulang atau dimodifikasi karena debitur atau penerbit mengalami kesulitan keuangan, maka penurunan nilai diukur dengan suku bunga efektif awal yang digunakan sebelum persyaratan diubah.

Sesuai dengan PSAK 109, konsep perhitungan kerugian kredit di masa mendatang (Expected Credit Loss, "ECL") akan mewajibkan Bank untuk mencadangkan adanya potensi kerugian kredit dari seluruh aset keuangan yang dimiliki.

Penyisihan kerugian kredit ekspektasian untuk aset yang diukur pada nilai amortisasi (Amortized Cost) dan Nilai Wajar melalui Penghasilan Komprehensif Lain (FVOCI) dibagi menjadi 3, sebagai berikut:

i. *Stage* 1
Pada *stage* ini, Bank mengakui kerugian kredit ekspektasian 12 bulan atas aset keuangan. Perhitungan ECL untuk aset-aset yang diklasifikasikan sebagai biaya perolehan diamortisasi (*amortized cost*) ataupun nilai wajar dalam pendapatan komprehensif lainnya (*fair value through other comprehensive income*) akan diklasifikasikan sebagai stage 1 apabila belum ada adanya penurunan kualitas kredit atau hal-hal yang memicu adanya peningkatan signifikan akan risiko kredit.

ii. *Stage* 2
Pada *stage* ini, mengakui kerugian kredit ekspektasian sepanjang umurnya atas aset keuangan yang tidak memburuk. Perhitungan ECL untuk aset-aset yang diklasifikasikan sebagai biaya perolehan diamortisasi (*amortized cost*) ataupun nilai wajar dalam pendapatan komprehensif lainnya *(fair value through other comprehensive income*) akan diklasifikasikan sebagai *stage* 2 apabila memenuhi kriteria berikut :

- *Day Past Due* (DPD) sudah lebih dari 30 hari dan kurang dari 90 hari,
- Perubahan antara rating saat pertama kali pengakuan aset keuangan dan pelaporan yang melebihi nilai threshold tertentu.

iii. *Stage* 3
Pada *stage* ini, mengakui kerugian kredit ekspektasian sepanjang umurnya atas aset keuangan yang memburuk. Perhitungan ECL untuk aset-aset yang diklasifikasikan sebagai AC ataupun FVOCI akan diklasifikasikan sebagai stage 3 apabila DPD sudah lebih dari 90 hari.

2. *SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)*

n. *Identification and measurement of Impairment Losses (Continued)*
Financial Assets (Continued)

Losses are recognized in profit or loss and reflected in an allowance account against financial assets carried at amortized cost. When a subsequent event causes the amount of impairment loss to decrease, the impairment loss is reversed through profit or loss for the current period.

If the terms of a loan, receivable or held-to-maturity investment are renegotiated or otherwise modified because of financial difficulties of the borrower or issuer, impairment is measured using the original effective interest rate before the modification of terms.

In accordance with PSAK 109, the concept of calculating future Expected credit losses ("ECL") will require Banks to reserve for potential credit losses from all their financial assets.

Allowance for expected credit losses for assets measured at amortized value (Amortized Cost) and Fair Value through Other Comprehensive Income (FVOCI) is divided into 3, as follows:

i. Stage 1
At this stage, the Bank recognizes an expected 12 months credit loss on the financial asset. ECL calculations for assets classified as amortized cost or fair value in other comprehensive income will be classified as stage 1 if there has been no decline in credit quality or other factors that trigger it. significant increase in credit risk.

ii. Stage 2
At this stage, it recognizes the expected lifetime credit loss on financial assets that do not deteriorate. ECL's calculations for assets classified as amortized cost or fair value in other comprehensive income will be classified as fair value through other comprehensive income. as stage 2 if it meets the following criteria:

- *Day Past Due (DPD) is more than 30 days and less than 90 days,*
- *Change between the rating when the financial asset is first recognized and the reporting that exceeds a certain threshold value.*

iii. Stage 3
At this stage, it recognizes the expected lifetime credit loss on a deteriorating financial asset. ECL calculations for assets classified as AC or FVOCI will be classified as stage 3 if the DPD is more than 90 days.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

o. Aset Non-Keuangan

Nilai tercatat aset non-keuangan, selain aset pajak tangguhan, dikaji pada setiap tanggal pelaporan untuk menentukan ada tidaknya indikasi penurunan nilai. Untuk tujuan pengujian penurunan nilai, aset yang tidak dapat diuji secara individual dapat digabungkan ke dalam kelompok aset terkecil yang menghasilkan arus kas masuk dari penggunaan berkelanjutan yang sebagian besar independen dari arus kas masuk dari aset lainnya (Unit Penghasil Kas atau "CGU"). Jika terdapat indikasi adanya penurunan nilai tersebut, maka nilai terpulihkan aset diestimasi.

Kerugian penurunan nilai diakui jika nilai tercatat suatu aset atau CGU melebihi estimasi nilai terpulihkannya. Nilai terpulihkan suatu aset adalah nilai yang terbesar antara nilai pakai aset atau CGU dan nilai wajar dikurangi biaya penjualan. Dalam penentuan nilai pakai aset, estimasi arus kas masa depan didiskontokan menggunakan tingkat diskonto sebelum pajak yang menggambarkan penilaian pasar kini atas nilai waktu dari uang dan risiko yang terkait dengan aset yang bersangkutan.

Kerugian penurunan nilai atas aset non-keuangan yang diakui pada periode sebelumnya dikaji pada setiap tanggal pelaporan keuangan untuk menilai apakah terdapat indikasi bahwa rugi penurunan nilai yang telah diakui sebelumnya telah menurun atau tidak ada lagi. Kerugian penurunan nilai dibalik jika terdapat perubahan estimasi yang digunakan untuk menentukan nilai terpulihkan. Jumlah kerugian penurunan nilai yang dibalik tidak boleh menyebabkan nilai aset melebihi nilai tercatat neto setelah penyusutan atau amortisasi, seandainya tidak ada kerugian penurunan nilai yang diakui.

p. Liabilitas Segera

Liabilitas segera dicatat pada saat timbulnya liabilitas atau diterima perintah dari pemberi amanat, baik dari masyarakat maupun dari bank lain. Liabilitas segera disajikan sebesar jumlah yang akan dibayarkan atau diselesaikan.

Liabilitas segera diklasifikasikan sebagai liablitas keuangan lain dan dihitung berdasarkan biaya perolehan diamortisasi.

q. Simpanan Nasabah

Simpanan nasabah terdiri dari giro, tabungan dan deposito berjangka.

Giro merupakan simpanan nasabah yang dapat digunakan sebagai alat pembayaran, yang penarikannya dapat dilakukan setiap saat melalui cek atau dengan cara pemindahbukuan dengan bilyet Giro atau sarana perintah pembayaran lainnya.

Tabungan merupakan simpanan berjangka yang penarikannya hanya dapat dilakukan melalui counter dan ATM.

Deposito Berjangka merupakan simpanan nasabah yang penarikanya hanya dapat dilakukan pada waktu tertentu sesuai dengan perjanjian antara nasabah dan Bank.

Simpanan nasabah diklasifikasikan sebagai liabilitas keuangan lain yang diukur dengan biaya perolehan diamortisasi menggunakan metode suku bunga efektif.

r. Simpanan dari Bank Lain

Simpanan dari bank lain terdiri dari liabilitas terhadap bank lain di dalam negeri dalam bentuk giro, tabungan, sertifikat deposito dan deposito berjangka. Simpanan dari bank lain dinyatakan sesuai jumlah liabilitas terhadap bank lain.

Simpanan dari bank lain diklasifikasikan sebagai liabilitas keuangan lain yang diukur dengan biaya perolehan diamortisasi menggunakan metode suku bunga efektif.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)

o. Non- Financial Assets

The carrying amount of non-financial assets, other than deferred tax assets, is reviewed at each reporting date to determine whether there is any indication of impairment. For impairment testing purposes, assets that cannot be tested individually may be aggregated into the smallest asset group that generates cash inflows from continuing use that are largely independent of cash inflows from other assets (Cash Generating Units or "CGUs"). If there is an indication of an impairment, the recoverable value of the asset is estimated.

An impairment loss is recognised if the carrying amount of an asset or CGU exceeds its estimated recoverable amount. The recoverable amount of an asset or CGU is the greater of its value in use and its fair value less cost to sell. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset.

Impairment losses in respect of non-financial assets recognised in prior periods are assessed at each reporting date for any indications that the loss has decreased or no longer exists. An impairment loss is reversed if there has been a change in the estimates used to determine the recoverable amount. An impairment loss is reversed only to the extent that the asset's carrying amount does not exceed the carrying amount that would have been determined, net of depreciation or amortisation, if no impairment loss had been recognised.

p. Obligations Due to Immediately

Current liabilities are recorded when the liabilities incurred or received orders from authorities, from public or other banks. Current liabilities are stated at the amount to be paid or settled.

Liabilities immediately classified as other financial liablitas and is calculated based on amortized cost.

q. Deposit from Customers

Deposits from customer consist of demand deposits, savings and time deposits.

Current accounts represent deposits from customers that may be used as instruments of payment, and which may be withdrawn at any time by cheque or other orders of payments or transfers.

Savings is a time deposit that can only be withdrawn through the counter and ATM.

Time deposits represent deposits from customers that may be withdrawn at a certain time based on the agreement between customers and Bank.

Deposits from customers are classified as other financial liabilities which are measured at amortized cost using effective interest rate methode.

r. Deposits from Other Banks

Deposits from other banks represent liabilities to other banks in domestic in the form of giro, savings, deposit certificate and time deposits. Deposits from other banks expressed by the amount of liabilities to another bank.

Deposits from other banks are classified as other financial liabilities are measured at amortized cost using the effective interest method.

2. *IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)*

s. Pinjaman yang Diterima

Pinjaman yang diterima merupakan dana yang diterima dari bank lain dan pihak lain dengan liabilitas pembayaran kembali sesuai dengan persyaratan perjanjian pinjaman.

Pinjaman yang diterima diklasifikasikan sebagai liabilitas keuangan lain yang diukur dengan biaya perolehan diamortisasi menggunakan metode suku bunga efektif.

Biaya perolehan diamortisasi dihitung dengan memperhitungkan diskonto atau premi terkait dengan pengakuan awal pinjaman yang diterima dan biaya transaksi merupakan bagian tidak terpisahkan dari metode suku bunga efektif.

t. Perpajakan

Beban pajak terdiri dari beban pajak kini dan beban pajak tangguhan. Beban pajak diakui pada laba rugi, kecuali untuk komponen yang diakui secara langsung di ekuitas atau dalam penghasilan komprehensif lain.

Pajak kini terdiri dari estimasi utang atau restitusi pajak atas laba atau rugi kena pajak untuk periode yang bersangkutan dan penyesuaian terkait dengan utang atau restitusi pajak tahun-tahun sebelumnya. Pajak kini diukur dengan menggunakan tarif pajak yang berlaku atau secara substansial telah berlaku pada tanggal pelaporan.

Pajak tangguhan diakui atas perbedaan temporer antara nilai tercatat aset dan liabilitas untuk tujuan pelaporan keuangan, dan nilai yang digunakan untuk tujuan perpajakan. Pajak tangguhan diukur dengan menggunakan tarif pajak yang diharapkan untuk diterapkan atas perbedaan temporer pada saat pembalikan, berdasarkan peraturan yang telah berlaku atau secara substantif berlaku pada tanggal pelaporan. Metode ini juga mengharuskan pengakuan manfaat pajak masa depan, seperti kompensasi rugi fiskal, apabila besar kemungkinan manfaat pajak tersebut dapat direalisasi.

Koreksi atas kewajiban pajak diakui pada saat surat ketetapan pajak diterima, atau apabila diajukan keberatan dan atau banding, maka koreksi diakui pada saat keputusan atas keberatan atau banding itu diterima.

Manajemen juga dapat membentuk pencadangan terhadap liabilitas pajak dimasa depan sebesar jumlah yang diestimasikan akan dibayarkan ke kantor pajak jika berdasarkan evaluasi pada tanggal laporan posisi keuangan terdapat risiko pajak yang *probable.*

u. Surat Berharga yang Diterbitkan

Surat Berharga Yang diterbitkan merupakan obligasi yang diterbitkan oleh Bank SulutGo yang terdiri dari seri I, II, III, IV, V, dan Obligasi Berkelanjutan I Tahap I.

Surat berharga yang diterbitkan diklasifikasikan sebagai liabilitas keuangan lain yang diukur dengan biaya perolehan diamortisasi menggunakan metode suku bunga efektif.

Biaya perolehan diamortisasi dihitung dengan memperhitungkan diskonto atau premi terkait dengan pengakuan awal surat berharga yang diterbitkan dan biaya transaksi merupakan bagian tidak terpisahkan dari metode suku bunga efektif.

2. *SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)*

s. Borrowings

Borrowings are funds received from other bank, or other parties with repayment liabilities based on requirement of borrowings agreement.

Borrowings are classified as other financial liabilities that are measured at amortized cost by using the effective interest rate method.

Amortized cost is calculated discount or premium associated with the initial recognition of borrowing received and transaction costs which are an integral part of the effective interest rate method.

t. Taxation

The tax expense consists of current income tax expense and income tax defered expense. The tax expense recognized in profit loss, except for the components that are directly recognized in equity or in other comprehensive income.

Current tax consists of estimated debts or refunds taxes on taxable income or loss for the period, and adjustments related to the debt or tax refunds of previous years. Current tax is measured by using tax rates that have been enacted or substantively enacted at the reporting date.

Deffered taxes are recognized on temporary differences between the carrying value of assets and liabilities for financial reporting purposes, and the value used for tax purposes. Deffered taxes are measured using the tax rates that are expected to apply for temporary differences on reversal time, based on rules that have been enacted or substantively enacted at the reporting date. This method also requires the recognition of future tax benefits, such as tax loss carryforwards, to the extent such benefits that can be realized.

Amendments to tax obligations are recorded when an assessment is received, or if there is objection or appeal, then the correction is recognized when the decision on the objection or appeal was accepted.

Management can also form reserves against future tax liabilities by an amount estimated to be paid if the tax office to an evaluation based on the statement of financial position are the probable tax risks .

u. Marketable Securities Issued

Securities issued are bonds issued by Bank SulutGo consisting of series I, II, III, IV, V, and Sustainable Bonds I Phase I.

Securities issued are classified as other financial liabilities measured at amortized cost by using the effective interest method.

Amortized cost is calculated by taking into account of any discount or premium associated with the initial recognition of securities issued and transaction costs are an integral part of the effective interest rate method.

2. *IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)*

u. Surat Berharga yang Diterbitkan (Lanjutan)

Biaya transaksi merupakan biaya yang terjadi sehubungan dengan penawaran emisi atau obligasi Bank dengan tingkat bunga tetap kepada masyarakat yang harus dikurangkan langsung dari hasil emisi dalam rangka menentukan hasil emisi neto obligasi Bank yang diterima. Selisih antara hasil emisi neto dengan nilai nominal obligasi Bank diakui sebagai diskonto atau premium dan diamortisasi selama jangka waktu obligasi Bank tersebut dengan menggunakan metode bunga efektif.

Obligasi yang diterbitkan dicatat sebesar nilai nominal dikurangi saldo diskonto yang belum diamortisasi.

Surat berharga yang dijual dengan janji dibeli Kembali (repo) dan surat berharga yang dibeli dengan janji dijual kembali (reverse repo)

Surat berharga yang dijual dengan janji dibeli kembali (repo) disajikan sebagai liabilitas dalam laporan posisi keuangan sebesar harga pembelian kembali yang disepakati dikurangi selisih antara harga jual dan harga pembelian kembali yang disepakati. Selisih antara harga jual dan harga pembelian kembali yang disepakati tersebut diamortisasi dengan menggunakan metode suku bunga efektif sebagai beban bunga selama jangka waktu sejak surat berharga tersebut dijual hingga saat dibeli kembali.

Surat berharga yang dijual dengan janji dibeli Kembali diklasifikasikan sebagai biaya perolehan diamortisasi.

Surat berharga yang dibeli dengan janji untuk dijual Kembali (reverse repo) disajikan sebagai aset dalam laporan posisi keuangan sebesar harga beli yang sudah disepakati, dikurangi dengan cadangan kerugian penurunan nilai, jika diperlukan.

Pada pengukuran awal, surat berharga yang dibeli dengan janji dijual kembali (reverse repo) disajikan sebesar nilai wajar ditambah dengan biaya transaksi yang dapat diatribusikan secara langsung.

Surat berharga yang dibeli dengan janji dijual kembali (reverse repo) diklasifikasikan sebagai biaya perolehan diamortisasi.

v. Imbalan Pasca Kerja

Bank menerapkan PSAK No. 219, "Imbalan Kerja". Revisi PSAK ini antara lain mengharuskan Bank untuk menerapkan pengakuan langsung atas keuntungan/ kerugian aktuaria yang terjadi pada tahun berjalan ke dalam penghasilan komprehensif lain.

a. Imbalan kerja jangka pendek
Imbalan kerja jangka pendek seperti upah, iuran jaminan sosial, cuti jangka pendek, insentif dan imbalan non-moneter lainnya diakui selama periode jasa diberikan.
Imbalan kerja jangka pendek diukur sebesar jumlah yang tidak didiskontokan.

b. Imbalan Pasca Kerja
Program pensiun iuran pasti
Iuran terutang kepada dana pensiun sebesar persentase tertentu gaji pegawai yang menjadi peserta program pensiun iuran pasti Bank dicadangkan dan diakui sebagaibiaya ketika jasa tersebut telah diberikan oleh pegawai-pegawai yang memenuhi kriteria tersebut kepada Bank. Pembayaran aktual dikurangkan dari iuran terutang. Iuran terutang diukur berdasarkan jumlah yang tidak didiskontokan.

2. *SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)*

u. Marketable Securities Issued (Continued)

Transaction costs represent costs incurred in connection with the issuance or bank bond with a fixed interest rate to the people that should be deducted directly from proceeds in order to determine the net proceeds received by Bank. The difference between net proceeds and the nominal value Bank is recognized as a discount or premium and amortized over the term of the Bank bonds by using the effective interest method.

Bonds issued are recorded at nominal value less the balance of unamortized discount.

Marketable securities sold under repurchase agreement (repo) and marketable securities purchased under resale agreement (reverse repo)

Securities sold with a repurchase agreement (repo) are presented as liabilities in the statement of financial position at the agreed repurchase price less the difference between the selling price and the agreed repurchase price. The difference between the selling price and the agreed repurchase price is amortized using the effective interest method as interest expense over the period from the date the securities are sold until they are repurchased.

Securities sold with a promise to repurchase are classified at amortized cost.

Securities purchased with the promise of being resold (reverse repo) are presented as assets in the statement of financial position at the agreed purchase price, less any allowance for impairment losses, if necessary.

At initial measurement, securities purchased under agreements to resell (reverse repos) are presented at fair value plus directly attributable transaction costs.

Securities purchased with a promise to resell (reverse repo) are classified at amortized cost.

v. Employee Benefits

The Bank adopted SFAS No. 219, "Employee Benefits". The Revised SFAS requires the Bank to adopt immediate recognition of actuarial gains/losses in the year in which they occur in other comprehensive income.

a. *Short-term employee benefits*
Short-term employee benefits such as wages, social security contributions, shortterm compensated leaves, incentive and other non-monetary benefits are recognized
during the period when services have been rendered. Short-term employee benefits are measured using undiscounted amounts.

b. *Post Employement Benefit*
Defined contribution pension plan
Contribution payable to a pension fund equivalent to a certain percentage of salaries for qualified employees under the Bank's defined contribution plan is accrued and recognized as expense when services have been rendered by qualified employees to the Bank. Actual payments are deducted from the contribution payable. Contribution payable is measured using undiscounted amounts.

2. *IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)*

v. Imbalan Pasca Kerja (lanjutan)

Program imbalan pasti dan imbalan kerja jangka panjang lainnya

Imbalan pasca kerja dan imbalan kerja jangka panjang lainnya seperti masa persiapan pensiun, cuti besar, cuti keagamaan, uang pisah dan penghargaan masa kerja dicadangkan dan diakui sebagai biaya ketika jasa telah diberikan oleh pegawai yang memenuhi kriteria. Imbalan kerja ditentukan berdasarkan peraturan Bank dan persyaratan minimum UndangUndang Tenaga Kerja No. 6/2023, menggunakan nilai yang lebih tinggi.

Bank harus mencadangkan jumlah minimal imbalan pensiun sesuai dengan Undang-Undang No. 6/2023 ("UU6"), Undang-undang No. 6 tahun 2024, mengenai uang pesangon dan uang penghargaan masa kerja, Peraturan Pemerintah No. 35/2021 ("PP35"), dan Perjaanjian kerja bersama Perusahaan, dan imbalan jangka panjang lain ("IJPL").

Liabilitas imbalan pasca-kerja dihitung sebesar nilai kini dari estimasi jumlah liabilitas imbalan pasca- kerja di masa depan yang timbul dari jasa yang telah diberikan oleh karyawan pada masa kini dan masa lalu, dikurangi dengan nilai wajar aset program dana pensiun. Perhitungan dilakukan oleh aktuaris independen dengan metode *projected-unit- credit* .

Pengukuran kembali atas liabilitas (aset) imbalan pasti neto, yang diakui sebagai penghasilan komprehensif lain, terdiri atas:

1. Keuntungan dan kerugian aktuarial
2. Imbal hasil atas aset program, tidak termasuk jumlah yang dimasukkan dalam bunga neto atas liabilitas (aset).
3. Setiap perubahan dampak batas aset, tidak termasuk jumlah yang dimasukkan dalambunga neto atas liabilitas (aset).

Pengukuran kembali atas liabilitas (aset) imbalan pasti neto, yang diakui sebagai penghasilan komprehensif lain tidak direklasifikasi ke laba rugi pada periode berikutnya.

Untuk imbalan kerja jangka panjang lain atas biaya jasa kini, biaya bunga neto atas liabilitas (aset) imbalan pasti neto, dan pengukuran kembali liabilitas (aset) imbalan pasti neto langsung diakui pada laporan laba rugi dan penghasilan komprehensif lain tahun berjalan.

Biaya jasa lalu diakui dalam laba rugi pada tanggal yang lebih awal antara:

1. Ketika amendemen atau kurtailmen program terjadi; dan
2. Ketika Bank mengakui biaya restrukturisasi terkait atau pesangon.

Sehingga biaya jasa lalu yang belum vested tidak lagi dapat ditangguhkan dan diakui selama periode vesting masa depan.

Biaya pemutusan kontrak kerja dan keuntungan/kerugian kurtailmen diakui pada periode dimana Bank menunjukkan komitmennya untuk mengurangi secara signifikan jumlah pekerja yang ditanggung oleh program.

w. Pendapatan dan Beban Bunga

Pendapatan dan beban bunga untuk semua instrumen keuangan yang dikenakan suku bunga diakui dalam laporan laba rugi dengan menggunakan suku bunga efektif.

Suku bunga efektif adalah suku bunga yang secara tepat mendiskontokan estimasi pembayaran atau penerimaan kas di masa datang selama perkiraan umur dari 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.

2. *SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)*

v. Employee Benefits (Continued)

Defined benefit plan and other long-term employee benefits

Post-employment benefits and other long term employee benefits such as long service leave and awards are accrued and recognized as expense when services have been rendered by qualified employees. The benefits are determined based on the Bank's regulations and the minimum requirements of Labor Law No. 13/2003, whichever is higher.

The bank must reserve a minimum amount of pension benefits in accordance with Law No. 6/2023 ("UU6"), Law No. 6 of 2024, concerning severance pay and long-service awards, Government Regulation No. 35/2021 ("PP35"), and the Company's collective labor agreement, as well as other long-term benefits ("LTB").

Liabilities on post-employment benefit are calculated at the present value of the estimated number of post-employment benefit liabilities in future arising from services rendered by employees in the present and the past, less the fair value of plan assets of pension funds. The calculation is performed by an independent actuary by using the projected-unit credit method.

Remeasurement of defined benefit liabilities (assets) net, which is recognized as other comprehensive income consist of:

1. *Actuarial gain and losses*
2. *Return on plan assets, excluding amounts that is included in net interest on liabilities (assets).*
3. *The effect of the asset ceiling,excluding amounts included in the net interest of*

Remeasurement of defined benefit liabilities (assets) - net, which is recognized as other comprehensive income is not reclassified to profit or loss in the subsequent periods.

For other long-term employee benefits on current service cost, net interest expense on net defined benefit liabilities (assets), and re-measurement of liability (asset) is recognized immediately in the current year statement of profit or loss and other comprehensive income.

Past service costs are recognized in profit or loss on the earlier of:

1. *The date of the plan amendment of curtailment; and*
2. *The date that Bank recognizes restructuring-related costs.*

Therefore, unvested past service cost can no longer be deferred and recognized over the future vesting period.

Termination costs and curtailment gain or loss are recognized in the period when Bank is demonstrably committed to make a significant reduction in the number of employees covered by a plan.

w. Interest Income and Expense

Interest Income and Expense for all financial instruments subject to interest rates are recognized in profit or loss using the effective interest rate.

The effective interest rate is the rate that exactly discounts estimated cash payments or receipts in the future through the expected life of the financial instrument, or when appropriate, a shorter period to get net carrying amount of the financial asset or financial liability. When calculating effective interest rate, bank estimates cash flows considering all contractual terms of the financial instrument but does not consider future credit losses.

2. *IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)*

w. Pendapatan dan Beban Bunga (Lanjutan))

Perhitungan ini mencakup seluruh komisi, provisi, dan bentuk lain yang dibayarkan atau diterima oleh para pihak dalam kontrak yang merupakan bagian tak terpisahkan dari suku bunga efektif, biaya transaksi, dan seluruh premi atau diskon lainnya.

Penerimaan tunai atas kredit yang diklasifikasikan sebagai diragukan atau macet digunakan terlebih dahulu untuk mengurangi pokok kredit. Kelebihan penerimaan dari pokok kredit diakui sebagai pendapatan bunga dalam laporan laba rugi dan penghasilan komprehensif lain.

x. Pendapatan Provisi dan Komisi

Pendapatan provisi dan komisi yang berkaitan langsung dengan kegiatan pinjaman, atau pendapatan provisi dan komisi yang berhubungan dengan jangka waktu tertentu, diamortisasi sesuai dengan jangka waktu kontrak menggunakan metode suku bunga efektif dan diklasifikasikan sebagai bagian dari pendapatan bunga pada laporan laba rugi.

Pendapatan provisi dan komisi yang tidak berkaitan dengan kegiatan pemberian kredit atau suatu jangka waktu diakui sebagai pendapatan pada saat terjadinya transaksi sebagai pendapatan operasional lainnya.

y. Transaksi dengan Pihak-pihak Berelasi

Bank melakukan transaksi dengan pihak berelasi. Sesuai dengan PSAK 224 tentang "Pengungkapan Pihak-pihak Berelasi", yang dimaksud dengan pihak yang berelasi adalah orang atau entitas yang berelasi dengan entitas pelapor sebagai berikut:

1. Orang atau anggota keluarga terdekat mempunyai relasi dengan entitas pelapor jika orang tersebut :
   a) Memiliki pengendalian atau pengendalian bersama atas entitas pelapor;
   b) Memiliki pengaruh signifikan atas entitas pelapor; atau
   c) Kedua entitas tersebut adalah ventura bersama dari pihak ketiga yang sama.
2. Suatu entitas berelasi dengan entitas pelapor jika memenuhi salah satu hal berikut :
   a) Entitas dan entitas pelapor adalah anggota dari Perusahaan yang sama (artinya entitas induk, entitas anak, dan entitas anak berikutnya terkait dengan entitas lain).
   b) Satu entitas adalah entitas asosiasi atau ventura bersama dari entitas lain (atau entitas asosiasi atau ventura bersama yang merupakan anggota suatu Perusahaan, yang mana entitas lain tersebut adalah anggotanya).
   c) Kedua entitas tersebut adalah ventura bersama dari pihak ketiga yang sama.
   d) Satu 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. Jika entitas pelapor adalah entitas program tersebut, maka entitas sponsor juga berelasi dengan entitas pelapor.
   f) Entitas yang dikendalikan atau dikendalikan bersama oleh orang yang diidentifkasi dalam huruf (a).
   g) Orang yang diidentifikasi dalam huruf (a) (i) memiliki pengaruh signifikan atas entitas atau personil manajemen kunci entitas (atau entitas induk dari entitas).

2. *SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)*

w. Interest Income and Expense (Continued)

This calculation includes all commissions, provision and other form that paid or received between parties to the contract that are an integral part of effective interest rate, transaction costs and all other premiums or discounts.

Cash receipts from loans that are classified as doubtful or loss used first to reduce the loan principal. Excess revenues from loan principal is recognized as interest income in the statement of profit loss and other comprehensive income .

x. Provision and commition income

Fees and commission income directly related to borrowing activities, or fees and commission income related to a certain period, are amortized over the term of the contract using the effective interest rate method and are classified as part of interest income in the income statement.

Provision and commission which are not related to lending activities or a period of time are recognized as income when the transaction as other operating income.

y. Transactions with Related Parties

The Bank has transactions with related parties. In accordance with SFAS 224 regarding "Related Party Disclosure", the meaning of a related party is a person or entity that is related to a reporting entity as follow:

1. *Person or close family members who relate to a reporting entity if that person:*
   a) Has control or joint control over the reporting entity;
   b) Has significant influence over the reporting entity; or
   c) Both entities are joint ventures of the same third party.
2. *An entity who is relate to a reporting entity if it meets one of the following :*
   a) Entity and the reporting entity are members of the same company (ie parent, subsidiary and fellow subsidiary who is relate to others).
   b) One entity is an associate or joint venture of other entity (or an associate or joint venture entity of a member of the Company, which the other entity is a member).
   c) Both entities are joint ventures of the same third party.
   d) An entity is a joint venture of third entity and other entity that is an associate entity of the third entity.
   e) The entity is a post-employment benefit program for the working benefit from one of reporting entity either or an entity that is relate to the reporting entity. If the reporting entity is the program entity, then sponsoring entity are also related to the reporting entity.
   f) Entities controlled or jointly controlled by a person identified in (a)
   g) A person identified in subparagraph (a) (i) has that has significant influence over the entity or key management personnel of the entity (or a parent of the entity).

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (Lanjutan)

y. Transaksi dengan Pihak-pihak Berelasi (Lanjutan)

Semua transaksi yang signifikan dengan pihak-pihak berelasi, baik yang dilakukan dengan syarat dan kondisi yang sama dengan pihak ketiga ataupun tidak diungkapkan dalam catatan atas laporan keuangan.

z. Laba per Saham

Berdasarkan Pernyataan Standar Akuntansi Keuangan (PSAK) No. 233 tentang "Laba per Saham". Laba usaha dan laba bersih per saham dihitung dengan membagi laba usaha dan laba bersih dengan jumlah rata-rata tertimbang dari jumlah saham Bank yang beredar pada tahun yang bersangkutan.

aa. Segmen Operasi

Segmen operasi adalah suatu komponen dari entitas:

1. Yang terlibat dalam aktivitas bisnis yang mana memperoleh pendapatan dan menimbulkan beban (termasuk pendapatan dan beban terkait dengan transaksi dengan transaksi dengan komponen lain dari entitas yang sama);
2. 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
3. Tersedianya informasi keuangan yang dapat dipisahkan.

Sesuai dengan PSAK No. 108 tentang Segmen Operasi, Bank mengungkapkan, menyajikan, dan menjalankan segmen usaha tunggal, yaitu segmen usaha konvensional. Pengambil keputusan operasional disesuaikan dengan BPP Kewenangan yang dimiliki oleh Bank. Pengambil keputusan operasional tertinggi adalah Direksi Bank.

ab. PERKARA HUKUM

Terdapat sejumlah perkara hukum yang belum selesai sampai dengan tanggal laporan keuangan ini. Mengingat bahwa proses hukum masih berlangsung, maka sampai saat ini belum dapat ditentukan jumlah kerugian yang mungkin timbul. Namun, Manajemen berkeyakinan bahwa tidak terdapat kerugian signifikan yang mungkin timbul dari sejumlah perkara hukum tersebut.

3. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN

a. Sumber Utama atas Ketidakpastian Estimasi

a.1. Cadangan kerugian penurunan nilai aset keuangan

Evaluasi atas kerugian penurunan nilai aset keuangan yang diukur pada biaya perolehan diamortisasi dijelaskan pada Catatan 2n.

Cadangan kerugian penurunan nilai terkait dengan pihak lawan spesifik dalam seluruh cadangan kerugian penurunan nilai dibentuk atas tagihan yang penurunan nilainya dievaluasi secara individual berdasarkan estimasi terbaik manajemen atas nilai tunai arus kas yang diharapkan akan diterima. Dalam mengestimasi arus kas ini, manajemen membuat pertimbangan mengenai kondisi keuangan dari pihak lawan dan nilai bersih yang dapat direalisasi dari agunan yang diterima. Setiap aset yang mengalami penurunan nilai dievaluasi, dan strategi penyelesaian serta estimasi arus kas yang dapat diperoleh disetujui secara independen oleh Unit Risiko.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (Continued)

y. Transactions with Related Parties (Lanjutan)

All significant transactions with related parties, both of which are made under terms and conditions similar to third parties or otherwise disclosed in the notes to the financial statements.

z. Earnings per Share

Based on Statements of Financial Accounting Standards (PSAK) No.233 about "Earnings per Share". Operating profit and net income per share are calculated by dividing operating profit and net income with weighted average amount from total outstanding shares of the Bank in the relevant year.

aa. Operating Segments

An operating segment is a component of the entity:

1. *Those involved in business activities which generate income and incur expenses (including income and expenses related to transactions with transactions with other components of the same entity);*
2. *The results of its operations are regularly reviewed by the chief operating decision maker to make decisions about resources to be allocated to the segment and assess its performance; and*
3. *Availability of discrete financial information.*

In accordance with PSAK No. 108 concerning Operating Segments, the Bank discloses, presents, and operates a single business segment, namely the conventional business segment. Operational decision-makers are aligned with the Authority Approval Board held by the Bank. The highest operational decision-makers are the Bank's Board of Directors.

ab. LEGAL CASE

There are severals of unresolved legal cases until the date of these financial statements. Since those legal cases are still in the process, therefore the Bank has not been able to determine possible losses that might arise. However, Management believes that there are no significant losses that might arise from those legal cases.

3. USE OF ESTIMATES AND JUDGEMENTS

a. The Main Source of Uncertainty Estimation

a.1. Allowance for impairment losses of financial assets

Financial assets measured for at amortized cost are evaluated for impairment on a basis described in Note 2n.

The specific counterparty component of the total allowances for impairment applies to claims evaluated individually for impairment and is based upon management's best estimate of the present value of the cash flows that are expected to be received. In estimating these cash flows, management makes judgments about the counterparty's financial situation and the net realizable value of any underlying collateral. Each impaired asset is assessed on its merits, and the workout strategy and estimate of cash flows considered recoverable are independently approved by the Risk Unit.

3. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN (Lanjutan)

a. Sumber Utama atas Ketidakpastian Estimasi (Lanjutan)

a.1. Cadangan kerugian penurunan nilai aset keuangan (Lanjutan)

Evaluasi cadangan kerugian penurunan nilai secara kolektif meliputi kerugian kredit yang melekat pada portofolio tagihan dengan karakteristik ekonomi yang serupa ketika terdapat bukti obyektif bahwa telah terjadi penurunan nilai tagihan dalam portofolio tersebut namun penurunan nilai secara individu belum dapat diidentifikasi. Dalam menentukan perlunya pembentukan cadangan kerugian penurunan nilai kredit secara kolektif, manajemen mempertimbangkan faktor-faktor seperti kualitas kredit, besarnya portofolio, konsentrasi kredit dan faktor-faktor ekonomi. Dalam mengestimasi cadangan yang diperlukan, asumsi-asumsi dibuat untuk menentukan model kerugian bawaan dan untuk menentukan parameter input yang diperlukan, berdasarkan pengalaman historis dan kondisi ekonomi saat ini. Ketepatan dari cadangan yang dihitung ini tergantung pada seberapa tepat estimasi arus kas masa depan untuk menentukan cadangan individual serta asumsi model dan parameter yang digunakan dalam menentukan penyisihan kolektif.

a.2. Penentuan nilai wajar

Dalam menentukan nilai wajar atas aset keuangan dan liabilitas keuangan dimana tidak terdapat harga pasar yang dapat diobservasi, Perseroan harus menggunakan teknik penilaian seperti dijelaskan pada Catatan 2e.4.

Untuk instrumen keuangan yang jarang diperdagangkan dan tidak memiliki harga yang transparan, nilai wajarnya menjadi kurang obyektif dan karenanya, membutuhkan tingkat pertimbangan yang beragam, tergantung pada likuiditas, konsentrasi, ketidakpastian faktor pasar, asumsi penentuan harga, dan risiko lainnya yang mempengaruhi instrumen tertentu.

a.3. Liabilitas Imbalan Paska kerja

Liabilitas imbalan paska kerja ditentukan berdasarkan perhitungan dari aktuarial. Perhitungan aktuaria mengunakan asumsi-asumsi seperti tingkat diskonto, tingkat pengembalian investasi, tingkat kenaikan gaji, tingkat kematian, tingkat pengunduran diri dan lain-lain. Nilai tercatat atas estimasi liabilitas imbalan pasca-kerja Bank pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp 171.117.146.000 dan Rp 151.319.308.000,- Penjelasan lebih rinci diungkapkan dalam (Catatan 23)

b. Pertimbangan akuntansi yang penting dalam menerapkan kebijakan akuntansi Perseroan

Pertimbangan akuntansi yang penting dalam menerapkan kebijakan akuntansi Bank meliputi:

b.1. Penilaian instrumen keuangan
Kebijakan akuntansi Perseroan untuk pengukuran nilai wajar dibahas pada Catatan 2e.4. Informasi mengenai nilai wajar dari instrumen keuangan diungkapkan pada Catatan 34 b.

3. USE OF ESTIMATES AND JUDGEMENTS (Continued)

a. The Main Source of Uncertainty Estimation (Continued)

a.1. Allowance for impairment losses of financial assets (Continued)

Collectively assessed impairment allowances cover credit losses inherent in portfolios of claims with similar economic characteristics when there is objective evidence to suggest that they contain impaired claims, but the individual impaired items cannot yet be identified. In assessing the need for collective loan loss allowances, management considers factors such as credit quality, portfolio size, credit concentrations, and economic factors. In order to estimate the required allowance, assumptions are made to define the way inherent losses are modeled and to determine the required input parameters, based on historical experience and current economic conditions. The accuracy of the allowances calculated depends on how well the estimated future cash flows are determined for specific counterparty allowances and the model assumptions and parameters used in determining collective allowances.

a.2. Determination fair value

The determination of fair value for financial assets and financial liabilities for which there is no observable market price requires the use of valuation techniques as described in Note 2e.4 .

For financial instruments that trade infrequently and have little price transparency, fair value is less objective, and requires varying degrees of judgment depending on liquidity, concentration, uncertainty of market factors, pricing assumptions and other risks affecting the specific instrument.

a.3. Liabilities On Employee Post Benefit

Liabilities on empoyee post benefit are determined based on actuarial calculations. Actuarial calculations use assumptions such as discount rates, investment return rates, salary increase rates, mortality rates, resignation rates, and others. The recorded value of the Bank's estimated post-employment benefit liabilities as of December 31, 2025 and 2024 amounted to IDR 171,117,146,000 and IDR 151,319,308,000, respectively. More detailed explanations are disclosed in (Note 23).

b. Critical accounting judgments in applying the Company's accounting policies

Critical accounting judgments made in applying the Bank accounting policies include :

b.1. Valuation of financial instruments
The Company's accounting policy on fair value measurements is discussed in Note 2e.4. Information about fair value of financial instruments is disclosed in Note 34 b.

3. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN (Lanjutan)

b. Pertimbangan akuntansi yang penting dalam menerapkan kebijakan akuntansi Perseroan (Lanjutan)

Kebijakan akuntansi Perseroan memberikan keleluasaan untuk menetapkan aset dan liabilitas keuangan ke dalam berbagai kategori pada saat pengakuan awal sesuai dengan standar akuntansi yang berlaku berdasarkan kondisi tertentu:

- Dalam mengklasifikasikan aset keuangan dan liabilitas keuangan ke dalam kelompok "diperdagangkan", Perseroan telah menetapkan bahwa aset dan liabilitas keuangan tersebut sesuai dengan definisi aset dan liabilitas dalam kelompok diperdagangkan yang dijabarkan pada Catatan 2e.

- Dalam mengklasifikasikan investasi pada surat berharga sebagai "diukur pada biaya perolehan", Perseroan telah menetapkan bahwa investasi tersebut telah memenuhi persyaratan klasifikasi sebagaimana dijabarkan dalam Catatan 2k.

3. USE OF ESTIMATES AND JUDGEMENTS (Continued)

b. Critical accounting judgments in applying the Company's accounting policies (Continued)

The Company's accounting policies provide scope for financial assets and liabilities to be designated on inception into different accounting categories in certain circumstances:

- *In classifying financial assets and financial liabilities as "trading" group, the Company has determined that they meet definition of trading assets and liabilities as set out in Note 2e .*

- *In classifying investment in Obligations as "measured at acquisition cost", the Company has determined that they meet the requirements of such classification as set out in Note 2k .*

4. KAS / *4. CASH*

Akun ini terdiri dari : / *This account consists of :*

	2025	2024	
Kas	177.230.141.000	192.709.404.900	*Cash*
Kas pada ATM	92.009.050.000	89.917.500.000	*Cash in ATM*
Jumlah	**269.239.191.000**	**282.626.904.900**	***Total***

5. GIRO PADA BANK INDONESIA / *5. CURRENT ACCOUNT IN BANK INDONESIA*

Akun ini terdiri dari : / *This account consists of :*

	2025	2024	
Giro pada Bank Indonesia	1.010.341.256.069	1.318.684.286.711	*Current account in Bank Indonesia*
BI FAST	32.447.056.251	81.870.427.915	*BI FAST*
Jumlah	**1.042.788.312.320**	**1.400.554.714.626**	***Total***

Giro wajib minimum yang ditetapkan oleh Bank Indonesia pada tanggal 31 Desember 2025 dan 2024 masing-masing menggambarkan 10,43% dan 11,65% dari jumlah dana pihak ketiga yang dihimpun oleh Bank atau masing-masing sebesar Rp 872.202.000.000,- dan Rp. 1.096.415.000.000,-

The minimum reserve requirements set by Bank Indonesia as of December 31, 2025 and 2024 represent 10,43% and 11,65% of the total third party funds collected by the Bank or Rp 872,202,000,000,- and Rp. 1,096,415,000,000,-respectively.

Giro pada Bank Indonesia telah dihitung berdasarkan PADG No 24/8/PADG/2022 tentang Perubahan Kedelapan atas PADG No. 20/10/PADG/2018. Berdasarkan peraturan tersebut GWM dalam rupiah ditetapkan sebesar menjadi 7,5% (mulai berlaku 01 Juni 2022), dengan ketentuan sebagai berikut:

a. Secara harian sebesar 0%; dan
b. Secara rata-rata untuk:
   - Tahap pertama sebesar 7,5%
   - Tahap kedua sebesar 9%

Current accounts at Bank Indonesia have been calculated based on PADG No. 24/8/PADG/2022 concerning the Eighth Amendment to PADG No. 20/10/PADG/2018. According to this regulation, the reserve requirement in rupiah is set at 7.5% (effective from June 1, 2022), with the following provisions:

a. On a daily basis, 0%; and
b. On average for:
   - *The first stage of 7.5%*
   - *The second stage of 9%*

6. GIRO PADA BANK LAIN / *6. CURRENT ACCOUNT IN ANOTHER BANK*

Akun ini terdiri dari : / *This account consists of :*

Bank Umum	2025	2024	*Commercial Banks*
a. Bank pemerintah			a. Government bank
PT Bank Mandiri (Persero), Tbk	121.879.090	117.937.225	*PT Bank Mandiri (Persero), Tbk*
PT Bank Tabungan Negara (Persero) Tbk	970.000	-	*PT Bank Tabungan Negara (Persero) Tbk*
PT Bank Rakyat Indonesia (Persero), Tbk	167.779.245	250.721.604	*PT Bank Rakyat Indonesia (Persero), Tbk*
PT Bank Negara Indonesia (Persero), Tbk	269.990.896	400.279.069	*PT Bank Negara Indonesia (Persero), Tbk*
Sub jumlah	560.619.231	768.937.898	***Sub total***
b. Bank Swasta Devisa			***b. Private Foreign Exchange Bank***
PT Bank Mega, Tbk	64.886.656	7.796.747.781	*PT Bank Mega, Tbk*
PT Bank Maybank Indonesia, Tbk	-	151.669.359	*PT Bank Maybank Indonesia, Tbk*
PT Bank Central Asia Tbk	1.543.200	208.010.000	*PT Bank Central Asia Tbk*
Sub jumlah	**66.429.856**	**8.156.427.140**	***Sub total***
Jumlah	**627.049.087**	**8.925.365.038**	***Total***
Dikurangi Cadangan Kerugian Penurunan Nilai (CKPN)	-	(10.515.669)	*Allowance for Impairment Losses*
Jumlah	**627.049.087**	**8.914.849.369**	***Total***

Berdasarkan hubungan dengan PT Bank SulutGo pada 31 Desember 2025 dan 2024 adalah sebagai berikut:

Based on the relationship with PT Bank SulutGo as of December 31, 2025 and 2024, it is as follows:

	2025	2024	
Pihak-pihak berelasi :			***Related parties :***
PT Bank Mega, Tbk	64.886.656	*7.796.747.781*	PT Bank Mega, Tbk
Sub jumlah	64.886.656	*7.796.747.781*	***Sub total***
Pihak ketiga :			***Third party :***
PT Bank Mandiri (Persero), Tbk	121.879.090	*117.937.225*	PT Bank Mandiri (Persero), Tbk
PT Bank Tabungan Negara (Persero) Tbk	970.000	-	PT Bank Tabungan Negara (Persero) Tbk
PT Bank Rakyat Indonesia (Persero), Tbk	167.779.245	*250.721.604*	PT Bank Rakyat Indonesia (Persero), Tbk
PT Bank Negara Indonesia (Persero), Tbk	269.990.896	*400.279.069*	PT Bank Negara Indonesia (Persero), Tbk
PT Bank Maybank Indonesia, Tbk	-	*151.669.359*	PT Bank Maybank Indonesia, Tbk
PT Bank Central Asia Tbk	1.543.200	*208.010.000*	PT Bank Central Asia Tbk
Sub jumlah	562.162.431	*1.128.617.257*	***Sub total***
Dikurangi Cadangan Kerugian Penurunan Nilai (CKPN)	-	*(10.515.669)*	*Less Allowance for Impairment Losses*
Jumlah	**627.049.087**	***8.914.849.369***	***Total***

6. GIRO PADA BANK LAIN (Lanjutan)

Suku bunga rata-rata per tahun giro masing-masing sebesar 1,5%-1,9% pada tanggal 31 Desember 2025 dan 2024.

Seluruh giro pada bank lain pada tanggal 31 Desember 2025 dan 2024 digolongkan sebagai lancar.

6. CURRENT ACCOUNT IN ANOTHER BANK (Continued)

The average annual interest rate for current account respectively 1.5%-1.9% on December 31, 2025, and 2024.

All Current accounts in other banks on December 31, 2025, and 2024 are classified as current.

7. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN

Akun ini terdiri dari :

a. Klasifikasi penempatan pada bank lain berdasarkan jenis penempatan :

	2025	2024	
Pihak Ketiga :			***Third parties***
Pasar uang antar bank			*Interbank call money*
PT Bank Pan Indonesia, Tbk	350.000.000.000	150.000.000.000	PT Bank Pan Indonesia, Tbk
Bank Indonesia Intervensi dan term Deposit Bank Indonesia- setelah dikurangi bunga yang belum - diamortisasi sebesar Rp 0, pada - tanggal 31 Desember 2025 dan 2024	454.468.000.000	-	*Bank Indonesia Intervention - Bank Indonesia deposit term net of unamortized interest - amounting to Rp 0.- on December 31, 2025, and 2024*
Jumlah	**804.468.000.000**	**150.000.000.000**	***Total***

7. PLACEMENTS IN BANK INDONESIA AND OTHER BANKS

This account consists of :

a. Classification of placements in other banks based on the type of placement:

b. Klasifikasi penempatan pada bank lain berdasarkan bank :

	2025	2024	
Pihak Ketiga			***Third parties***
Pasar uang antar bank			*Interbank call money*
PT Bank Negara Indonesia (Persero) Tbk	-	150.000.000.000	*PT Bank Negara Indonesia (Persero) Tbk*
PT Bank Pan Indonesia, Tbk	350.000.000.000	-	PT Bank Pan Indonesia, Tbk
Bank Indonesia Intervensi	454.468.000.000	-	*Bank Indonesia Intervention*
Jumlah	**804.468.000.000**	**150.000.000.000**	***Total***

b. Classification of placement in other bank based on Bank :

c. Klasifikasi penempatan pada Bank lain berdasarkan kolektibilitas.

Suku bunga rata-rata per tahun giro tanggal 31 Desember 2025 dan 2024 masing-masing 1,50%. Seluruh penempatan pada Bank lain pada tanggal 31 Desember 2025 dan 2024 digolongkan sebagai lancar.

c. Classification of placement in other banks based on collectibility.

The average annual interest rate of current accounts as of December 31, 2025 and 2024 is 1.50%. All placements in other banks as of December 31, 2025 and 2024 are classified as current.

8. SURAT-SURAT BERHARGA

Akun ini terdiri dari :

a. Klasifikasi surat-surat berharga berdasarkan jenis surat berharga :

	2025	2024	
Pemerintah Republik Indonesia - Seri FR 045	9.477.405.771	9.431.475.871	*The Government of Republic Indonesia - Series FR 045*
Pemerintah Republik Indonesia - PBS 005	18.524.692.280	18.439.407.624	*The Government of Republic Indonesia - PBS 005*
Pemerintah Republik Indonesia - Seri FR 059	119.958.464.163	120.083.633.002	*The Government of Republic Indonesia - Series FR 059*
Pemerintah Republik Indonesia - Seri FR 098	25.461.629.533	25.498.669.493	*The Government of Republic Indonesia - Series FR 098*
Pemerintah Republik Indonesia - Seri FR 064	227.630.343.612	29.614.147.361	*The Government of Republic Indonesia - Series FR 064*
Pemerintah Republik Indonesia - Seri FR 062	31.909.791.549	31.720.192.274	*The Government of Republic Indonesia - Series FR 062*
Pemerintah Republik Indonesia - Sukuk PBS 004	36.349.240.760	36.021.355.149	*The Government of Republic Indonesia - Sukuk PBS 004*
Pemerintah Republik Indonesia - Seri FR 095	49.162.091.168	48.842.846.154	*The Government of Republic Indonesia - Series FR 095*
Pemerintah Republik Indonesia - Seri FR 074	49.454.478.093	49.372.164.948	*The Government of Republic Indonesia - Series FR 074*
Pemerintah Republik Indonesia - Seri FR 058	48.975.061.535	49.417.002.781	*The Government of Republic Indonesia - Series FR 058*
Jumlah dipindahkan	616.903.198.464	418.440.894.657	**Transferred amount**

8. MARKETABLE SECURITIES

This account consists of :

a. Classification of marketable securities based on the type of securities :

8. SURAT-SURAT BERHARGA (lanjutan) / *8. MARKETABLE SECURITIES (Continued)*

Akun ini terdiri dari : / *This account consists of :*

a. Klasifikasi surat-surat berharga berdasarkan jenis surat berharga : / ***a. Classification of marketable securities based on the type of securities :***

	2025	2024	
Jumlah Pindahan	616.903.198.464	418.440.894.657	Number of Transfers
Pemerintah Republik Indonesia - Seri FR 081	-	50.054.101.749	*The Government of Republic Indonesia - Series FR 081*
Pemerintah Republik Indonesia - Seri FR 056	50.574.405.987	51.387.034.612	*The Government of Republic Indonesia - Series FR 056*
Jumlah Obligasi	**667.477.604.451**	**519.882.031.018**	***Total- Bonds***
Sekuritas Rupiah Bank Indonesia	1.907.607.028.507	1.333.394.614.758	*Bank Indonesia Rupiah Securities*
Jumlah Sekuritas Rupiah Bank Indonesia	**1.907.607.028.507**	**1.333.394.614.758**	***Total Bank Indonesia Rupiah Securities***
Jumlah Surat Berharga yang Dimiliki Hingga Jatuh Tempo	**2.575.084.632.958**	**1.853.276.645.776**	***Total Marketable Securities - Held to Maturity***

b. Klasifikasi surat-surat berharga berdasarkan jatuh tempo dan suku bunga. / ***b. Classification of marketable securities based on maturity date and interest rate.***

Penerbit / Issuer	Jenis / Type	Suku Bunga per Tahun / Interest Rate per	*Jatuh Tempo / Due Date*
Biaya perolehan diamortisasi (Amortized cost):			
Pemerintah Negara Republik Indonesia / *Government of the Republic Indonesia*	FR 0045	9,75%	15 Mei 2037 / *May 15, 2037*
Pemerintah Negara Republik Indonesia / *Government of the Republic Indonesia*	FR 0074	7,50%	15 Agustus 2032 / *August 15, 2032*
Pemerintah Negara Republik Indonesia / *Government of the Republic Indonesia*	FR 0058	7,25%	15 Juni 2032 / *June 15, 2032*
Pemerintah Negara Republik Indonesia / *Government of the Republic Indonesia*	FR 0059	7,00%	15 Mei 2027 / *May 15, 2027*
Pemerintah Negara Republik Indonesia / *Government of the Republic Indonesia*	FR 0062	6,38%	15 April 2042 / *April 15, 2042*
Pemerintah Negara Republik Indonesia / *Government of the Republic Indonesia*	FR 0064	6,13%	15 Mei 2028 / *May 15, 2028*
Pemerintah Negara Republik Indonesia / *Government of the Republic Indonesia*	PBS 004	6,10%	15 Februari 2037 / *February 15, 2037*
Pemerintah Negara Republik Indonesia / *Government of the Republic Indonesia*	PBS 005	6,75%	15 April 2043 / *April 15, 2043*
Pemerintah Negara Republik Indonesia / *Government of the Republic Indonesia*	FR 0098	7,12%	15 Juni 2038 / *June 15, 2038*
Pemerintah Negara Republik Indonesia / *Government of the Republic Indonesia*	FR 0056	8,37%	15 Sept 2026 / *Sept 15, 2026*
Pemerintah Negara Republik Indonesia / *Government of the Republic Indonesia*	FR 0095	6,37%	15 Agust 2028 / *Agust 15, 2028*
Pemerintah Negara Republik Indonesia / *Government of the Republic Indonesia*	SRBI	7,24%	2 Januari 2026 / *January 2, 2026*
Pemerintah Negara Republik Indonesia / *Government of the Republic Indonesia*	SRBI	6,50%	6 Febuari 2026 / *February 6, 2026*
Pemerintah Negara Republik Indonesia / *Government of the Republic Indonesia*	SRBI	6,40%	6 Maret 2026 / *March 6, 2026 /*
Pemerintah Negara Republik Indonesia / *Government of the Republic Indonesia*	SRBI	6,75%	14 Oktober 2026 October 14, 2026
Pemerintah Negara Republik Indonesia / *Government of the Republic Indonesia*	SRBI	7,24%	2 January 2026 / *January 2, 2026*

c. Klasifikasi penempatan pada bank lain berdasarkan kolektibilitas. / ***c. Classification of placement in other bank based on collectibility***

Seluruh penempatan pada surat-surat berharga pada tanggal-tanggal 31 Desember 2025 dan 2024 digolongkan sebagai lancar. / *All placements of securities on December 31, 2025 and 2024 were classified as current.*

d. Klasifikasi surat berharga berdasarkan sisa umur sampai dengan jatuh tempo : / ***d. Classification of Marketable Securities based on remaining period to maturity date:***

	2025	2024	
Kurang dari 1 tahun	1.958.181.434.494	1.383.448.716.507	*Less than 1 year*
1 - 5 tahun	396.750.898.943	249.927.661.129	*1-5 year*
Lebih dari 5 tahun	220.152.299.521	219.900.268.140	*More than 5 year*
Jumlah	**2.575.084.632.958**	**1.853.276.645.776**	***Total***

9. SURAT BERHARGA YANG DIJUAL DENGAN JANJI DIBELI KEMBALI (Lanjutan)

Akun ini terdiri dari :

a. Klasifikasi surat berharga yang dijual dengan janji dibeli kembali

	2025	2024	
Surat berharga yang dijual dengan janji dibeli kembali kepada bank Indonesia	-	292.963.494.750	*Securities sold under agreements to repurchase to bank Indonesia*
Surat berharga yang dijual dengan janji dibeli kembali kepada bank lain	148.722.658.207	-	*Securities sold under agreements to repurchase to other bank*
Jumlah	**148.722.658.207**	**292.963.494.750**	***Total***
Dikurangi Cadangan Kerugian Penurunan Nilai (CKPN)	-	-	*Less Allowance for Impairment Losses*
Jumlah	**148.722.658.207**	**292.963.494.750**	***Total***

b. Klasifikasi surat berharga yang dijual dengan janji dibeli kembali berdasarkan jatuh tempo dan suku bunga

Jenis / *Type*	Harga / *Price*	*Haircut*	Harga RR SUN *Price RR SUN*	Jatuh Tempo *Maturity*
ISDR020525364S	97,511%	0,00%	97,630%	06 Januari 2025
ISDR020525364S	97,511%	0,00%	97,630%	06 Januari 2025
ISDR020525364S	97,390%	0,00%	97,629%	06 Januari 2025
ISDR020022634S	99,662%	0,00%	99,662%	05 Januari 2026

Adapun PT Bank Tabungan Negara (Persero), Tbk yang menjadi conterparty untuk transaksi Repo pada tanggal 31 Desember 2025 dan Bank Indonesia yang menjadi conterparty untuk transaksi repo pada tanggal 31 Desember 2024.

As for PT Bank Tabungan Negara (Persero), Tbk, which serves as the counterparty for the repo transaction on December 31, 2025, and Bank Indonesia, which serves as the counterparty for the repo transaction on December 31, 2024.

Seluruh penempatan pada surat berharga yang dijual dengan janji dibeli kembali pada tanggal 31 Desember 2025 dan 2024 digolongkan sebagai lancar.

All placements in securities sold under agreements to repurchase as of December 31, 2025 and 2024 are classified as current.

10. TAGIHAN ATAS SURAT BERHARGA DENGAN JANJI UNTUK DIJUAL KEMBALI DAN TAGIHAN ATAS SURAT BERHARGA DENGAN JANJI UNTUK DIBELI KEMBALI

Akun ini terdiri dari :

a. Klasifikasi tagihan atas surat berharga dengan janji dijual kembali

	2025	2024	
Reverse Repo Kepada Bank Lain	1.462.269.067.500	447.604.917.000	*Reverse Repo To Other Bank*
Jumlah	**1.462.269.067.500**	**447.604.917.000**	***Total***

b. Klasifikasi tagihan atas surat berharga dengan janji dijual kembali terdiri dari:

	2025	2024	
FR 0102	293.511.204.000	-	FR 0102
FR 0056	205.617.566.000	-	FR 0056
FR 0082	153.602.157.000	-	FR 0082
FR 0059	152.228.455.500	-	FR 0059
FR 0103	502.901.830.000	-	FR 0103
FR 0056	154.407.855.000	-	FR 0056
ISDR300525364S	-	145.489.455.000	ISDR300525364S
FR0078	-	302.115.462.000	FR0078
Jumlah	**1.462.269.067.500**	***447.604.917.000***	***Total***
Dikurangi Cadangan Kerugian Penurunan Nilai (CKPN)	-	-	*Allowance for Impairment Losses*
Jumlah	**1.462.269.067.500**	***447.604.917.000,00***	***Total***

b. *The classification of bills on securities with a repurchase agreement consists of:*

10. TAGIHAN ATAS SURAT BERHARGA DENGAN JANJI UNTUK DIJUAL KEMBALI DAN TAGIHAN ATAS SURAT BERHARGA DENGAN JANJI UNTUK DIBELI KEMBALI (lanjutan)

10. RECEIVABLES FROM SECURITIES WITH AGREEMENTS FOR RESALE (REVERSE REPO) (Continue)

c. Klasifikasi tagihan atas surat berharga dengan janji dijual kembali berdasarkan jatuh tempo dan suku bunga

c. Classification of Reverse Repo based on maturity and interest rates

Jenis / *Type*	Harga / *Price*	*Haircut*	Harga RR SUN *Price RR SUN*	Jatuh Tempo *Maturity*
FR 0078	104,680%	5,00%	100,705%	06 Januari 2025
FR 0078	104,680%	5,00%	100,705%	06 Januari 2025
ISDR300525364S	96,993%	0,00%	96,993%	02 Januari 2025
FR 0102	97,837%	7,50%	102,329%	06 Januari 2026
FR 0056	102,809%	7,50%	102,495%	06 Januari 2026
FR 0082	102,401%	2,00%	105,371%	07 Januari 2026
FR 0059	101,486%	7,50%	102,635%	05 Januari 2026
FR 0103	100,580%	7,50%	104,980%	06 Januari 2026
FR 0056	102,939%	2,00%	102,463%	06 Januari 2026

PT Bank Jawa timur, Tbk dan PT Bank CIMB niaga Tbk, PT Bank Negara Indonesia (Persero) Tbk, dan PT Bank Rakyat Indonesia (Persero), Tbk yang menjadi counterparty untuk transaksi Reverse Repo pada tanggal 31 Desember 2025.

PT Bank Jawa Timur, Tbk and PT Bank CIMB Niaga Tbk, PT Bank Negara Indonesia (Persero) Tbk, and PT Bank Rakyat Indonesia (Persero) Tbk, which are counterparties for the Reverse Repo transaction on December 31, 2025.

Adapun PT. Bank Rakyat Indonesia dan PT. Bank Tabungan Negara yang menjadi counterparty untuk transaksi Reverse Repo pada tanggal 31 Desember 2024.

As for PT. Bank Rakyat Indonesia and PT. Bank Tabungan Negara, which were the counterparties for the Reverse Repo transactions on December 31, 2024.

Seluruh penempatan pada reverse repo pada tanggal 31 Desember 2025 dan 2024 digolongkan sebagai lancar.

All placements in reverse repos as of December 31, 2025 and 2024 are classified as current.

11. KREDIT YANG DIBERIKAN

11. LOANS

Akun ini terdiri dari :

This account consists of :

	2025	2024	
Pihak-pihak berelasi :			***Related parties :***
Kredit Konsumtif	29.846.448.956	35.397.151.519	*Consumptive Loans*
Kredit Investasi Biasa	579.698.331	35.028.775.005	*Common Investment Loans*
Kredit Investasi KUR	2.035.989.207	1.841.496.738	*KUR Investment Loans*
Kredit Modal Kerja KUR	654.681.506	484.341.212	*KUR Working Capital Loans*
Kredit Modal Kerja Rekening Koran	-	7.927.662.695	*Current Account Working Capital Loans*
Kredit Modal Kerja Biasa	174.999.998	930.208.332	*Common Working Capital Loans*
Sub-jumlah	**33.291.817.998**	**81.609.635.501**	***Sub total***
Dikurangi : Cadangan Kerugian Penurunan Nilai - Pihak-pihak berelasi	(169.410.820)	(950.823.235)	*Less of Allowance for Impairment Loss - Related parties*
Jumlah kredit yang diberikan - pihak-pihak berelasi - bersih	**33.122.407.178**	**80.658.812.266**	***Total loans - related parties - net***
Pihak ketiga :			***Third party :***
Kredit Modal Kerja Biasa	99.068.192.219	116.525.217.546	*Common Working Capital Loans*
Kredit Modal Kerja Mikro	120.501.909.541	116.044.218.012	*Micro Working Capital Loans*
Kredit Modal Kerja KUK	11.377.002.511	7.247.156.752	*KUK Working Capital Loans*
Kredit Modal Kerja Rekening Koran	225.383.921.855	280.967.186.591	*Current Account Working Capital Loans*
Kredit Modal Kerja KUR	117.549.039.534	117.009.382.871	*KUR Working Capital Loans*
Kredit Investasi Biasa	410.802.192.201	402.240.845.874	*Common Investment Loans*
Kredit Investasi Mikro	193.117.953.761	190.593.126.449	*Micro Investment Loans*
Kredit Investasi KUK	21.583.586.591	14.051.646.676	*KUK Investment Loans*
Kredit Investasi KUR	127.703.269.792	140.265.154.693	*KUR Investment Loans*
Kredit Konsumtif	15.379.371.398.050	14.640.869.976.182	*Consumptive Loans*
Kredit Pemilikan Rumah (KPR)	27.075.158.890	23.239.403.445	*Home Ownership Loan (KPR)*
Sub jumlah	**16.733.533.624.946**	**16.049.053.315.091**	***Sub total***
Dikurangi : Cadangan Kerugian Penurunan Nilai - Pihak ketiga	(222.623.884.828)	(207.909.220.950)	*Less of Allowance for - Impairment Losses - Third party*
Jumlah kredit yang diberikan - pihak ketiga - bersih	**16.510.909.740.118**	**15.841.144.094.141**	***Total loans - third party - net***
Jumlah Kredit yang Diberikan - Bersih	**16.544.032.147.296**	**15.921.802.906.407**	***Total Loans - Net***

11. KREDIT YANG DIBERIKAN (Lanjutan) / *11. LOANS (Continue)*

Akun ini terdiri dari : / *This account consists of :*

a. Berdasarkan Sektor Ekonomi / ***a. Based on The Economic Sector***

Kredit yang diberikan berdasarkan sektor ekonomi yang mengalami perubahan kolektibilitas dan yang tidak mengalami penurunan kolektibilitas adalah sebagai berikut:

Credit provided based on economic sectors that experience changes in collectibility and those that do not experience a decline in collectibility are as follows:

31 Desember 2025 / *December 31, 2025*

	Tidak Mengalami Penurunan kolektibilitas / *Loans not experience a decrease in collectability*	Mengalami Penurunan kolektibilitas/ *Loans have experienced a decrease in collectability*	Jumlah / *Total*	
Konsumtif	14.558.798.077.981	877.494.927.915	15.436.293.005.896	*Comsumptive*
Perikanan	19.501.427.428	3.367.556.431	22.868.983.859	*Fisheries*
Pertanian	90.206.355.348	4.716.692.546	94.923.047.894	*Agricultural*
Peternakan	53.185.284.735	3.856.014.149	57.041.298.884	*Animal Husbandry*
Pertambangan	1.113.673.473	157.781.635	1.271.455.108	*Mining*
Industri	270.329.502.068	12.978.873.515	283.308.375.583	*Industry*
Listrik dan Air	78.997.818.847	81.942.364	79.079.761.211	*Electricity and Water*
Konstruksi	10.224.879.666	194.087.560.897	204.312.440.563	*Construction*
Perdagangan	342.691.885.471	73.844.550.883	416.536.436.353	*Trading*
Pengangkutan	35.922.450.537	2.411.704.343	38.334.154.880	*Transportation*
Jasa-Jasa Dunia Usaha	45.039.673.048	4.304.258.135	49.343.931.183	*Business Services*
Jasa-Jasa Sosial Kemasyarakatan	76.526.117.092	6.986.434.439	83.512.551.531	*Social Community Services*
Jumlah kredit yang diberikan	**15.582.537.145.693**	**1.184.288.297.251**	**16.766.825.442.944**	***Total loans***
Dikurangi : Cadangan Kerugian Penurunan Nilai	(23.985.714.916)	(198.807.580.732)	(222.793.295.648)	*Less of - Allowance for - Impairment Loss*
Jumlah kredit yang diberikan - Bersih	**15.558.551.430.777**	**985.480.716.519**	**16.544.032.147.296**	***Total Loans - Net***

31 Desember 2024 / *December 31, 2024*

	Tidak Mengalami Penurunan kolektibilitas / *Loans not experience a decrease in collectability*	Mengalami Penurunan kolektibilitas/ *Loans have experienced a decrease in collectability*	Jumlah / *Total*	
Konsumtif	14.519.375.023.864	180.131.507.281	14.699.506.531.145	*Comsumptive*
Perikanan	22.461.854.362	3.428.422.042	25.890.276.404	*Fisheries*
Pertanian	77.223.787.703	3.657.098.553	80.880.886.256	*Agricultural*
Peternakan	50.230.105.133	3.164.578.067	53.394.683.200	*Animal Husbandry*
Pertambangan	44.112.314.619	219.301.733	44.331.616.352	*Mining*
Industri	256.188.880.075	13.151.574.604	269.340.454.679	*Industry*
Listrik dan Air	91.664.760.718	81.942.364	91.746.703.082	*Electricity and Water*
Konstruksi	12.590.946.973	199.124.456.330	211.715.403.303	*Construction*
Perdagangan	390.879.885.818	64.941.815.884	455.821.701.702	*Trading*
Pengangkutan	44.933.246.043	2.513.088.172	47.446.334.215	*Transportation*
Jasa-Jasa Dunia Usaha	63.775.875.235	4.589.111.112	68.364.986.347	*Business Services*
Jasa-Jasa Sosial Kemasyarakatan	76.400.366.292	5.823.007.616	82.223.373.908	*Social Community Services*
Jumlah kredit yang diberikan	**15.649.837.046.834**	**480.825.903.758**	**16.130.662.950.592**	***Total loans***
Dikurangi : Cadangan Kerugian Penurunan Nilai	(25.218.123.894)	(183.641.920.291)	(208.860.044.185)	*Less of - Allowance for - Impairment Loss*
Jumlah kredit yang diberikan - Bersih	**15.624.618.922.940**	**297.183.983.467**	**15.921.802.906.407**	***Total Loans - Net***

PT BANK PEMBANGUNAN DAERAH SULAWESI UTARA GORONTALO
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN-TAHUN YANG BERAKHIR PADA TANGGAL
31 DESEMBER 2025 DAN 2024
(Dinyatakan dalam Rupiah penuh, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH SULAWESI UTARA GORONTALO
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEARS ENDED
DECEMBER 31, 2025 AND 2024
(Expressed in Rupiah, unless otherwise stated)

11. KREDIT YANG DIBERIKAN (Lanjutan)

Akun ini terdiri dari :

b. Berdasarkan Jenis Kredit

Berikut ini adalah saldo kredit yang mengalami penurunan kolektibilitas dan tidak mengalami penurunan kolektibilitas pada tahun berjalan 31 Desember 2025 :

11. LOANS (Continue)

This account consists of :

b. Based on The Type of Loans

The following are credit balances that have experienced a decline in collectibility and those that have not experienced a decline in collectibility in the current year as of December 31, 2025:

31 Desember 2025 / December 31, 2025

	Tidak Mengalami Penurunan kolektibilitas / *Loans not experience a decrease in collectability*	**Mengalami Penurunan kolektibilitas/ *Loans have experienced a decrease in collectability***	**Jumlah / *Total***	
KI Biasa	351.687.866.244	51.371.651.123	403.059.517.367	*KI - Common*
KI Kredit Mitra Usaha Kecil	-	145.768.631	145.768.631	*KI - Small Business Partner Credit*
KSU THL	-	59.832.385	59.832.385	*KSU THL*
KI KUK	15.494.999.994	2.360.367.231	17.855.367.225	*KI - KUK*
KI Mikro	6.944.430	-	6.944.430	*KI Micro*
KK Biasa	8.790.700.444.731	626.007.652.919	9.416.708.097.651	*KK - Common*
KK KPR Bank Sulut	-	234.077.510	234.077.510	*KK - KPR Bank Sulut*
KK Lainnya	448.181.995.716	13.045.377.278	461.227.372.994	*Other KK*
KMK Biasa	6.837.710.143	17.834.998.940	24.672.709.083	*KMK - Common*
KMK KUK	9.033.515.600	2.343.486.911	11.377.002.511	*KMK - KUK*
KMK Mikro	123.944.402	57.598.006	181.542.408	*KMK - Micro*
KMK - Linkage Angsuran	31.893.164.986	-	31.893.164.986	*KMK - Installment Linkage*
KMK Rekening Koran Biasa	21.194.618.671	33.808.826.002	55.003.444.673	*KMK - General Bank Statement*
KMK Rekening Koran Kontraktor	6.565.635.714	163.814.841.468	170.380.477.182	*KMK - Contractor Bank Statement*
KMK Agunan Deposito	38.816.404.552	-	38.816.404.552	*KMK - Deposit Guarantee*
KUR Mikro Investasi	44.294.303.224	5.111.048.790	49.405.352.013	*KUR - Investment Micro*
KUR Mikro Modal Kerja	57.527.929.207	4.398.796.446	61.926.725.652	*KUR - Micro Working Capital*
KUR Kecil Investasi	73.297.387.185	7.036.519.802	80.333.906.986	*KUR - Investment Retail*
KUR Kecil Modal Kerja	52.395.006.788	3.881.988.600	56.276.995.388	*KUR - Working Capital Retail*
KK Cash Collateral	2.586.133.318	-	2.586.133.318	*KK - Cash Collateral*
KK Pensiunan PNS	1.355.043.815.325	47.185.460.908	1.402.229.276.233	*KK - Pension of PNS*
Kredit Konsumtif Umum	58.584.887.738	5.521.249.907	64.106.137.645	*General Consumer Credit*
KK Pejabat Publik	300.631.434.269	28.868.276.200	329.499.710.469	*KK - Public Officials*
KMK Kecil Sejahtera	-	50.368.482	50.368.482	*KMK - Prosperous Small*
KPNS Pra Purnabakti	2.118.933.686.553	130.763.833.531	2.249.697.520.084	*KPNS Pra Purnabakti*
KSU Perseorangan Umum	627.403.910	227.254.844	854.658.754	*KSU - General Individual*
KSU Untuk Tokoh Lembaga	82.553.270.776	813.887.223	83.367.157.999	*KSU for Figure in Institution*
KI Lembaga Agama	8.270.181.997	52.191.168	8.322.373.165	*KI Religious Institutions*
KMK Mikro Sejahtera	-	2.205.300.501	2.205.300.501	*KMK - Prosperous Micro*
KI Mikro Sejahtera	-	958.771.232	958.771.232	*KI - Prosperous Micro*
KI Kecil Sejahtera	-	8.359.256	8.359.256	*KI - Prosperous Small*
KPNS Pra THT	15.969.800.000	1.070.490.309	17.040.290.309	*KPNS Pra THT*
KMK Kredit Usaha Pegawai	-	33.913.596	33.913.596	*KMK - Employee Business Credit*
KPR Sejahtera FLPP	20.021.508.696	897.486.012	20.918.994.708	*KPR Sejahtera FLPP*
KMK Kredit Mitra Pegawai	112.644.481.470	4.432.625.745	117.077.107.215	*KMK Employee Partner Credit*
KK PPPK	1.327.954.888.135	22.362.674.102	1.350.317.562.237	*KK PPPK*
KPNS PP VERTIKAL	228.977.436	-	228.977.436	*KPNS PP VERTIKAL*
KPBS Pra Purnabakti	30.493.836.479	437.374.785	30.931.211.264	*KPBS Pra Purnabakti*
KUR Super Mikro Investasi	236.491.583	26.255.234	262.746.817	*KUR Super Micro Investment*
KUR Super Mikro Modal Kerja	901.500.234	86.090.701	987.590.935	*KUR Super Micro Working Capital*
KMK Standby Loan Kontraktor	2.100.000.000	-	2.100.000.000	*KMK Contractor Standby Loan*
KMK Properti	1.727.000.000	-	1.727.000.000	*KMK Property*
Kredit Holyland dan Umroh	363.908.227	-	363.908.227	*Holyland and umrah loan*
KI Agunan Tunai	3.564.076.855	18.373.880	3.582.450.735	*KI Cash Collateral*
KI Kredit Mitra Pegawai	185.125.904.434	6.755.227.592	191.881.132.026	*KI Employee Partner Credit*
KPR MLT	2.893.694.361	-	2.893.694.361	*KPR MLT*
PRP MLT	2.374.378.731	-	2.374.378.731	*PRP MLT*
PUMP MLT	654.013.580	-	654.013.580	*PUMP MLT*
Jumlah kredit yang diberikan	**15.582.537.145.693**	**1.184.288.297.251**	**16.766.825.442.944**	***Total Loans***
Dikurangi : Cadangan Kerugian Penurunan Nilai	(23.985.714.916)	(198.807.580.732)	(222.793.295.648)	*Less of Allowance for Impairment Loss*
Jumlah Kredit yang Diberikan - Bersih	**15.558.551.430.777**	**985.480.716.519**	**16.544.032.147.296**	***Total Loans - Net***

11. KREDIT YANG DIBERIKAN (Lanjutan)

b. Berdasarkan Jenis Kredit (Lanjutan)

Berikut ini adalah saldo kredit yang mengalami penurunan kolektibilitas dan tidak mengalami penurunan kolektibilitas pada tahun berjalan 31 Desember 2024 :

11. LOANS (Continue)

b. Based on The Type of Loans (Continue)

The following are credit balances that have experienced a decline in collectibility and those that have not experienced a decline in collectibility as of December 31, 2024:

	31 Desember 2024 / *December 31, 2024*			
	Tidak Mengalami Penurunan kolektibilitas / *Loans not experience a decrease in collectability*	**Mengalami Penurunan kolektibilitas/ *Loans have experienced a decrease in collectability***	**Jumlah / *Total***	
KI Biasa	383.101.929.678	46.404.514.841	429.506.444.519	*KI - Common*
KI Kredit Mitra Usaha Kecil	-	145.768.631	145.768.631	*KI - Small Business Partner Credit*
KI KUK	7.761.514.935	2.583.609.384	10.345.124.319	*KI - KUK*
KI Mikro	15.277.770	-	15.277.770	*KI Micro*
KK Biasa	9.185.844.219.883	105.140.790.566	9.290.985.010.449	*KK - Common*
KK KPR Bank Sulut	-	234.077.510	234.077.510	*KK - KPR Bank Sulut*
KK Lainnya	497.719.725.775	12.350.178.363	510.069.904.138	*Other KK*
KMK Biasa	5.914.583.306	18.823.965.307	24.738.548.613	*KMK - Common*
KMK KUK	5.287.818.441	1.959.338.311	7.247.156.752	*KMK - KUK*
KMK Mikro	219.736.095	74.865.692	294.601.787	*KMK - Micro*
KMK Rekening Koran Biasa	27.724.840.249	35.222.289.169	62.947.129.418	*KMK - General Bank Statement*
KMK Rekening Koran Kontraktor	11.994.372.358	166.549.136.076	178.543.508.434	*KMK - Contractor Bank Statement*
KMK Agunan Deposito	90.017.963.670	-	90.017.963.670	*KMK - Deposit Guarantee*
KUR Mikro Investasi	53.748.017.528	5.987.622.531	59.735.640.059	*KUR - Investment Micro*
KUR Mikro Modal Kerja	57.148.318.788	5.522.021.147	62.670.339.935	*KUR - Micro Working Capital*
KUR Kecil Investasi	76.817.621.849	5.553.389.523	82.371.011.372	*KUR - Investment Retail*
KUR Kecil Modal Kerja	51.515.423.035	3.307.961.114	54.823.384.149	*KUR - Working Capital Retail*
KK Cash Collateral	13.799.100.000	-	13.799.100.000	*KK - Cash Collateral*
KK Pensiunan PNS	1.311.918.664.586	18.605.735.029	1.330.524.399.615	*KK - Pension of PNS*
Kredit Konsumtif Umum	51.500.611.558	4.240.167.942	55.740.779.500	*General Consumer Credit*
KK Pejabat Publik	348.071.209.366	3.326.891.690	351.398.101.056	*KK - Public Officials*
Kredit Holyland dan Umroh	403.977.467	-	403.977.467	*Holyland and umrah loan*
KMK Mikro Sejahtera	-	2.260.100.019	2.260.100.019	*KMK - Prosperous Micro*
KMK Kecil Sejahtera	-	57.014.745	57.014.745	*KMK - Prosperous Small*
KI Mikro Sejahtera	-	971.472.564	971.472.564	*KI - Prosperous Micro*
KI Kecil Sejahtera	-	8.359.256	8.359.256	*KI - Prosperous Small*
KSU Perseorangan Umum	853.863.090	22.966.968	876.830.058	*KSU - General Individual*
KPNS Pra Purnabakti	2.065.422.526.071	34.308.070.958	2.099.730.597.029	*KPNS Pra Purnabakti*
KPNS Pra THT	11.961.400.000	344.766.183	12.306.166.183	*KPNS Pra THT*
KSU Untuk Tokoh Lembaga	69.733.550.954	351.585.500	70.085.136.454	*KSU for Figure in Institution*
KMK Kredit Usaha Pegawai	-	33.913.596	33.913.596	*KMK - Employee Business Credit*
KI Agunan Deposito	3.560.753.726	-	3.560.753.726	*KI Collateralized Deposits*
KI Kredit Mitra Pegawai	186.931.168.796	2.368.201.454	189.299.370.250	*KI Employee Partner Credit*
KPR Sejahtera FLPP	23.005.325.934	-	23.005.325.934	*KPR Sejahtera FLPP*
KMK Kredit Mitra Pegawai	109.906.840.111	2.751.753.274	112.658.593.385	*KMK Employee Partner Credit*
KMK Properti	2.665.000.000	-	2.665.000.000	*KMK Property*
KI Lembaga Agama	7.763.176.360	-	7.763.176.360	*KI Religious Institutions*
KSU THL	-	90.609.843	90.609.843	*KSU THL*
KPBS Pra Purnabakti	27.638.751.811	-	27.638.751.811	*KPBS Pra Purnabakti*
KUR Super Mikro Investasi	282.680.536	15.966.073	298.646.609	*KUR Super Micro Investment*
KUR Super Mikro Modal Kerja	680.774.306	93.133.771	773.908.077	*KUR Super Micro Working Capital*
KK PPPK	911.168.444.284	1.115.666.728	912.284.111.012	*KK PPPK*
KPNS PP VERTIKAL	333.653.084	-	333.653.084	*KPNS PP VERTIKAL*
KMK - Linkage Angsuran	47.404.211.434	-	47.404.211.434	*KMK - Installment Linkage*
Jumlah kredit yang diberikan	**15.649.837.046.834**	**480.825.903.758**	**16.130.662.950.592**	***Total Loans***
Dikurangi : Cadangan Kerugian Penurunan Nilai	(25.218.123.894)	(183.641.920.291)	(208.860.044.185)	*Less of Allowance for Impairment Loss*
Jumlah Kredit yang Diberikan - Bersih	**15.624.618.922.940**	**297.183.983.467**	**15.921.802.906.407**	***Total Loans - Net***

11. KREDIT YANG DIBERIKAN (Lanjutan) / ***11. LOANS (Continued)***

c. Kredit Yang Diberikan Berdasarkan Kolektabilitasnya / ***c. Loans Based on The Collectibility***

Sektor Ekonomi / ***Economic Sector***	**31 Desember 2025/ *December 31, 2025***						
	Lancar / *Current*	**Dalam Perhatian Khusus / *In Special Mention***	**Kurang Lancar / *Substandard***	**Diragukan / *Doubtfull***	**Macet / *Loss***	**Jumlah / *Total***	
Konsumtif	14.558.798.077.981	659.910.837.114	23.553.626.854	28.207.915.190	165.822.548.757	15.436.293.005.896	*Comsumptive*
Cadangan kerugian penurunan nilai	(10.395.457.835)	(12.451.380.403)	(1.876.360.317)	(3.123.496.767)	(33.323.757.147)	(61.170.452.469)	*Allowance for impairment losses*
Jumlah	**14.548.402.620.146**	**647.459.456.711**	**21.677.266.537**	**25.084.418.423**	**132.498.791.610**	**15.375.122.553.427**	***Total***
Perikanan	19.501.427.428	1.220.336.863	128.969.509	97.065.949	1.921.184.110	22.868.983.859	*Fisheries*
Cadangan kerugian - penurunan nilai	(118.918.700)	(188.706.095)	(40.747.752)	(36.786.559)	(681.785.419)	(1.066.944.525)	*Allowance for impairment - losses*
Jumlah	**19.382.508.728**	**1.031.630.768**	**88.221.757**	**60.279.390**	**1.239.398.691**	**21.802.039.334**	***Total***
Pertanian	90.206.355.348	2.102.144.387	13.743.702	304.345.858	2.296.458.598	94.923.047.894	*Agricultural*
Cadangan kerugian - penurunan nilai	(401.617.730)	(294.372.691)	(6.263.981)	(57.399.575)	(824.902.931)	(1.584.556.908)	*Allowance for impairment - losses*
Jumlah	**89.804.737.618**	**1.807.771.696**	**7.479.721**	**246.946.283**	**1.471.555.667**	**93.338.490.986**	***Total***
Peternakan	53.185.284.735	1.431.780.130	15.880.328	16.044.803	2.392.308.889	57.041.298.884	*Animal Husbandry*
Cadangan kerugian - penurunan nilai	(676.280.543)	(227.275.752)	(6.452.998)	(7.571.245)	(626.710.183)	(1.544.290.721)	*Allowance for impairment -losses*
Jumlah	**52.509.004.192**	**1.204.504.378**	**9.427.330**	**8.473.558**	**1.765.598.706**	**55.497.008.163**	***Total***
Pertambangan	1.113.673.473	-	-	157.781.635	-	1.271.455.108	*Mining*
Cadangan kerugian - penurunan nilai	(3.409.711)	-	-	(70.409.236)	-	(73.818.947)	*Allowance for impairment losses*
Jumlah	**1.110.263.762**	**-**	**-**	**87.372.399**	**-**	**1.197.636.161**	***Total***
Industri	270.329.502.068	1.843.822.733	27.211.639	656.849.340	10.450.989.803	283.308.375.583	*Industry*
Cadangan kerugian - penurunan nilai	(3.464.573.109)	(235.817.679)	(10.587.674)	(144.901.124)	(4.728.202.375)	(8.584.081.961)	*Allowance for impairment losses*
Jumlah	**266.864.928.959**	**1.608.005.054**	**16.623.965**	**511.948.216**	**5.722.787.428**	**274.724.293.622**	***Total***
Listrik dan Air	78.997.818.847	-	-	-	81.942.364	79.079.761.211	*Electric and Water*
Cadangan kerugian - penurunan nilai	(1.002.111.024)	-	-	-	(46.885.994)	(1.048.997.018)	*Allowance for impairment losses*
Jumlah	**77.995.707.823**	**-**	**-**	**-**	**35.056.370**	**78.030.764.193**	***Total***
Konstruksi	10.224.879.666	76.927.474	-	2.838.673	194.007.794.750	204.312.440.563	*Construction*
Cadangan kerugian - penurunan nilai	(1.474.627.115)	(46.425.723)		(1.673.581)	(107.042.820.944)	(108.565.547.363)	*Allowance for impairment losses*
Jumlah	**8.750.252.551**	**30.501.751**	**-**	**1.165.092**	**86.964.973.806**	**95.746.893.200**	***Total***
Perdagangan	342.691.885.471	17.553.135.261	889.811.488	2.391.544.749	53.010.059.384	416.536.436.353	*Trading*
Cadangan kerugian - penurunan nilai	(4.498.030.600)	(2.088.792.198)	(360.674.363)	(1.097.968.062)	(23.403.484.976)	(31.448.950.199)	*Allowance for impairment losses*
Jumlah	**338.193.854.871**	**15.464.343.063**	**529.137.125**	**1.293.576.687**	**29.606.574.408**	**385.087.486.154**	***Total***
Pengangkutan	35.922.450.537	153.920.755	34.320.310	53.512.495	2.169.950.783	38.334.154.880	*Transportation*
Cadangan kerugian - penurunan nilai	(79.495.649)	(14.795.368)	(14.984.770)	(14.891.354)	(975.983.504)	(1.100.150.645)	*Allowance for impairment losses*
Jumlah	**35.842.954.888**	**139.125.387**	**19.335.540**	**38.621.141**	**1.193.967.279**	**37.234.004.235**	***Total***
Jasa-Jasa Dunia Usaha	45.039.673.048	388.108.882	179.541.072	8.100.622	3.728.507.559	49.343.931.183	*Business Services*
Cadangan kerugian - penurunan nilai	(1.176.786.040)	(78.076.352)	(41.642.108)	(8.100.622)	(2.055.844.157)	(3.360.449.279)	*Allowance for impairment losses*
Jumlah	**43.862.887.008**	**310.032.530**	**137.898.964**	**-**	**1.672.663.402**	**45.983.481.904**	***Total***
Jasa-Jasa Sosial Kemasyarakatan	76.526.117.092	1.834.463.376	438.840.770	402.673.660	4.310.456.633	83.512.551.531	*Social Community Services*
Cadangan kerugian - penurunan nilai	(694.406.860)	(291.452.314)	(157.755.138)	(221.901.609)	(1.879.539.692)	(3.245.055.613)	*Allowance for impairment losses*
Jumlah	**75.831.710.232**	**1.543.011.062**	**281.085.632**	**180.772.051**	**2.430.916.941**	**80.267.495.918**	***Total***
Jumlah kredit yang diberikan	**15.582.537.145.693**	**686.515.476.975**	**25.281.945.672**	**32.298.672.975**	**440.192.201.630**	**16.766.825.442.944**	***Total loans***
Jumlah cadangan kerugian - penurunan nilai	**(23.985.714.916)**	**(15.917.094.575)**	**(2.515.469.101)**	**(4.785.099.734)**	**(175.589.917.322)**	**(222.793.295.648)**	***Total of Allowance for impairment losses***
Jumlah Kredit yang Diberikan - Bersih	**15.558.551.430.777**	**670.598.382.400**	**22.766.476.571**	**27.513.573.241**	**264.602.284.308**	**16.544.032.147.296**	***Total Loans - Net***

11. KREDIT YANG DIBERIKAN (Lanjutan) / ***11. LOANS (Continued)***

c. Kredit Yang Diberikan Berdasarkan Kolektabilitasnya (Lanjutan) / ***c. Loans Based on The Collectibility (Continued)***

Sektor Ekonomi / ***Economic Sector***

	31 Desember 2024/ *December 31, 2024*						
	Lancar / *Current*	**Dalam Perhatian Khusus / *In Special Mention***	**Kurang Lancar / *Substandard***	**Diragukan / *Doubtfull***	**Macet / *Loss***	**Jumlah / *Total***	
Konsumtif	14.519.375.023.864	62.371.959.726	6.455.072.687	12.817.659.583	98.486.815.285	14.699.506.531.146	*Comsumptive*
Cadangan kerugian penurunan nilai	(10.450.910.218)	(3.528.008.015)	(705.707.889)	(2.018.533.207)	(26.697.926.807)	(43.401.086.136)	*Allowance for impairment losses*
Jumlah	**14.508.924.113.646**	**58.843.951.711**	**5.749.364.798**	**10.799.126.376**	**71.788.888.478**	**14.656.105.445.010**	***Total***
Perikanan	22.461.854.362	1.241.994.637	128.023.366	279.859.786	1.778.544.253	25.890.276.404	*Fisheries*
Cadangan kerugian - penurunan nilai	(159.898.037)	(259.360.024)	(41.580.354)	(138.462.679)	(733.568.259)	(1.332.869.353)	*Allowance for impairment - losses*
Jumlah	**22.301.956.325**	**982.634.613**	**86.443.012**	**141.397.107**	**1.044.975.994**	**24.557.407.051**	***Total***
Pertanian	77.223.787.703	1.065.028.146	15.265.268	324.196.225	2.252.608.914	80.880.886.256	*Agricultural*
Cadangan kerugian - penurunan nilai	(370.620.655)	(217.335.542)	(8.045.311)	(67.422.556)	(1.059.203.284)	(1.722.627.348)	*Allowance for impairment - losses*
Jumlah	**76.853.167.048**	**847.692.604**	**7.219.957**	**256.773.669**	**1.193.405.630**	**79.158.258.908**	***Total***
Peternakan	50.230.105.133	365.577.272	166.284.684	12.543.907	2.620.172.204	53.394.683.200	*Animal Husbandry*
Cadangan kerugian - penurunan nilai	(602.541.436)	(119.854.686)	(54.985.470)	(7.395.444)	(1.002.425.955)	(1.787.202.991)	*Allowance for impairment -losses*
Jumlah	**49.627.563.697**	**245.722.586**	**111.299.214**	**5.148.463**	**1.617.746.249**	**51.607.480.209**	***Total***
Pertambangan	44.112.314.619	219.301.733	-	-	-	44.331.616.352	*Mining*
Cadangan kerugian - penurunan nilai	(641.940.792)	(11.613.157)	-	-	-	(653.553.949)	*Allowance for impairment losses*
Jumlah	**43.470.373.827**	**207.688.576**	**-**	**-**	**-**	**43.678.062.403**	***Total***
Industri	256.188.880.075	940.477.941	37.601.413	443.791.119	11.729.704.132	269.340.454.679	*Industry*
Cadangan kerugian - penurunan nilai	(3.104.108.673)	(334.478.237)	(15.319.835)	(114.171.945)	(5.669.674.580)	(9.237.753.270)	*Allowance for impairment losses*
Jumlah	**253.084.771.402**	**605.999.704**	**22.281.578**	**329.619.174**	**6.060.029.552**	**260.102.701.409**	***Total***
Listrik dan Air	91.664.760.718	-	-	-	81.942.364	91.746.703.082	*Electric and Water*
Cadangan kerugian - penurunan nilai	(1.144.145.174)	-	-	-	(46.885.994)	(1.191.031.168)	*Allowance for impairment losses*
Jumlah	**90.520.615.544**	**-**	**-**	**-**	**35.056.370**	**90.555.671.914**	***Total***
Konstruksi	12.590.946.973	16.346.000.960	-	-	182.778.455.370	211.715.403.303	*Construction*
Cadangan kerugian - penurunan nilai	(1.649.171.739)	(2.652.357.080)	-	-	(105.559.186.685)	(109.860.715.504)	*Allowance for impairment losses*
Jumlah	**10.941.775.234**	**13.693.643.880**	**-**	**-**	**77.219.268.685**	**101.854.687.799**	***Total***
Perdagangan	390.879.885.818	8.642.263.821	839.625.698	2.381.030.096	53.078.896.269	455.821.701.702	*Trading*
Cadangan kerugian - penurunan nilai	(4.672.627.984)	(1.739.840.139)	(370.884.963)	(1.083.360.568)	(23.500.414.789)	(31.367.128.443)	*Allowance for impairment losses*
Jumlah	**386.207.257.834**	**6.902.423.682**	**468.740.735**	**1.297.669.528**	**29.578.481.480**	**424.454.573.259**	***Total***
Pengangkutan	44.933.246.043	171.043.725	63.229.138	3.523.489	2.275.291.820	47.446.334.214	*Transportation*
Cadangan kerugian - penurunan nilai	(65.149.481)	(41.677.612)	(27.248.491)	(3.036.983)	(1.071.487.037)	(1.208.599.604)	*Allowance for impairment losses*
Jumlah	**44.868.096.562**	**129.366.113**	**35.980.647**	**486.506**	**1.203.804.783**	**46.237.734.610**	***Total***
Jasa-Jasa Dunia Usaha	63.775.875.235	589.908.856	-	20.090.683	3.979.111.573	68.364.986.347	*Business Services*
Cadangan kerugian - penurunan nilai	(1.665.956.177)	(73.224.272)	-	(7.784.846)	(2.196.300.570)	(3.943.265.865)	*Allowance for impairment losses*
Jumlah	**62.109.919.058**	**516.684.584**	**-**	**12.305.837**	**1.782.811.003**	**64.421.720.482**	***Total***
Jasa-Jasa Sosial Kemasyarakatan	76.400.366.291	760.327.527	19.099.132	150.697.915	4.892.883.042	82.223.373.907	*Social Community Services*
Cadangan kerugian - penurunan nilai	(691.053.528)	(207.294.468)	(10.149.336)	(48.931.452)	(2.196.781.770)	(3.154.210.554)	*Allowance for impairment losses*
Jumlah	**75.709.312.763**	**553.033.059**	**8.949.796**	**101.766.463**	**2.696.101.272**	**79.069.163.353**	***Total***
Jumlah kredit yang diberikan	**15.649.837.046.833**	**92.713.884.344**	**7.724.201.387**	**16.433.392.803**	**363.954.425.225**	**16.130.662.950.592**	***Total loans***
Jumlah cadangan kerugian - penurunan nilai	**(25.218.123.894)**	**(9.185.043.232)**	**(1.233.921.649)**	**(3.489.099.680)**	**(169.733.855.730)**	**(208.860.044.185)**	***Total of Allowance for impairment losses***
Jumlah Kredit yang Diberikan - Bersih	**15.624.618.922.939**	**83.528.841.112**	**6.490.279.738**	**12.944.293.123**	**194.220.569.495**	**15.921.802.906.407**	***Total Loans - Net***

11. KREDIT YANG DIBERIKAN (Lanjutan) / ***11. LOANS (Continued)***

c. Kredit Yang Diberikan Berdasarkan Kolektabilitasnya (Lanjutan) / ***c. Loans Based on The Collectibility (Continued)***

Jenis Kredit / ***Type of Credit***

	31 Desember 2025 / *December 31, 2025*						
	Lancar / *Current*	**Dalam Perhatian Khusus / *In Special Mention***	**Kurang Lancar / *Substandard***	**Diragukan / *Doubtfull***	**Macet / *Loss***	**Jumlah / *Total***	
KI Biasa	351.687.866.244	8.596.012.446	-	666.908.295	42.108.730.382	403.059.517.367	*KI - Common*
Cadangan kerugian - penurunan nilai	(4.473.805.976)	(668.423.130)	-	(455.282.497)	(12.415.035.626)	(18.012.547.229)	*Allowance for impairment - losses*
Jumlah	**347.214.060.268**	**7.927.589.316**	**-**	**211.625.798**	**29.693.694.756**	**385.046.970.138**	***Total***
KI Kredit Mitra Usaha - Kecil	-	-	-	-	145.768.631	145.768.631	*KI - Credit Small Business - Partner*
Cadangan kerugian - penurunan nilai	-	-	-	-	(57.230.039)	(57.230.039)	*Allowance for impairment - losses*
Jumlah	**-**	**-**	**-**	**-**	**88.538.592**	**88.538.592**	***Total***
KI KUK	15.494.999.994	297.439.878	179.541.072	-	1.883.386.281	17.855.367.225	*KI - KUK*
Cadangan kerugian - penurunan nilai	(219.676.786)	(34.900.942)	(41.642.108)	-	(461.242.842)	(757.462.678)	*Allowance for impairment - losses*
Jumlah	**15.275.323.208**	**262.538.936**	**137.898.964**	**-**	**1.422.143.439**	**17.097.904.547**	***Total***
KI Mikro	6.944.430	-	-	-	-	6.944.430	*KI - Micro*
Cadangan kerugian - penurunan nilai	(426.323)	-	-	-	-	(426.323)	*Allowance for impairment - losses*
Jumlah	**6.518.107**	**-**	**-**	**-**	**-**	**6.518.107**	***Total***
KK Biasa	8.790.700.444.731	499.826.953.149	13.073.908.592	13.766.586.536	99.340.204.642	9.416.708.097.651	*KK - Common*
Cadangan kerugian - penurunan nilai	(4.376.318.689)	(7.474.561.538)	(456.643.515)	(631.943.469)	(19.054.135.906)	(31.993.603.117)	*Allowance for impairment losses*
Jumlah	**8.786.324.126.042**	**492.352.391.611**	**12.617.265.077**	**13.134.643.067**	**80.286.068.736**	**9.384.714.494.534**	***Total***
KK KPR Bank Sulut	-	-	-	-	234.077.510	234.077.510	*KK - KPR Bank Sulut*
Cadangan kerugian - penurunan nilai	-	-	-	-	(191.626.001)	(191.626.001)	*Allowance for impairment losses*
Jumlah	**-**	**-**	**-**	**-**	**42.451.509**	**42.451.509**	***Total***
KK Lainnya	448.181.995.716	371.338.341	556.590.396	2.092.364.287	10.025.084.254	461.227.372.994	*Other KK*
Cadangan kerugian - penurunan nilai	(819.432.616)	(176.317.885)	(240.109.562)	(885.394.037)	(3.909.601.388)	(6.030.855.488)	*Allowance for - impairment losses*
Jumlah	**447.362.563.100**	**195.020.456**	**316.480.834**	**1.206.970.250**	**6.115.482.866**	**455.196.517.506**	***Total***
KMK Biasa	6.837.710.143	-	-	-	17.834.998.940	24.672.709.083	*KMK - Common*
Cadangan kerugian - penurunan nilai	(1.657.604.642)	-	-	-	(2.993.582.693)	(4.651.187.335)	*Allowance for - impairment losses*
Jumlah	**5.180.105.501**	**-**	**-**	**-**	**14.841.416.247**	**20.021.521.748**	***Total***
KMK KUK	9.033.515.600	711.126.928	-	474.978.078	1.157.381.905	11.377.002.511	*KMK - KUK*
Cadangan kerugian - penurunan nilai	(133.522.677)	(107.156.964)	-	(142.735.753)	(363.187.182)	(746.602.576)	*Allowance for - impairment losses*
Jumlah	**8.899.992.923**	**603.969.964**	**-**	**332.242.325**	**794.194.723**	**10.630.399.935**	***Total***
KMK Mikro	123.944.402	10.416.662	17.875.793	-	29.305.551	181.542.408	*KMK - Micro*
Cadangan kerugian - penurunan nilai	(382.145)	(3.098.373)	(4.130.611)	-	(9.397.077)	(17.008.206)	*Allowance for - impairment losses*
Jumlah	**123.562.257**	**7.318.289**	**13.745.182**	**-**	**19.908.474**	**164.534.202**	***Total***
KMK Rekening Koran Biasa	21.194.618.671	-	-	-	33.808.826.002	55.003.444.673	*KMK -Bank Statement*
Cadangan kerugian - penurunan nilai	(499.348.381)	-	-	-	(21.501.407.912)	(22.000.756.293)	*Allowance for - impairment losses*
Jumlah	**20.695.270.290**	**-**	**-**	**-**	**12.307.418.090**	**33.002.688.380**	***Total***
KMK Rekening Koran - Kontraktor	6.565.635.714	-	-	-	163.814.841.468	170.380.477.182	*KMK - Contractor - Bank Statement*
Cadangan kerugian - penurunan nilai	(1.044.314.068)	-	-	-	(100.198.204.237)	(101.242.518.305)	*Allowance for - impairment losses*
Jumlah	**5.521.321.646**	**-**	**-**	**-**	**63.616.637.231**	**69.137.958.877**	***Total***
KMK Agunan Tunai	38.816.404.552	-	-	-	-	38.816.404.552	*Cash Collateral KMK*
Cadangan kerugian - penurunan nilai	-	-	-	-	-	-	*Allowance for - impairment losses*
Jumlah	**38.816.404.552**	**-**	**-**	**-**	**-**	**38.816.404.552**	***Total***
KUR Mikro Investasi	44.294.303.224	2.582.071.489	245.182.887	574.607.927	1.709.186.486	49.405.352.013	*KUR - Investment Micro*
Cadangan kerugian - penurunan nilai	(683.794.154)	(772.538.908)	(107.012.808)	(247.292.801)	(884.271.637)	(2.694.910.308)	*Allowance for - impairment losses*
Jumlah	**43.610.509.070**	**1.809.532.581**	**138.170.079**	**327.315.126**	**824.914.849**	**46.710.441.705**	***Total***

11. KREDIT YANG DIBERIKAN (Lanjutan) / ***11. LOANS (Continued)***

c. Kredit Yang Diberikan Berdasarkan Kolektabilitasnya (Lanjutan) / ***c. Loans Based on The Collectibility (Continued)***

Jenis Kredit (Lanjutan) / ***Type of Credit (Continued)***

	31 Desember 2025 / *December 31, 2025*						
	Lancar / *Current*	**Dalam Perhatian Khusus / *In Special Mention***	**Kurang Lancar / *Substandard***	**Diragukan / *Doubtfull***	**Macet / *Loss***	**Jumlah / *Total***	
KUR Mikro Modal Kerja	57.527.929.207	2.339.388.414	330.189.119	605.206.258	1.124.012.656	61.926.725.652	*KUR - Micro Working Capital*
Cadangan kerugian - penurunan nilai	(1.438.624.895)	(970.871.771)	(171.687.291)	(299.148.831)	(669.678.885)	(3.550.011.673)	*Allowance for - impairment losses*
Jumlah	**56.089.304.312**	**1.368.516.643**	**158.501.828**	**306.057.427**	**454.333.771**	**58.376.713.979**	***Total***
KUR Kecil Investasi	73.297.387.185	4.604.291.040	561.146.123	491.661.487	1.379.421.152	80.333.906.986	*KUR - Investment Retail*
Cadangan kerugian - penurunan nilai	(444.965.331)	(531.951.427)	(179.516.495)	(319.593.236)	(813.381.064)	(2.289.407.553)	*Allowance for - impairment losses*
Jumlah	**72.852.421.854**	**4.072.339.613**	**381.629.628**	**172.068.251**	**566.040.088**	**78.044.499.433**	***Total***
KUR Kecil Modal Kerja	52.395.006.788	2.159.334.971	392.365.112	464.212.233	866.076.284	56.276.995.388	*KUR - Working Capital Retail*
Cadangan kerugian - penurunan nilai	(973.456.595)	(303.536.816)	(134.153.025)	(162.882.313)	(294.565.627)	(1.868.594.376)	*Allowance for - impairment losses*
Jumlah	**51.421.550.193**	**1.855.798.155**	**258.212.087**	**301.329.920**	**571.510.657**	**54.408.401.012**	***Total***
KK Cash Collateral	2.586.133.318	-	-	-	-	2.586.133.318	*KK - Cash Collateral*
Cadangan kerugian - penurunan nilai	-	-	-	-	-	-	*Allowance for - impairment losses*
Jumlah	**2.586.133.318**	**-**	**-**	**-**	**-**	**2.586.133.318**	***Total***
KK Pensiunan PNS	1.355.043.815.325	21.068.644.007	3.644.197.016	4.932.169.943	17.540.449.942	1.402.229.276.233	*KK - Pension PNS*
Cadangan kerugian - penurunan nilai	(752.539.640)	(997.310.736)	(691.967.708)	(921.996.821)	(3.277.457.285)	(6.641.272.190)	*Allowance for - impairment losses*
Jumlah	**1.354.291.275.685**	**20.071.333.271**	**2.952.229.308**	**4.010.173.122**	**14.262.992.657**	**1.395.588.004.043**	***Total***
Kredit Konsumtif Umum	58.584.887.738	1.133.463.287	202.386.986	768.346.739	3.417.052.896	64.106.137.645	*General Consumer Credit*
Cadangan kerugian - penurunan nilai	(371.950.192)	(137.108.480)	(81.914.578)	(119.588.143)	(1.108.489.822)	(1.819.051.215)	*Allowance for - impairment losses*
Jumlah	**58.212.937.546**	**996.354.807**	**120.472.408**	**648.758.596**	**2.308.563.074**	**62.287.086.430**	***Total***
KK Pejabat Publik	300.631.434.269	22.702.694.837	802.045.023	844.054.734	4.519.481.606	329.499.710.469	*KK - Public Officials*
Cadangan kerugian - penurunan nilai	(875.162.261)	(953.115.128)	(152.140.841)	(221.611.198)	(1.102.267.810)	(3.304.297.238)	*Allowance for - impairment losses*
Jumlah	**299.756.272.008**	**21.749.579.709**	**649.904.182**	**622.443.536**	**3.417.213.796**	**326.195.413.231**	***Total***
KMK Mikro Sejahtera	-	-	-	-	2.205.300.501	2.205.300.501	*KMK Mikro Sejahtera*
Cadangan kerugian - penurunan nilai	-	-	-	-	(770.219.533)	(770.219.533)	*Allowance for - impairment losses*
Jumlah	**-**	**-**	**-**	**-**	**1.435.080.968**	**1.435.080.968**	***Total***
KMK Kecil Sejahtera	-	-	-	-	50.368.482	50.368.482	*Small Prosperous KMK*
Cadangan kerugian - penurunan nilai	-	-	-	-	(22.623.336)	(22.623.336)	*Allowance for - impairment losses*
Jumlah	**-**	**-**	**-**	**-**	**27.745.146**	**27.745.146**	***Total***
KI Mikro Sejahtera	-	-	-	-	958.771.232	958.771.232	*KI - Prosperous MIcro*
Cadangan kerugian - penurunan nilai	-	-	-	-	(320.707.272)	(320.707.272)	*Allowance for - impairment losses*
Jumlah	**-**	**-**	**-**	**-**	**638.063.960**	**638.063.960**	***Total***
KI Kecil Sejahtera	-	-	-	-	8.359.256	8.359.256	*KI - Prosperous Small*
Cadangan kerugian - penurunan nilai	-	-	-	-	(1.674.202)	(1.674.202)	*Allowance for - impairment losses*
Jumlah	**-**	**-**	**-**	**-**	**6.685.054**	**6.685.054**	***Total***
KSU Perseorangan Umum	627.403.910	204.287.876	-	-	22.966.968	854.658.754	*General Individual KSU*
Cadangan kerugian - penurunan nilai	(64.830.104)	(20.948.725)	-	-	(2.272.079)	(88.050.908)	*Allowance for - impairment losses*
Jumlah	**562.573.806**	**183.339.151**	**-**	**-**	**20.694.889**	**766.607.846**	***Total***
KPNS Pra Purnabakti	2.118.933.686.553	91.825.364.276	4.610.213.802	5.240.195.981	29.088.059.472	2.249.697.520.084	*KPNS Pre-Retirement*
Cadangan kerugian - penurunan nilai	(2.278.060.494)	(2.323.953.774)	(217.023.777)	(307.006.572)	(4.442.398.696)	(9.568.443.313)	*Allowance for - impairment losses*
Jumlah	**2.116.655.626.059**	**89.501.410.502**	**4.393.190.025**	**4.933.189.409**	**24.645.660.776**	**2.240.129.076.771**	***Total***
KPNS Pra THT	15.969.800.000	722.716.463	183.038.345	86.762.545	77.972.957	17.040.290.309	*KPNS Pra THT*
Cadangan kerugian - penurunan nilai	(8.932.711)	(8.038.547)	(8.650.172)	(5.909.204)	(14.845.219)	(46.375.853)	*Allowance for - impairment losses*
Jumlah	**15.960.867.289**	**714.677.916**	**174.388.173**	**80.853.341**	**63.127.738**	**16.993.914.456**	***Total***

11. KREDIT YANG DIBERIKAN (Lanjutan) / ***11. LOANS (Continued)***

c. Kredit Yang Diberikan Berdasarkan Kolektabilitasnya (Lanjutan) / ***c. Loans Based on The Collectibility (Continued)***

Jenis Kredit (Lanjutan) / ***Type of Credit (Continued)***

	31 Desember 2025 / *December 31, 2025*						
	Lancar / *Current*	**Dalam Perhatian Khusus / *In Special Mention***	**Kurang Lancar / *Substandard***	**Diragukan / *Doubtfull***	**Macet / *Loss***	**Jumlah / *Total***	
KSU Untuk Tokoh Lembaga	82.553.270.776	678.252.328	-	-	135.634.895	83.367.157.999	*KSU for Figure of Institutions*
Cadangan kerugian - penurunan nilai	(81.925.538)	(11.074.103)	-	-	(29.370.855)	(122.370.496)	*Allowance for - impairment losses*
Jumlah	**82.471.345.238**	**667.178.225**	**-**	**-**	**106.264.040**	**83.244.787.503**	***Total***
KMK Kredit Usaha Pegawai	-	-	-	-	33.913.596	33.913.596	*- Employee Business Loan*
Cadangan kerugian - penurunan nilai	-	-	-	-	(1.859.027)	(1.859.027)	*Allowance for - impairment losses*
Jumlah	**-**	**-**	**-**	**-**	**32.054.569**	**32.054.569**	***Total***
KI Agunan tunai	3.564.076.855	18.373.880	-	-	-	3.582.450.735	*KI Cash Collateral*
Cadangan kerugian - penurunan nilai	-	-	-	-	-	-	*Allowance for - impairment losses*
Jumlah	**3.564.076.855**	**18.373.880**	**-**	**-**	**-**	**3.582.450.735**	***Total***
KI Kredit Mitra Pegawai	185.125.904.434	3.715.377.172	-	568.204.481	2.471.645.939	191.881.132.026	*Employee Partner Credit KI*
Cadangan kerugian penurunan nilai	(120.909.943)	(17.088.205)	-	(11.586.220)	(83.241.894)	(232.826.262)	*Allowance for - impairment losses*
Jumlah	**185.004.994.491**	**3.698.288.967**	**-**	**556.618.261**	**2.388.404.045**	**191.648.305.764**	***Total***
KPR Sejahtera FLPP	20.021.508.696	792.031.498	-	105.454.514	-	20.918.994.708	*KPR Sejahtera FLPP*
Cadangan kerugian penurunan nilai	(12.252.205)	(18.709.379)	-	(5.239.268)	-	(36.200.852)	*Allowance for - impairment losses*
Jumlah	**20.009.256.491**	**773.322.119**	**-**	**100.215.246**	**-**	**20.882.793.856**	***Total***
KMK Kredit Mitra Pegawai	112.644.481.470	1.467.590.567	-	224.998.058	2.740.037.120	117.077.107.215	*- Employee Partner Credit*
Cadangan kerugian penurunan nilai	(72.296.949)	(22.419.551)	-	(14.461.055)	(382.238.399)	(491.415.954)	*Allowance for - impairment losses*
Jumlah	**112.572.184.521**	**1.445.171.016**	**-**	**210.537.003**	**2.357.798.721**	**116.585.691.261**	***Total***
KI Lembaga Agama	8.270.181.997	52.191.168	-	-	-	8.322.373.165	*KI Religious Institutions*
Cadangan kerugian penurunan nilai	(258.052.676)	(20.701.531)	-	-	-	(278.754.207)	*Allowance for - impairment losses*
Jumlah	**8.012.129.321**	**31.489.637**	**-**	**-**	**-**	**8.043.618.958**	***Total***
KSU THL	-	-	-	-	59.832.385	59.832.385	*KSU THL*
Cadangan kerugian penurunan nilai	-	-	-	-	(10.853.142)	(10.853.142)	*Allowance for - impairment losses*
Jumlah	**-**	**-**	**-**	**-**	**48.979.243**	**48.979.243**	***Total***
KPBS Pra Purnabakti	30.493.836.479	-	-	-	437.374.785	30.931.211.264	*KPBS Pra Purnabakti*
Cadangan kerugian penurunan nilai	(17.579.260)	-	-	-	(39.620.958)	(57.200.218)	*Allowance for - impairment losses*
Jumlah	**30.476.257.219**	**-**	**-**	**-**	**397.753.827**	**30.874.011.046**	***Total***
KUR Super Mikro Investasi	236.491.583	7.169.246	804.177	6.733.020	11.548.791	262.746.817	*KUR Super Micro Investment*
Cadangan kerugian penurunan nilai	(2.988.150)	(782.018)	(151.301)	(1.615.888)	(3.655.012)	(9.192.369)	*Allowance for - impairment losses*
Jumlah	**233.503.433**	**6.387.228**	**652.876**	**5.117.132**	**7.893.779**	**253.554.448**	***Total***
KUR Super Mikro Modal Kerja	901.500.234	43.856.000	1.214.535	13.247.947	27.772.219	987.590.935	*Super Micro KUR Working Capital*
Cadangan kerugian penurunan nilai	(27.078.354)	(12.244.536)	(815.145)	(7.004.373)	(18.756.679)	(65.899.087)	*Allowance for - impairment losses*
Jumlah	**874.421.880**	**31.611.464**	**399.390**	**6.243.574**	**9.015.540**	**921.691.848**	***Total***
KK PPPK	1.327.954.888.135	20.585.091.051	481.246.694	371.979.911	924.356.446	1.350.317.562.237	*KK PPPK*
Cadangan kerugian penurunan nilai	(732.615.090)	(330.242.108)	(27.910.164)	(24.808.055)	(140.817.986)	(1.256.393.403)	*Allowance for - impairment losses*
Jumlah	**1.327.222.273.045**	**20.254.848.943**	**453.336.530**	**347.171.856**	**783.538.460**	**1.349.061.168.834**	***Total***

11. KREDIT YANG DIBERIKAN (Lanjutan) / ***11. LOANS (Continued)***

c. Kredit Yang Diberikan Berdasarkan Kolektabilitasnya (Lanjutan) / ***c. Loans Based on The Collectibility (Continued)***

Jenis Kredit (Lanjutan) / ***Type of Credit (Continued)***

	31 Desember 2025 / *December 31, 2025*						
	Lancar / *Current*	**Dalam Perhatian Khusus / *In Special Mention***	**Kurang Lancar / *Substandard***	**Diragukan / *Doubtfull***	**Macet / *Loss***	**Jumlah / *Total***	
KPNS PP VERTIKAL	228.977.436	-	-	-	-	228.977.436	*KPNS PP VERTICAL*
Cadangan kerugian penurunan nilai	(130.192)	-	-	-	-	(130.192)	*Allowance for impairment losses*
Jumlah	**228.847.244**	**-**	**-**	**-**	**-**	**228.847.244**	***Total***
KMK - Linkage Angsuran	31.893.164.986	-	-	-	-	31.893.164.986	*KMK - Installment Linkage*
Cadangan kerugian penurunan nilai	(1.021.476.532)	-	-	-	-	(1.021.476.532)	*Allowance for impairment losses*
Jumlah	**30.871.688.454**	**-**	**-**	**-**	**-**	**30.871.688.454**	***Total***
KMK Properti	1.727.000.000	-	-	-	-	1.727.000.000	*KMK Property*
Cadangan kerugian penurunan nilai	(52.759.690)	-	-	-	-	(52.759.690)	*Allowance for impairment losses*
Jumlah	**1.674.240.310**	**-**	**-**	**-**	**-**	**1.674.240.310**	***Total***
Kredit Holyland dan Umroh	363.908.227	-	-	-	-	363.908.227	*Holyland and umrah loan*
Cadangan kerugian penurunan nilai	(205.380)	-	-	-	-	(205.380)	*Allowance for impairment losses*
Jumlah	**363.702.847**	**-**	**-**	**-**	**-**	**363.702.847**	***Total***
KPR MLT	2.893.694.361	-	-	-	-	2.893.694.361	KPR MLT
Cadangan kerugian penurunan nilai	(1.721.031)	-	-	-	-	(1.721.031)	*Allowance for impairment losses*
Jumlah	**2.891.973.330**	**-**	**-**	**-**	**-**	**2.891.973.330**	***Total***
PRP MLT	2.374.378.731	-	-	-	-	2.374.378.731	PRP MLT
Cadangan kerugian penurunan nilai	(1.413.349)	-	-	-	-	(1.413.349)	*Allowance for impairment losses*
Jumlah	**2.372.965.382**	**-**	**-**	**-**	**-**	**2.372.965.382**	***Total***
PUMP MLT	654.013.580	-	-	-	-	654.013.580	PUMP MLT
Cadangan kerugian penurunan nilai	(389.083)	-	-	-	-	(389.083)	*Allowance for impairment losses*
Jumlah	**653.624.497**	**-**	**-**	**-**	**-**	**653.624.497**	***Total***
KMK Standby Loan Kontraktor	2.100.000.000	-	-	-	-	2.100.000.000	*KMK Contractor Standby Loan*
Cadangan kerugian penurunan nilai	(464.772.814)	-	-	-	-	(464.772.814)	*Allowance for impairment losses*
Jumlah	**1.635.227.186**	**-**	**-**	**-**	**-**	**1.635.227.186**	***Total***
Jumlah kredit yang diberikan	**15.582.537.145.693**	**686.515.476.975**	**25.281.945.672**	**32.298.672.975**	**440.192.201.630**	**16.766.825.442.944**	***Total Loans***
Jumlah cadangan kerugian - penurunan nilai	**(23.985.714.916)**	**(15.917.094.575)**	**(2.515.469.101)**	**(4.785.099.734)**	**(175.589.917.322)**	**(222.793.295.648)**	***Total of Allowance for Impairment Losses***
Jumlah Kredit yang - Diberikan - Bersih	**15.558.551.430.777**	**670.598.382.400**	**22.766.476.571**	**27.513.573.241**	**264.602.284.308**	**16.544.032.147.296**	***Total Loans - Net***

11. KREDIT YANG DIBERIKAN (Lanjutan) / ***11. LOANS (Continued)***

c. Kredit Yang Diberikan Berdasarkan Kolektabilitasnya (Lanjutan) / ***c. Loans Based on The Collectibility (Continued)***

Jenis Kredit (Lanjutan) / ***Type of Credit (Continued)***

	31 Desember 2024 / *December 31, 2024*						
	Lancar / *Current*	**Dalam Perhatian Khusus / *In Special Mention***	**Kurang Lancar / *Substandard***	**Diragukan / *Doubtfull***	**Macet / *Loss***	**Jumlah / *Total***	
KI Biasa	383.101.929.678	1.998.185.418	-	587.150.294	43.819.179.129	429.506.444.519	*KI - Common*
Cadangan kerugian - penurunan nilai	(4.865.201.229)	(338.285.546)	-	(377.057.271)	(12.494.650.455)	(18.075.194.501)	*Allowance for impairment - losses*
Jumlah	**378.236.728.449**	**1.659.899.872**	**-**	**210.093.023**	**31.324.528.674**	**411.431.250.018**	***Total***
KI Kredit Mitra Usaha - Kecil	-	-	-	-	145.768.631	145.768.631	*KI - Credit Small Business - Partner*
Cadangan kerugian - penurunan nilai	-	-	-	-	(57.230.039)	(57.230.039)	*Allowance for impairment - losses*
Jumlah	**-**	**-**	**-**	**-**	**88.538.592**	**88.538.592**	***Total***
KI KUK	7.761.514.935	694.076.339	-	-	1.889.533.045	10.345.124.319	*KI - KUK*
Cadangan kerugian - penurunan nilai	(108.993.005)	(84.713.319)	-	-	(505.434.591)	(699.140.915)	*Allowance for impairment - losses*
Jumlah	**7.652.521.930**	**609.363.020**	**-**	**-**	**1.384.098.454**	**9.645.983.404**	***Total***
KI Mikro	15.277.770	-	-	-	-	15.277.770	*KI - Micro*
Cadangan kerugian - penurunan nilai	(937.913)	-	-	-	-	(937.913)	*Allowance for impairment - losses*
Jumlah	**14.339.857**	**-**	**-**	**-**	**-**	**14.339.857**	***Total***
KK Biasa	9.185.844.219.883	27.018.591.538	3.900.938.919	5.342.074.499	68.879.185.610	9.290.985.010.449	*KK - Common*
Cadangan kerugian - penurunan nilai	(4.560.016.311)	(584.181.252)	(184.854.402)	(307.432.317)	(18.711.390.344)	(24.347.874.626)	*Allowance for impairment losses*
Jumlah	**9.181.284.203.572**	**26.434.410.286**	**3.716.084.517**	**5.034.642.182**	**50.167.795.266**	**9.266.637.135.823**	***Total***
KK KPR Bank Sulut	-	-	-	-	234.077.510	234.077.510	*KK - KPR Bank Sulut*
Cadangan kerugian - penurunan nilai	-	-	-	-	(191.626.001)	(191.626.001)	*Allowance for impairment losses*
Jumlah	**-**	**-**	**-**	**-**	**42.451.509**	**42.451.509**	***Total***
KK Lainnya	497.719.725.775	3.240.530.072	539.931.619	3.010.177.352	5.559.539.320	510.069.904.138	*Other KK*
Cadangan kerugian - penurunan nilai	(910.040.659)	(1.323.732.259)	(235.227.455)	(1.296.224.929)	(1.998.659.112)	(5.763.884.414)	*Allowance for - impairment losses*
Jumlah	**496.809.685.116**	**1.916.797.813**	**304.704.164**	**1.713.952.423**	**3.560.880.208**	**504.306.019.724**	***Total***
KMK Biasa	5.914.583.306	-	-	263.157.048	18.560.808.259	24.738.548.613	*KMK - Common*
Cadangan kerugian - penurunan nilai	(1.435.716.229)	-	-	(117.532.268)	(3.086.852.265)	(4.640.100.762)	*Allowance for - impairment losses*
Jumlah	**4.478.867.077**	**-**	**-**	**145.624.780**	**15.473.955.994**	**20.098.447.851**	***Total***
KMK KUK	5.287.818.441	363.102.380	-	-	1.596.235.931	7.247.156.752	*KMK - KUK*
Cadangan kerugian - penurunan nilai	(77.322.663)	(97.538.263)	-	-	(501.461.221)	(676.322.147)	*Allowance for - impairment losses*
Jumlah	**5.210.495.778**	**265.564.117**	**-**	**-**	**1.094.774.710**	**6.570.834.605**	***Total***
KMK Mikro	219.736.095	45.560.141	-	-	29.305.551	294.601.787	*KMK - Micro*
Cadangan kerugian - penurunan nilai	(671.274)	(16.535.274)	-	-	(9.397.077)	(26.603.625)	*Allowance for - impairment losses*
Jumlah	**219.064.821**	**29.024.867**	**-**	**-**	**19.908.474**	**267.998.162**	***Total***
KMK Rekening Koran Biasa	27.724.840.249	-	-	-	35.222.289.169	62.947.129.418	*KMK -Bank Statement*
Cadangan kerugian - penurunan nilai	(656.875.561)	-	-	-	(22.511.522.862)	(23.168.398.423)	*Allowance for - impairment losses*
Jumlah	**27.067.964.688**	**-**	**-**	**-**	**12.710.766.307**	**39.778.730.995**	***Total***
KMK Rekening Koran - Kontraktor	11.994.372.358	16.080.695.837	-	-	150.468.440.239	178.543.508.434	*KMK - Contractor - Bank Statement*
Cadangan kerugian - penurunan nilai	(1.875.912.924)	(2.586.806.103)	-	-	(98.715.118.124)	(103.177.837.151)	*Allowance for - impairment losses*
Jumlah	**10.118.459.434**	**13.493.889.734**	**-**	**-**	**51.753.322.115**	**75.365.671.283**	***Total***
KMK Agunan Deposito	90.017.963.670	-	-	-	-	90.017.963.670	*KMK - Deposit Guarantee*
Cadangan kerugian - penurunan nilai	-	-	-	-	-	-	*Allowance for - impairment losses*
Jumlah	**90.017.963.670**	**-**	**-**	**-**	**-**	**90.017.963.670**	***Total***
KUR Mikro Investasi	53.748.017.528	2.957.748.572	375.421.384	434.098.163	2.220.354.412	59.735.640.059	*KUR - Investment Micro*
Cadangan kerugian - penurunan nilai	(830.919.721)	(842.638.138)	(170.504.134)	(177.255.841)	(1.236.890.027)	(3.258.207.861)	*Allowance for - impairment losses*
Jumlah	**52.917.097.807**	**2.115.110.434**	**204.917.250**	**256.842.322**	**983.464.385**	**56.477.432.198**	***Total***

11. KREDIT YANG DIBERIKAN (Lanjutan) / ***11. LOANS (Continued)***

c. Kredit Yang Diberikan Berdasarkan Kolektabilitasnya (Lanjutan) / ***c. Loans Based on The Collectibility (Continued)***

Jenis Kredit (Lanjutan) / ***Type of Credit (Continued)***

	31 Desember 2024 / *December 31, 2024*						
	Lancar / *Current*	**Dalam Perhatian Khusus / *In Special Mention***	**Kurang Lancar / *Substandard***	**Diragukan / *Doubtfull***	**Macet / *Loss***	**Jumlah / *Total***	
KUR Mikro Modal Kerja	57.148.318.788	2.428.002.200	410.542.104	678.690.223	2.004.786.620	62.670.339.935	? - *Micro Working Capital*
Cadangan kerugian - penurunan nilai	(1.430.840.799)	(972.597.876)	(217.759.406)	(357.079.358)	(1.233.559.409)	(4.211.836.848)	*Allowance for - impairment losses*
Jumlah	**55.717.477.989**	**1.455.404.324**	**192.782.698**	**321.610.865**	**771.227.211**	**58.458.503.087**	***Total***
KUR Kecil Investasi	76.817.621.849	3.343.728.726	124.783.542	759.368.188	1.325.509.067	82.371.011.372	*KUR - Investment Retail*
Cadangan kerugian - penurunan nilai	(466.581.028)	(472.722.295)	(38.895.495)	(361.150.870)	(878.840.504)	(2.218.190.192)	*Allowance for - impairment losses*
Jumlah	**76.351.040.821**	**2.871.006.431**	**85.888.047**	**398.217.318**	**446.668.563**	**80.152.821.180**	***Total***
KUR Kecil Modal Kerja	51.515.423.035	1.676.172.793	329.851.024	202.185.305	1.099.751.992	54.823.384.149	*KUR - Working Capital Retail*
Cadangan kerugian - penurunan nilai	(957.674.688)	(222.477.762)	(88.467.525)	(50.188.735)	(323.607.724)	(1.642.416.434)	*Allowance for - impairment losses*
Jumlah	**50.557.748.347**	**1.453.695.031**	**241.383.499**	**151.996.570**	**776.144.268**	**53.180.967.715**	***Total***
KK Cash Collateral	13.799.100.000	-	-	-	-	13.799.100.000	*KK - Cash Collateral*
Cadangan kerugian - penurunan nilai	-	-	-	-	-	-	*Allowance for - impairment losses*
Jumlah	**13.799.100.000**	**-**	**-**	**-**	**-**	**13.799.100.000**	***Total***
KK Pensiunan PNS	1.311.918.664.586	13.630.125.117	1.064.772.653	1.099.027.171	2.811.810.088	1.330.524.399.615	*KK - Pension PNS*
Cadangan kerugian - penurunan nilai	(728.061.127)	(944.739.545)	(204.617.590)	(116.447.294)	(551.026.976)	(2.544.892.532)	*Allowance for - impairment losses*
Jumlah	**1.311.190.603.459**	**12.685.385.572**	**860.155.063**	**982.579.877**	**2.260.783.112**	**1.327.979.507.083**	***Total***
Kredit Konsumtif Umum	51.500.611.558	708.072.091	55.507.789		3.476.588.062	55.740.779.500	*General Consumer Credit*
Cadangan kerugian - penurunan nilai	(326.174.927)	(104.886.984)	(23.852.553)		(1.174.327.402)	(1.629.241.866)	*Allowance for - impairment losses*
Jumlah	**51.174.436.631**	**603.185.107**	**31.655.236**	**-**	**2.302.260.660**	**54.111.537.634**	***Total***
KK Pejabat Publik	348.071.209.366	-	7.148.826	-	3.319.742.864	351.398.101.056	*KK - Public Officials*
Cadangan kerugian - penurunan nilai	(1.013.219.926)	-	(1.163.230)	-	(824.972.937)	(1.839.356.093)	*Allowance for - impairment losses*
Jumlah	**347.057.989.440**	**-**	**5.985.596**	**-**	**2.494.769.927**	**349.558.744.963**	***Total***
Kredit Holyland dan Umroh	403.977.467	-				403.977.467	*Holyland and umrah loan*
Cadangan kerugian - penurunan nilai	(228.012)	-				(228.012)	*Allowance for - impairment losses*
Jumlah	**403.749.455**	**-**	**-**	**-**	**-**	**403.749.455**	***Total***
KMK Mikro Sejahtera	-	-	-	-	2.260.100.019	2.260.100.019	*KMK - Prosperous Micro*
Cadangan kerugian - penurunan nilai	-	-	-	-	(789.358.679)	(789.358.679)	*Allowance for - impairment losses*
Jumlah	**-**	**-**	**-**	**-**	**1.470.741.340**	**1.470.741.340**	***Total***
KMK Kecil Sejahtera	-	-	-	-	57.014.745	57.014.745	*KMK - Prosperous Small*
Cadangan kerugian - penurunan nilai	-	-	-	-	(25.690.204)	(25.690.204)	*Allowance for - impairment losses*
Jumlah	**-**	**-**	**-**	**-**	**31.324.541**	**31.324.541**	***Total***
KI Mikro Sejahtera	-	-	-	-	971.472.564	971.472.564	*KI - Prosperous MIcro*
Cadangan kerugian - penurunan nilai	-	-	-	-	(324.961.779)	(324.961.779)	*Allowance for - impairment losses*
Jumlah	**-**	**-**	**-**	**-**	**646.510.785**	**646.510.785**	***Total***
KI Kecil Sejahtera	-	-	-	-	8.359.256	8.359.256	*KI - Prosperous Small*
Cadangan kerugian - penurunan nilai	-	-	-	-	(1.674.202)	(1.674.202)	*Allowance for - impairment losses*
Jumlah	**-**	**-**	**-**	**-**	**6.685.054**	**6.685.054**	***Total***
KSU Perseorangan Umum	853.863.090	-	-	-	22.966.968	876.830.058	*KSU - General Individual*
Cadangan kerugian - penurunan nilai	(87.816.789)	-	-	-	(2.272.079)	(90.088.868)	*Allowance for - impairment losses*
Jumlah	**766.046.301**	**-**	**-**	**-**	**20.694.889**	**786.741.190**	***Total***
KPNS Pra Purnabakti	2.065.422.526.071	16.411.371.145	769.643.175	3.234.796.334	13.892.260.304	2.099.730.597.029	*KPNS Pra Purnabakti*
Cadangan kerugian - penurunan nilai	(2.217.808.914)	(534.485.149)	(49.691.939)	(289.303.784)	(3.186.514.472)	(6.277.804.258)	*Allowance for - impairment losses*
Jumlah	**2.063.204.717.157**	**15.876.885.996**	**719.951.236**	**2.945.492.550**	**10.705.745.832**	**2.093.452.792.771**	***Total***

11. KREDIT YANG DIBERIKAN (Lanjutan) / ***11. LOANS (Continued)***

c. Kredit Yang Diberikan Berdasarkan Kolektabilitasnya (Lanjutan) / ***c. Loans Based on The Collectibility (Continued)***

Jenis Kredit (Lanjutan) / ***Type of Credit (Continued)***

	31 Desember 2024 / *December 31, 2024*						
	Lancar / *Current*	**Dalam Perhatian Khusus / *In Special Mention***	**Kurang Lancar / *Substandard***	**Diragukan / *Doubtfull***	**Macet / *Loss***	**Jumlah / *Total***	
KPNS Pra THT	11.961.400.000	303.849.649	-	40.916.534	-	12.306.166.183	*KPNS Pra THT*
Cadangan kerugian - penurunan nilai	(6.683.349)	(8.035.103)	-	(2.786.734)	-	(17.505.186)	*Allowance for - impairment losses*
Jumlah	**11.954.716.651**	**295.814.546**	**-**	**38.129.800**	**-**	**12.288.660.997**	***Total***
KSU Untuk Tokoh Lembaga	69.733.550.954	246.552.922	-	-	105.032.578	70.085.136.454	*KSU for Figure of Institutions*
Cadangan kerugian - penurunan nilai	(69.210.714)	(2.338.938)	-	-	(25.368.154)	(96.917.806)	*Allowance for - impairment losses*
Jumlah	**69.664.340.240**	**244.213.984**	**-**	**-**	**79.664.424**	**69.988.218.648**	***Total***
KMK Kredit Usaha Pegawai	-	-	-	-	33.913.596	33.913.596	*KMK - Employee Business Loan*
Cadangan kerugian - penurunan nilai	-	-	-	-	(1.859.027)	(1.859.027)	*Allowance for - impairment losses*
Jumlah	**-**	**-**	**-**	**-**	**32.054.569**	**32.054.569**	***Total***
KI Agunan Deposito	3.560.753.726	-	-	-	-	3.560.753.726	*KI Collateral Deposit*
Cadangan kerugian penurunan nilai	-	-	-	-	-	-	*Allowance for - impairment losses*
Jumlah	**3.560.753.726**	**-**	**-**	**-**	**-**	**3.560.753.726**	***Total***
KI Kredit Mitra Pegawai	186.931.168.796	141.067.784	-	410.450.924	1.816.682.746	189.299.370.250	*/ Employee Partner Credit*
Cadangan kerugian penurunan nilai	(121.595.506)	(1.285.712)	-	(11.480.266)	(83.998.519)	(218.360.003)	*Allowance for - impairment losses*
Jumlah	**186.809.573.290**	**139.782.072**	**-**	**398.970.658**	**1.732.684.227**	**189.081.010.247**	***Total***
KPR Sejahtera FLPP	23.005.325.934	-	-	-	-	23.005.325.934	*KPR Sejahtera FLPP*
Cadangan kerugian penurunan nilai	(14.078.148)	-	-	-	-	(14.078.148)	*Allowance for - impairment losses*
Jumlah	**22.991.247.786**	**-**	**-**	**-**	**-**	**22.991.247.786**	***Total***
KMK Kredit Mitra Pegawai	109.906.840.111	579.191.813	-	270.340.599	1.902.220.862	112.658.593.385	*KMK Employee Partner Credit*
Cadangan kerugian penurunan nilai	(70.193.557)	(10.495.552)	-	(13.597.639)	(233.999.736)	(328.286.484)	*Allowance for - impairment losses*
Jumlah	**109.836.646.554**	**568.696.261**	**-**	**256.742.960**	**1.668.221.126**	**112.330.306.901**	***Total***
KI Lembaga Agama	7.763.176.360	-	-	-	-	7.763.176.360	*KI Religious Institutions*
Cadangan kerugian penurunan nilai	(244.444.606)	-	-	-	-	(244.444.606)	*Allowance for - impairment losses*
Jumlah	**7.518.731.754**	**-**	**-**	**-**	**-**	**7.518.731.754**	***Total***
KSU THL	-	-	-	-	90.609.843	90.609.843	*KSU THL*
Cadangan kerugian penurunan nilai	-	-	-	-	(16.432.173)	(16.432.173)	*Allowance for - impairment losses*
Jumlah	**-**	**-**	**-**	**-**	**74.177.670**	**74.177.670**	***Total***
KPBS Pra Purnabakti	27.638.751.811	-	-	-	-	27.638.751.811	*KPBS Pra Purnabakti*
Cadangan kerugian penurunan nilai	(15.952.818)	-	-	-	-	(15.952.818)	*Allowance for - impairment losses*
Jumlah	**27.622.798.993**	**-**	**-**	**-**	**-**	**27.622.798.993**	***Total***
KUR Super Mikro Investasi	282.680.536	-	3.779.739	704.206	11.482.128	298.646.609	*KUR Super Micro Investment*
Cadangan kerugian penurunan nilai	(3.564.715)	-	(495.395)	(217.700)	(3.455.895)	(7.733.705)	*Allowance for - impairment losses*
Jumlah	**279.115.821**	**-**	**3.284.344**	**486.506**	**8.026.233**	**290.912.904**	***Total***
KUR Super Mikro Modal Kerja	680.774.306	34.392.615	24.750.907	9.588.270	24.401.979	773.908.077	*KUR Super Micro Working Capital*
Cadangan kerugian penurunan nilai	(20.444.490)	(10.939.377)	(12.091.805)	(5.008.525)	(16.366.584)	(64.850.781)	*Allowance for - impairment losses*
Jumlah	**660.329.816**	**23.453.238**	**12.659.102**	**4.579.745**	**8.035.395**	**709.057.296**	***Total***
KK PPPK	911.168.444.284	812.867.192	117.129.705	90.667.693	95.002.138	912.284.111.012	*KK PPPK*
Cadangan kerugian penurunan nilai	(501.431.299)	(25.608.785)	(6.300.720)	(6.336.149)	(15.337.157)	(555.014.110)	*Allowance for - impairment losses*
Jumlah	**910.667.012.985**	**787.258.407**	**110.828.985**	**84.331.544**	**79.664.981**	**911.729.096.902**	***Total***
KPNS PP VERTIKAL	333.653.084	-	-	-	-	333.653.084	*KPNS PP VERTICAL*
Cadangan kerugian penurunan nilai	(189.225)	-	-	-	-	(189.225)	*Allowance for - impairment losses*
Jumlah	**333.463.859**	**-**	**-**	**-**	**-**	**333.463.859**	***Total***

11. KREDIT YANG DIBERIKAN (Lanjutan) / ***11. LOANS (Continued)***

c. Kredit Yang Diberikan Berdasarkan Kolektabilitasnya (Lanjutan) / ***c. Loans Based on The Collectibility (Continued)***

Jenis Kredit (Lanjutan) / ***Type of Credit (Continued)***

31 Desember 2024 / *December 31, 2024*

	Lancar / *Current*	Dalam Perhatian Khusus / *In Special Mention*	Kurang Lancar / *Substandard*	Diragukan / *Doubtfull*	Macet / *Loss*	Jumlah / *Total*	
KMK - Linkage Angsuran	47.404.211.434	-	-	-	-	47.404.211.434	*KMK - Installment Linkage*
Cadangan kerugian penurunan nilai	(1.517.865.067)	-	-	-	-	(1.517.865.067)	*Allowance for - impairment losses*
Jumlah	**45.886.346.367**	**-**	**-**	**-**	**-**	**45.886.346.367**	***Total***
KMK Properti	2.665.000.000	-	-	-	-	2.665.000.000	*KMK Property*
Cadangan kerugian penurunan nilai	(81.456.701)	-	-	-	-	(81.456.701)	*Allowance for - impairment losses*
Jumlah	**2.583.543.299**	**-**	**-**	**-**	**-**	**2.583.543.299**	***Total***
Jumlah kredit yang diberikan	**15.649.837.046.834**	**92.713.884.344**	**7.724.201.386**	**16.433.392.803**	**363.954.425.225**	**16.130.662.950.592**	***Total Loans***
Jumlah cadangan kerugian - penurunan nilai	**(25.218.123.894)**	**(9.185.043.232)**	**(1.233.921.649)**	**(3.489.099.680)**	**(169.733.855.730)**	**(208.860.044.185)**	***Total of Allowance for Impairment Losses***
Jumlah Kredit yang - Diberikan - Bersih	**15.624.618.922.940**	**83.528.841.112**	**6.490.279.737**	**12.944.293.123**	**194.220.569.495**	**15.921.802.906.407**	***Total Loans - Net***

d. Menurut jangka waktu / ***d. By term of credit***

	2025	2024	
Berdasarkan sisa umur jatuh tempo			***Based on the remaining life to - maturity period***
Kurang dari 1 tahun	501.631.802.923	550.398.005.985	*Less than 1 year*
1 tahun hingga 2 tahun	476.602.927.080	400.816.287.535	*1 - 2 years*
2 tahun hingga 5 tahun	3.133.921.773.279	2.833.864.476.616	*2 - 5 years*
Lebih dari 5 tahun	12.654.668.939.662	12.345.584.180.455	*More than 5 years*
Sub-jumlah	16.766.825.442.944	16.130.662.950.592	*Sub total*
Dikurangi cadangan kerugian - penurunan nilai	(222.793.295.648)	(208.860.044.185)	*Less off allowance for - impairment losses*
Jumlah - Bersih	**16.544.032.147.296**	**15.921.802.906.407**	***Total-Net***
Berdasarkan perjanjian			***Based on agreement***
Kurang dari 1 tahun	282.360.553.319	350.624.860.559	*Less than 1 year*
1 tahun hingga 2 tahun	128.953.846.299	89.989.309.873	*1 - 2 years*
2 tahun hingga 5 tahun	2.445.568.094.226	2.079.746.765.061	*2 - 5 years*
Lebih dari 5 tahun	13.909.942.949.100	13.610.302.015.099	*More than 5 years*
Sub jumlah	16.766.825.442.944	16.130.662.950.592	*Sub total*
Dikurangi cadangan kerugian - penurunan nilai	(222.793.295.648)	(208.860.044.185)	*Less off allowance for - impairment losses*
Jumlah - Bersih	**16.544.032.147.296**	**15.921.802.906.407**	***Total - Net***

Sesuai dengan surat Bank Indonesia No. 22/I/Dsta/Srt/B tanggal 3 Januari 2020 perihal penyesuaiaan tata cara pengisian laporan bulanan bank umum dan integrasi pelaporan BI-Antasena terkait implementasi PSAK 109 dan PSAK 116, dan surat Otoritas Jasa Keuangan No. SI7/PB.11/2020 tanggal 14 Februari 2020 hal perlakukan Cadangan Penurunan Nilai (CKPN) dalam perhitungan ATMR Risiko Kredit sesuai PSAK 109 maka:

In accordance with Bank Indonesia's letter No. 22/I/Dsta/Srt/B dated January 3, 2020 regarding adjustment to the procedures for filling out commercial banks' monthly reports and the integration of BI-Antasena reporting related to the implementation of PSAK 109 and PSAK 116, and the Financial Services Authority's letter No. SI7/PB.11/2020 dated 14 February 2020 regarding the treatment of Allowance for Impairment reserves (CKPN) in the calculation of RWA for Credit Risk in accordance

Cadangan Penurunan Nilai / *Allowance for Impairment*	Tata cara pengisian sesuai / *The filling procedure is appropriate*
Secara individual / *Individually*	Diisi dengan CKPN atas aset kurang baik (stage 2) dan CKPN atas aset tidak baik (Stage 3) sesuai kriteria PSAK 109 / *Filled in with CKPN for not good assets (stage 2) and CKPN for bad assets (Stage 3) according to the criteria of PSAK 109*
Secara Kolektif / *Collectively*	Diisi dengan CKPN atas aset baik (stage 1) dan sesuai kriterai PSAK 109 / *Filled in with CKPN for good assets (stage 1) and according to the criteria of PSAK 109*

Kolektabilitas/ *Collectability*	Lancar / *Pass*	Dalam perhatian khusus / *Special mention*	Kurang lancar / *Substandard*	Diragukan /*Doubtful*	Macet/ *loss*
Bucket	Rating 1, Rating 2	Rating 3, Rating 4	Rating 5	Rating 6, Rating 7	*Rating 8 :*
DPD	Rating 1 :0 hari / *day*; Rating 2 :1-30 hari / *day*;	Rating 3 :31-60 hari / *day*; Rating 4 :61-90 hari / *day*;	Rating 5: 91-120 hari / *day*	Rating 6: 121-150 hari / *day* Rating 7: 151-180 hari / *day*	Rating 8: > 180 hari / *day*
Staging	Stage 1	Stage 2	Stage 3		
CKPN LBU	Kolektif	Individual			

Kredit yang diberikan jamin dengan Deposito. Agunan, yang diikat dengan deposito, agunan yang diikat dengan hak tanggungan, surat kuasa untuk hipotik, atau menjual atau jaminan jaminan yang lain yang umumnya diterima bank.

Credit provided is guaranteed with Time Deposit. Collateral, which is tied to a deposit, collateral bound with mortgage, power of attorney for hipotik, or selling or other collateral that is generally accepted by the bank.

PT BANK PEMBANGUNAN DAERAH SULAWESI UTARA GORONTALO
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN-TAHUN YANG BERAKHIR PADA TANGGAL
31 DESEMBER 2025 DAN 2024
(Dinyatakan dalam Rupiah penuh, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH SULAWESI UTARA GORONTALO
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEARS ENDED
DECEMBER 31, 2025 AND 2024
(Expressed in Rupiah, unless otherwise stated)

11. KREDIT YANG DIBERIKAN (Lanjutan)

Berikut adalah informasi pokok lainnya sehubungan dengan kredit yang diberikan :

1. Suku bunga rata-rata pertahun untuk tanggal 31 Desember 2025 dan 2024 masing-masing sebesar 10,48% dan 10,48%.
2. Kredit yang diberikan pada pihak-pihak yang berelasi dilakukan dengan persyaratan dan kondisi yang sama seperti yang diberikan kepada pihak lain.
3. Kredit yang diberikan dijamin dengan deposito, agunan yang diikat dengan hak tanggungan, surat kuasa untuk hipotik atau menjual atau jaminan yang lain yang umumnya diterima bank.
4. Kredit konsumtif merupakan kredit yang diberikan untuk Pegawai Negeri Sipil di lingkungan Pemerintah Daerah Provinsi Sulawesi Utara dan Gorontalo, semua kredit tersebut dijamin oleh PT Asuransi Jiwa Askrida, PT Asuransi Kredit Indonesia (Askrindo) (Persero).

11. LOANS (Continued)

Bellow are other main informations related to loans :

1. *Average annual interest rates as of December 31, 2025 and 2024 were 10.48% and 10.48%, respectively.*
2. *Loans to related parties made with the equal term and condition as granted to other parties.*
3. *Loans secured by deposits, covered by mortgage collateral, power of attorney to sell or other acceptable collateral to the bank.*
4. *Consumptive loans are loans provided to civil servants within the North Sulawesi and Gorontalo Provincial Government, all loans are guaranteed by PT Asuransi Jiwa Askrida, PT Asuransi Kredit Indonesia (Askrindo) (Persero).*

	2025	2024	
Bentuk kredit			***Form of Loans***
KI Biasa	2,404%	2,663%	*KI - Common*
KI Kredit Mitra Usaha Kecil	0,001%	0,001%	*KI - Small Business Partner Credit*
KSU THL	0,000%	0,001%	*KSU THL*
KI KUK	0,106%	0,064%	*KI - KUK*
KI Mikro	0,000%	0,000%	*KI - Micro*
KI Mikro Penjaminan	0,000%	0,000%	*KI - Assurance Micro*
KK Biasa	56,163%	57,598%	*KK - Common*
KK KPR Bank Sulut	0,001%	0,001%	*KK - KPR Bank Sulut*
KK Lainnya	2,751%	3,162%	*Other KK*
KMK Biasa	0,147%	0,153%	*KK - Common*
KMK KUK	0,068%	0,045%	*KMK - KUK*
KMK Mikro	0,001%	0,002%	*KMK - Micro*
KMK - Linkage Angsuran	0,190%	0,294%	*KMK - Linkage Angsuran*
KMK Mikro Tanpa Agunan	0,000%	0,000%	*KMK - Unsecured Micro*
KMK Rekening Koran Biasa	0,328%	0,390%	*KMK - General Bank Statement*
KMK Rekening Koran Kontraktor	1,016%	1,107%	*KMK - Contractor Bank Statement*
KMK Agunan Deposito	0,232%	0,558%	*KMK - Cash Collateral*
KUR Mikro Investasi	0,295%	0,370%	*KUR - Investment Micro*
KUR Mikro Modal Kerja	0,369%	0,389%	*KUR - Working Capital Micro*
KUR Ritel Investasi	0,479%	0,000%	*KUR - Investment Retail*
KUR Ritel Modal Kerja	0,336%	0,000%	*KUR - Working Capital Retail*
KK Cash Collateral	0,015%	0,086%	*KK - Cash Collateral*
KK Pensiunan PNS	8,363%	8,248%	*KK - Pension of PNS*
Kredit Konsumtif Umum	0,382%	0,346%	*General Consumer Credit*
KK Pejabat Publik/Anggota Dewan	1,965%	2,178%	*KK - Public Officials*
KI KUP	0,000%	0,000%	*KIP - KUP*
KMK Mikro Sejahtera	0,000%	0,014%	*KMK - Prosperous Micro*
KPNS Pra Purnabakti	13,418%	13,017%	*KPNS Pra Purnabakti*
KSU Perseorangan Umum	0,005%	0,005%	*KSU - General Individual*
KSU Untuk Tokoh Lembaga Agama	0,497%	0,434%	*KSU for Figure of Institution*
KI Lembaga Agama	0,050%	0,048%	*KI Lembaga Agama*
KMK Kecil Sejahtera	0,013%	0,000%	*KMK - Prosperous Small*
KI Mikro Sejahtera	0,002%	0,006%	*KI - Prosperous Micro*
KI Kecil Sejahtera	0,006%	0,000%	*KI - Prosperous Small*
KPNS Pra THT	0,000%	0,076%	*Credit Pra THT*
KMK Kredit Usaha Pegawai	0,102%	0,000%	*KMK - Employee Business Credit*
KI Agunan Deposito	0,000%	0,022%	*KI - Collateral Deposits*
KI Kredit Mitra Pegawai	0,000%	1,174%	*KI - Employee Partner Loan*
KPR Sejahtera FLPP	0,125%	0,143%	*KPR - Prosperous FLPP*
KMK Kredit Mitra Pegawai	0,698%	0,698%	*KMK - Employee Partner Loan*
KMK Pinjaman Berjangka	0,000%	0,000%	*KMK - Term Loan*
KMK Standby Loan Kontraktor	0,013%	0,000%	*KMK - Standby Loan Contractor*
KK PPPK	8,054%	5,656%	*KK PPPK*
KPNS PP VERTIKAL	0,001%	0,002%	*KPNS PP VERTIKAL*
KPBS Pra Purnabakti	0,171%	0,171%	*KPBS Pra Purnabakti*
KUR Super Mikro Investasi	0,002%	0,002%	*KUR Super Mikro Invest*
KUR Super Mikro Modal Kerja	0,006%	0,005%	*KUR Super Mikro Working Capital*
KMK Properti	0,010%	0,017%	*KMK Property*
Kredit Holyland dan Umroh	0,002%	0,003%	*Holyland and umrah loan*
KUR Kecil Investasi	0,479%	0,511%	*KUR - Investment Retail*
KUR Kecil Modal Kerja	0,336%	0,340%	*KUR - Working Capital Retail*
Porsi kredit terhadap total kredit yang diberikan	**100%**	**100%**	***Portion of credit to the total loansto total credit granted***

11. KREDIT YANG DIBERIKAN (Lanjutan)

e. Tabel jumlah kredit *non-performing* terdiri dari kredit dengan kolektibilitas (kurang lancar, diragukan dan macet) adalah sebagai berikut:

	2025	2024	
Non Performing Loan-Gross			*Non Performing Loan-Gross*
Jumlah	497.772.820.277	388.112.019.414	*Total*
Persentase	2,97%	2,41%	*Precentage*
Non Performing Loan-Netto			*Non Performing Loan-Netto*
Jumlah	314.882.334.120	213.655.142.355	*Total*
Persentase	1,88%	1,32%	*Precentage*

Berdasarkan pada peraturan Bank Indonesia No. 15/2/PBI/2013 tanggal 20 Mei 2013, rasio kredit non-performing adalah setinggi-tingginya 5% dari jumlah yang diberikan oleh bank. Bank telah membentuk tim dari Departemen *Special Asset Management* (SAM) menangani kredit bermasalah melalui SK Direksi.

Dalam upaya penanganan kredit bermasalah Bank senantiasa menjaga dan memelihara kualitas kredit serta meminimalisir resiko kredit. Untuk itu bank melakukan upaya penyelamatan dan penyelesaian terhadap kredit-kredit bermasalah yang mencakup penagihan, restrukturisasi kredit, pengalihan debitur atau kompensasi, pencairan agunan, pengajuan klaim kepada perusahaan asuransi kredit, penyerahan pengurusan kredit kepada PUPN/BUPLN atau Pengadilan Negeri, hapus buku kredit dan atau cara-cara lain yang dapat ditempuh berdasarkan ketentuan perundang-undangan yang berlaku.

11. LOANS (Continued)

e. Table of total non perform loans which consists of collectibility credit (substandard, doubtfull and loss) are as follows:

Based on Bank Indonesia regulation No. 15/2/PBI/2013 dated May 20, 2013, the ratio of non-perfoming loans as high as 5% of the amount granted by bank. The bank has formed a team from the Special Asset Management (SAM) Department to handle non-performing loans through a Decree of the Board of Directors.

In an effort to handle non-performing loans, the Bank always maintains and maintains credit quality and minimizes credit risk. For this reason, banks make efforts to save and settle non-performing loans which include collection, credit restructuring, transfer of debtors or compensation, disbursement of collateral, submission of claims to credit insurance companies, submission of credit management to PUPN/BUPLN or District Courts, write-off of credit books and or other ways that can be taken based on the provisions of the applicable legislation.

f. Perubahan cadangan kerugian penurunan nilai adalah sebagai berikut :

f. Movements in the allowance for impairment losses of loans are as follow :

	2025	2024	
Saldo awal periode	208.860.044.185	241.443.597.475	*Beginning balance*
Penyisihan selama periode berjalan (Notes 30)	13.933.251.463	(32.583.553.290)	*Allowance during the period (Notes 30)*
Saldo akhir periode	**222.793.295.648**	**208.860.044.185**	***Ending balance***

Cadangan Kerugian Penilaian Nilai (CKPN) tahun 2024 sebesar Rp 208.860.044.185,- menjadi sebesar Rp 222.793.295.648,- pada tahun 2025 sehingga terjadi kenaikan sebesar Rp 13.933.251.463,- kenaikan tersebut disebabkan karena ada penurunan kualitas kredit.

The Allowance for Expected Losses (CKPN) for 2024 amounted to Rp 208,860,044,185, increasing to Rp 222,793,295,648 in 2025, resulting in a rise of Rp 13,933,251,463. This increase was due to a decline in credit quality.

g. Menurut jenis kredit

g. According to the type of credit

	2025	2024	
Kredit Modal kerja Biasa	99.243.192.217	117.455.425.878	*Common Working Capital Loans*
Kredit Modal Kerja Mikro	120.501.909.541	116.044.218.012	*Micro Working Capital Loans*
Kredit Modal kerja KUK	11.377.002.511	7.247.156.752	*Working Capital Loans - KUK*
Kredit Modal Kerja Rekening Koran	225.383.921.855	288.894.849.286	*Working Capital Bank Statement Loans*
Kredit Modal kerja - KUR	118.203.721.040	117.493.724.083	*Working Capital Loans - KUR*
Kredit Investasi Biasa	411.381.890.532	437.269.620.879	*Common Investment Loans*
Kredit Investasi Mikro	193.117.953.761	190.593.126.449	*Micro Investment Loans*
Kredit Investasi KUK	23.619.575.798	14.051.646.676	*Investment Loans - KUK*
Kredit Investasi KUR	127.703.269.792	142.106.651.431	*Investment Loans - KUR*
Kredit Konsumtif	15.409.217.847.006	14.676.267.127.701	*Consumptive Credit*
KPR	27.075.158.890	23.239.403.445	*Housing Loans*
Jumlah	**16.766.825.442.944**	**16.130.662.950.592**	***Total***
Dikurangi cadangan kerugian penurunan nilai	(222.793.295.648)	(208.860.044.185)	*Impairment Losses - Related parties*
Jumlah kredit yang diberikan	**16.544.032.147.296**	**15.921.802.906.407**	***Total Loans - Net***

	2025	2024	
Menurut Jenis kolektabilitas			***According to the type of collectability***
Lancar	15.582.537.145.693	15.649.837.046.834	*Current*
Dalam perhatian khusus	686.515.476.975	92.713.884.344	*Special Mention*
Kurang lancar	25.281.945.672	7.724.201.386	*Substandard*
Diragukan	32.298.672.975	16.433.392.803	*Doubtful*
Macet	440.192.201.630	363.954.425.225	*Loss*
Jumlah	**16.766.825.442.944**	**16.130.662.950.592**	***Total***
Dikurangi cadangan kerugian penurunan nilai	(222.793.295.648)	(208.860.044.185)	*Impairment Losses - Related parties*
Jumlah kredit yang diberikan	**16.544.032.147.296**	**15.921.802.906.407**	***Total Loans - Net***

11. KREDIT YANG DIBERIKAN (Lanjutan)

h. Pelaksanaan penghapusan kredit dalam tahun berjalan dilaksanakan dengan keputusan direksi. Perhitungan pembentukan penyisihan aset produktif dilaksanakan sesuai dengan peraturan Bank Indonesia No. 14/15/PBI/2012 tanggal 24 Oktober 2012. Manajemen berkeyakinan bahwa cadangan kerugian penurunan nilai diatas telah memadai.

i. Kredit yang diberikan menurut sektor ekonomi dalam klasifikasi lain-lain terdiri dari kredit konsumtif dan kredit KPR Bank Sulut.

j. Dalam upaya penanganan kredit bermasalah bank senantiasa menjaga dan memelihara kualitas kredit serta meminimalisir risiko kredit. Untuk itu bank melakukan upaya penyelamatan dan penyelesaian terhadap kredit-kredit bermasalah yang mencakup penagihan, restrukturisasi kredit, pengalihan debitur atau kompensasi, pencairan agunan, pengajuan klaim kepada Perusahaan asuransi kredit, penyerahan pengurusan kredit kepada PUPN/BUPLN atau Pengadilan Negeri, hapus buku kredit dan atau cara-cara lain yang dapat ditempuh berdasarkan ketentuan perundang-undangan yang berlaku.

k. Dalam upaya penanganan kredit bermasalah Bank senantiasa menjaga dan memelihara kualitas kredit serta meminimalisir resiko kredit. Untuk itu bank melakukan upaya penyelamatan dan penyelesaian terhadap kredit-kredit bermasalah yang mencakup penagihan, restrukturisasi kredit, pengalihan debitur atau kompensasi, pencairan agunan, pengajuan klaim kepada perusahaan asuransi kredit, penyerahan pengurusan kredit kepada PUPN/BUPLN atau Pengadilan Negeri, hapus buku kredit dan atau cara-cara lain yang dapat ditempuh berdasarkan ketentuan perundang-undangan yang berlaku.

k. Berdasarkan surat yang disampaikan pemerintah kota Gorontalo Badan Keuangan No 900/B.Keu-3/2750/IX/2025 tanggal 10 September 2025 yang ditujukan kepada Pimpinan PT Bank Sulutgo cabang Gorontalo, yang menjelaskan mengenai pelaksanaan pemindahbukuan seluruh saldo yang ada pada RKUD lama dari PT Bank SulutGo cabang Gorontalo ke PT Bank Tabungan Negara Cabang Gorontalo terhitung sejak tanggal 12 September 2025 atau paling lambat tanggal 16 September 2025. Perpindahaan ini telah disetujui oleh Kementerian Keuangan Republik Indonesia Direktorat Jenderal Perimbangan Keuangan dengan Nomor S-15/PK/PK.7/2025 tanggal 9 September 2025 mengenai penyampaian perubahan nomor rekening kas umum daerah Kota Gorontalo.

11. LOANS (Continued)

h. The implementation of loan write-offs in the current year is carried out by decision of the board of directors. The calculation of allowance for earning assets is carried out in accordance with Bank Indonesia regulation No. 14/15/PBI/2012 dated October 24, 2012. The Management considered that the above allowance for impairment losses is adequate.

i. Loans based on economic sector in other classification consist of consumptive loans and Bank Sulut Mortgage Loans.

j. In handling non-performing loans, bank always maintains and preserves the credit quality as well as minimizes credit risk. For this reason, the bank makes efforts to rescue and resolve non-performing loans which include collection, credit restructuring, transfer of debtors or compensation, disbursement of collatera, submission of claims to credit insurance companies, submission of credit management to PUPN / BUPLN or the District Court, write-off loans and or other methods that can be taken based on applicable statutory provisions.

k. In an effort to manage non-performing loans, the Bank consistently maintains and preserves the quality of credit while minimizing credit risk. To this end, the bank undertakes efforts to rescue and resolve problematic loans, which include collection, loan restructuring, transfer of debtors or compensation, collateral liquidation, filing claims with credit insurance companies, handing over loan management to PUPN/BUPLN or the District Court, writing off loans, and/or other methods that can be pursued in accordance with applicable laws and regulations.

k. Based on the letter delivered by the Gorontalo city government Financial Agency No. 900/B.Keu-3/2750/IX/2025 dated September 10, 2025, addressed to the Head of PT Bank SulutGo Gorontalo branch, explaining the implementation of the transfer of all balances in the old RKUD from PT Bank SulutGo Gorontalo branch to PT Bank Tabungan Negara Gorontalo branch, effective from September 12, 2025, or no later than September 16, 2025. This transfer has been approved by the Ministry of Finance of the Republic of Indonesia, Directorate General of Fiscal Balance, under Number S-15/PK/PK.7/2025 dated September 9, 2025, regarding the submission of changes to the Gorontalo City regional general cash account number.

12. PENYERTAAN

Penyertaan saham pada PT BPR Prisma Dana sebagai berikut :

	2025	2024
Saldo awal penyertaan	977.500.000	977.500.000
Penambahan tahun berjalan	208.500.000	-
Jumlah penyertaan	1.186.000.000	977.500.000
(Dikurangi) cadangan kerugian - penurunan nilai	(6.807.640)	*(9.247.150)*
Jumlah	**1.179.192.360**	***968.252.850***

12. INVESTMENT

The Investment in PT BPR Prisma Dana is as follows:

Beginning balance of investment		
Addition of the current year		
Number of participants		
(Less) of allowance for - impairment losses		
Total		

12. PENYERTAAN (Lanjutan)

Berdasarkan Akta No.6 Tanggal 29 April 2025 yang dibuat dihadapan Notaris Yenni Kaunang, SH., M.Kn, notaris di Manado, Perusahaan melakukan tambahan setoran modal dari pajak deviden tahun buku 2024 dengan kepemilikan saham Perusahaan pada tanggal 31 Desember 2025 sebagai berikut:

12. INVESTMENT (Continued)

Based on Deed No. 6 dated April 29, 2025, made before Notary Yenni Kaunang, SH., M.Kn, a notary in Manado, the Company made additional capital contributions from the dividend tax for the 2024 fiscal year, with the Company's shareholding as of December 31, 2025, as follows:

Nama Pemegang saham/ *Shareholder's Name*	31 Desember 2025/ *December 31, 2025* Jumlah saham/ *Number of shares*	Persentase kepemilikan/ *Percentage of ownership (%)*	*Jumlah (Rp.)* *Total (Rp.)*
Tn. Jopie Henrikus Lumintang	14.362	81,95%	28.724.000.000
Ny. Dorothea Samola	869	4,96%	1.738.000.000
Ny. Astrid Marcella Lumintang	606	3,46%	1.212.000.000
Tn. Gerald Fredrik Maynard Lumintang	606	3,46%	1.212.000.000
PT. BPD Sulawesi Utara Gorontalo	593	3,38%	1.186.000.000
Koperasi Konsumen Prisma Sulawesi U	198	1,13%	396.000.000
Koperasi Konsumen Kami Uman Sejah	57	0,33%	114.000.000
Koperasi Produsen Ayamen Esa Komb	57	0,33%	114.000.000
Tn. Johanis Untu	52	0,30%	104.000.000
Tn. Drs. Hezky Zakaria Montong	52	0,30%	104.000.000
Tn. Drs. Patrice Just Suwu	29	0,17%	58.000.000
Tn. Drs. Bastyan Togas	23	0,13%	46.000.000
Tn. Hj. Rendra Ardi Sako	22	0,13%	44.000.000
Jumlah	**17.526**	**100,00%**	**35.052.000.000**

Sehubungan dengan adanya persetujuan penambahan modal ditempatkan dan disetor tersebut, PT Bank SulutGo tidak melakukan penambahan atas kepemilikan saham pada PT BPR Prisma Dana sehingga mengakibatkan kepemilikan saham di perseroan ini terdelusi dari persentase kepemilikan saham sebesar 7,59% menjadi sebesar 3,38%. PT Bank SulutGo menyatakan setuju dan tidak keberatan dengan adanya setoran tambahan tersebut. Berdasarkan tindakan tersebut penyertaan pada PT BPR Prisma Dana tidak lagi menggunakan metode ekuitas tetapi menggunakan metode biaya karena penyertaan yang dimiliki untuk dijual dalam jangka pendek.

In connection with the approval of the increase in issued and paid-up capital, PT Bank SulutGo did not increase its share ownership in PT BPR Prisma Dana, resulting in the ownership in the company being diluted from 7.59% to 3.38%. PT Bank SulutGo expresses its agreement and has no objection to the additional capital contribution. Based on this action, the investment in PT BPR Prisma Dana is no longer accounted for using the equity method but using the cost method because the investment is held for short-term sale.

Berdasarkan Akta No. 01 Tanggal 01 Desember 2022 yang dibuat dihadapan Kristianto Naftali Poae, SH., M.Kn, notaris di Manado, Perusahaan melakukan tambahan setoran modal dari deviden tahun buku 2022 dan hibah saham kepemilikan Tn. Jopie Henrikus Lumintang kepada Ny. Astrid Marcella Lumintang dan Tn. Gerald Fredrik Maynard Lumintang masing-masing sebesar 2.000 lembar saham, sehingga susunan kepemilikan saham Perusahaan pada tanggal 31 Desember 2024 sebagai berikut:

Based on Deed No. 01 dated December 01, 2022 made before Kristianto Naftali Poae, SH, M.Kn, a notary in Manado, the Company made additional capital contribution from dividend for fiscal year 2022 and grant of shares owned by Mr. Jopie Henrikus Lumintang to Mrs. Astrid Marcella Lumintang and Mr. Jopie Henrikus Lumintang. Jopie Henrikus Lumintang to Mrs. Astrid Marcella Lumintang and Mr. Gerald Fredrik Maynard Lumintang. Gerald Fredrik Maynard Lumintang amounting to 2,000 shares each, so that the composition of the Company's share ownership as of December 31, 2024 is as follows:

Nama Pemegang saham/ *Shareholder's Name*	31 Desember 2024/ *December 31, 2024* Jumlah saham/ *Number of shares*	Persentase kepemilikan/ *Percentage of ownership (%)*	Jumlah (Rp.) *Total (Rp.)*
Tn. Jopie Henrikus Lumintang	47.289	81,92%	23.644.500.000
Ny. Dorothea Samola	3.211	5,56%	1.605.500.000
Ny. Astrid Marcella Lumintang	2.000	3,46%	1.000.000.000
Tn. Gerald Fredrik Maynard Lumintang	2.000	3,46%	1.000.000.000
PT. BPD Sulawesi Utara Gorontalo	1.955	3,39%	977.500.000
Koperasi Serba Usaha Prisma	654	1,13%	327.000.000
Koperasi Unit Daerah Ayamen	186	0,32%	93.000.000
Koperasi Unit Daerah Kami Uman	186	0,32%	93.000.000
Tn. Johanis Untu	173	0,30%	86.500.000
Tn. H. Hanafi Sako	70	0,12%	35.000.000
Jumlah	**57.724**	**100,00%**	**28.862.000.000**

12. PENYERTAAN (Lanjutan)

Sehubungan dengan adanya persetujuan penambahan modal ditempatkan dan disetor tersebut, PT Bank SulutGo tidak melakukan penambahan atas kepemilikan saham pada PT BPR Prisma Dana sehingga mengakibatkan kepemilikan saham di perseroan ini terdelusi dari persentase kepemilikan saham sebesar 7,59% menjadi sebesar 3,46%. PT Bank SulutGo menyatakan setuju dan tidak keberatan dengan adanya setoran tambahan tersebut. Berdasarkan tindakan tersebut penyertaan pada PT BPR Prisma Dana tidak lagi menggunakan metode ekuitas tetapi menggunakan metode biaya karena penyertaan yang dimiliki untuk dijual dalam jangka pendek.

Sehubungan dengan membaiknya kondisi/kinerja PT BPR Prisma Dana, Bank melakukan perbaikan kualitas penyertaan dari kualitas 5 menjadi kualitas 1 dengan pertimbangan sebagai berikut:

a. Pada tanggal 15 Maret 2019, PT BPR Prisma Dana melakukan pembagian deviden atas kinerja tahun 2018 senilai Rp 87.167.298,-.
b. Pada tanggal 05 April 2019, PT BPR Prisma Dana melakukan pembagian deviden atas kinerja tahun 2012 senilai Rp 123.223.390,-. Deviden tersebut sempat ditahan oleh PT BPR Prisma Dana atas permintaan Bank Indonesia saat itu karena penurunan CAR PT BPR Prisma Dana.
c. Pada tanggal 13 Februari 2020, PT BPR Prisma Dana melakukan pembagian deviden atas kinerja tahun 2019 senilai Rp 498.010.412,-.
d. Pada tahun 2021, PT Bank SulutGo telah memperoleh pembagian dividen atas investasi yang di tempatkan di PT BPR Prisma Dana dengan nilai sebesar Rp 844.997.504,-.
e. Pada tanggal 26 April 2022, PT. BPR Prisma Dana melakukan pembagian deviden atas kinerja tahun 2021 senilai Rp. 292.272.741,-
f. Pada tanggal 11 Mei 2023, PT. BPR Prisma Dana melakukan pembagian deviden atas kinerja tahun 2022 senilai Rp. 362.624.955,-
g. Pada tanggal 05 April 2024, PT. BPR Prisma Dana melakukan pembagian deviden atas kinerja tahun 2022 senilai Rp. 440.705.875,-
h. Pada tanggal 29 April 2025 PT BPR Prisma Dana melakukan pembagian deviden atas kinerja tahun 2024 senilai Rp 348.775.975,-.

12. INVESTMENT (Continued)

In connection with the approval of the increase in issued and paid-up capital, PT Bank SulutGo did not increase its share ownership in PT BPR Prisma Dana, resulting in a diluted share ownership in this company from a share ownership percentage of 7.59% to 3.46%. PT Bank SulutGo agreed and did not object to the additional deposit. Based on this action, the investment in PT BPR Prisma Dana no longer uses the equity method but uses the cost method because the investment is held for sale in the short term.

In connection with the improved condition / performance of PT BPR Prisma Dana, the Bank has made improvements to the quality of investment from quality 5 to quality 1 with the following considerations:

a. On March 15, 2019, PT BPR Prisma Dana distributed dividends for the 2018 performance of Rp 87,167,298.
b. On April 5, 2019, PT BPR Prisma Dana distributed dividends for the 2012 performance of Rp 123,223,390. The dividend was held by PT BPR Prisma Dana at the request of Bank Indonesia at that time due to the decrease in the CAR of PT BPR Prisma Dana.
c. On February 13, 2020, PT BPR Prisma Dana distributed dividends for 2019 performance worth Rp 498,010,412,-
d. In 2021 PT Bank SulutGo has received a dividend payment for investments placed in PT BPR Prisma Dana with a value of Rp 844,997,504,-.
e. On April 26, 2022, PT. BPR Prisma Dana distributes dividends for 2021 performance of Rp. 292,272,741,-
f. On May 11, 2023, PT BPR Prisma Dana distributed dividends on 2022 performance Rp. 362,624,955.
g. On April 05, 2024, PT BPR Prisma Dana distributed dividends on its 2022 performance in the amount of Rp. 440,705,875.
h. On April, 29 2025, PT BPR Prisma Dana distributed dividends on its 2022 performance in the amount of Rp. 348.775.975,-.

13. ASET TETAP / *13. FIXED ASSETS*

Akun ini terdiri dari : / *This account consists of :*

31 Desember 2025 / *December 31, 2025*

	Saldo Awal / *Beginning Balance*	Penambahan / *Addition*	Pengurangan / *Disposal*	Koreksi/ *Corection*	Reklasifikasi / *Reclassification*	Saldo Akhir / *Ending Balance*	
Kepemilikan langsung							***Direct ownership***
Biaya Perolehan :							***Acquisition :***
Hak atas tanah	185.881.776.298	-	-	-	-	185.881.776.298	*Landrights*
Bangunan	97.209.579.303	-	-	-	323.011.615.732	420.221.195.035	*Building*
Kendaraan	3.039.921.688	-	-	-	25.250.000	3.065.171.688	*Vehicle*
Mesin kantor	49.255.085.698	340.838.797	236.488.797	-	705.223.000	50.064.658.698	*Office machine*
Perabot kantor	25.308.453.849	180.510.756	1.036.796.599	-	611.510.366	25.063.678.372	*Office furniture*
Inventaris lainnya	53.613.732.713	246.087.427	1.659.374.146	-	2.302.691.354	54.503.137.348	*Other supplies*
Hardware komputer	79.633.098.825	212.792.401	1.489.748.411	-	2.746.713.240	81.102.856.055	*Computer hardware*
Sub jumlah	**493.941.648.374**	**980.229.381**	**4.422.407.953**	**-**	**329.403.003.692**	**819.902.473.494**	***Sub total***
Aset sewa guna usaha	104.361.406.874	30.718.198.750	33.388.280.245	-	-	101.691.325.379	*Asset lease*
Aset dalam penyelesaian	250.357.812.228	81.080.988.065	-	-	(329.403.003.692)	2.035.796.601	*Assets in progress*
Jumlah	**848.660.867.476**	**112.779.416.196**	**37.810.688.198**	**-**	**-**	**923.629.595.474**	***Total***
Akumulasi Penyusutan :							***Accumulated Depreciation :***
Bangunan	12.061.018.189	14.066.526.419	-	-		26.127.544.608	*Building*
Kendaraan	2.813.683.908	138.692.938	-	-	-	2.952.376.846	*Vehicle*
Mesin kantor	47.382.513.918	897.067.965	236.488.797	-	302.279.360	48.345.372.446	*Office machine*
Perabot kantor	18.674.051.880	3.151.688.473	1.036.796.599	-	-	20.788.943.754	*Office furniture*
Inventaris lainnya	44.168.551.031	4.784.250.370	1.659.374.146	-	(302.279.360)	46.991.147.895	*Other supplies*
Hardware komputer	72.206.513.704	4.608.353.422	1.489.748.411	-	-	75.325.118.715	*Computer hardware*
Sub jumlah	**197.306.332.631**	**27.646.579.587**	**4.422.407.953**	**-**	**-**	**220.530.504.265**	***Sub total***
Aset sewa guna usaha	49.630.429.453	36.389.927.520	33.388.280.245	-	-	52.632.076.728	*Asset lease*
Nilai Buku	**601.724.105.392**					**650.467.014.481**	***Book Value***

31 Desember 2024 / *December 31, 2024*

	Saldo Awal / *Beginning Balance*	Penambahan / *Addition*	Pengurangan / *Disposal*	Koreksi/ *Corection*	Reklasifikasi / *Reclassification*	Saldo Akhir / *Ending Balance*	
Kepemilikan langsung							***Direct ownership***
Biaya Perolehan :							***Acquisition :***
Hak atas tanah	184.348.866.298	-	-	-	1.532.910.000	185.881.776.298	*Landrights*
Bangunan	81.016.634.400	1.479.480.000	-	-	14.713.464.903	97.209.579.303	*Building*
Kendaraan	3.542.671.688	24.090.000	551.840.000	-	25.000.000	3.039.921.688	*Vehicle*
Mesin kantor	48.992.742.408	241.355.890	104.514.000	-	125.501.400	49.255.085.698	*Office machine*
Perabot kantor	22.500.967.549	1.860.151.546	182.400.000	-	1.129.734.754	25.308.453.849	*Office furniture*
Inventaris lainnya	50.374.336.813	1.429.192.610	78.195.000	-	1.888.398.290	53.613.732.713	*Other supplies*
Hardware komputer	76.711.675.385	2.745.571.290	72.770.000	-	248.622.150	79.633.098.825	*Computer hardware*
Sub jumlah	**467.487.894.541**	**7.779.841.336**	**989.719.000**	**-**	**19.663.631.497**	**493.941.648.374**	***Sub total***
Aset sewa guna usaha	107.232.093.018	7.416.448.373	10.287.134.517	-	-	104.361.406.874	*Asset lease*
Aset dalam penyelesaian	209.682.746.895	60.582.952.329	-	-	(19.907.886.996)	250.357.812.228	*Assets in progress*
Akumulasi Penyusutan :							***Accumulated Depreciation :***
Bangunan	7.914.906.511	4.146.111.678	-	-	-	12.061.018.189	*Building*
Kendaraan	3.203.082.348	197.801.256	587.199.696	-	-	2.813.683.908	*Vehicle*
Mesin kantor	46.800.704.197	1.036.645.493	454.835.772	-	-	47.382.513.918	*Office machine*
Perabot kantor	15.046.011.712	3.854.381.678	226.341.510	-	-	18.674.051.880	*Office furniture*
Inventaris lainnya	38.385.562.883	6.078.947.198	295.959.051	-	-	44.168.551.031	*Other supplies*
Hardware komputer	66.433.026.682	6.357.307.906	583.820.884	-	-	72.206.513.704	*Computer hardware*
Sub jumlah	**177.783.294.333**	**21.671.195.209**	**2.148.156.912**	**-**	**-**	**197.306.332.631**	***Sub total***
Aset sewa guna usaha	54.942.694.699	33.704.855.566	39.017.120.812	-	-	49.630.429.453	*Asset lease*
Nilai Buku	**551.676.745.422**					**601.724.105.392**	***Book Value***

13. ASET TETAP (Lanjutan)

Revaluasi terakhir dinilai pada tahun 2021 Perseroan telah melakukan perhitungan aset tanah dan bangunan melalui KJPP Dasa'at, Yudostira & Rekan pada laporan nomor file 00293/2.0041-04/PI/07/0584/1/XII/2021 pada tanggal 21 Desember 2021, yang ditandatangani oleh Suhada, ST, M.Ec.Dev., MAPPI (Cert), Tanggal efektif revaluasi adalah 4 Oktober 2021, seperti yang diungkapkan pada catatan nomor 13, sehingga mendapatkan keuntungan atas revaluasi aset tetap tersebut sebesar Rp. 27.310.760.350,-

Berikut adalah informasi pokok lainnya sehubungan dengan aset tetap pada 31 Desember 2025 dan 31 Desember 2024:

1. Tidak terdapat hambatan dalam kelanjutan penyelesaian aset, rugi penurunan nilai aset yang di akui dalam laba rugi dan ekuitas, aset tetap yang tidak digunakan sementara, dihentikan dari penggunaan aktif dan diklasifikasikan sebagai tersedia untuk dijual, perubahan estimasi masa guna dan/atau metode penyusutan menurut jenis aset tetap, kondisi atau peristiwa yang menyebabkan terjadinya penurunan nilai atau pemulihan penurunan nilai, dan aset tetap yang menjadi jaminan.
2. Bank tidak memiliki aset yang dikapitalisasi dengan biaya pinjaman yang memenuhi kriteria kualifikasian, jumlah biaya selama periode tahun berjalan, dan tarif untuk menentukan jumlah biaya pinjaman yang layak dikapitalisasi.
3. Bank masih menggunakan aset tetap yang sudah disusutkan penuh untuk menunjang operasional.
4. Bank memliki komitmen kontraktual dalam perolehan aset tetap.
5. Bank melakukan revaluasi aset tetap.
6. Tidak ada aset yang berasal dari hibah.
7. Tidak ada aset tetap yang tidak dipakai sementara dan dijaminkan oleh Bank.
8. Tidak memiliki aset tetap yang dihentikan dari penggunaan aktif dan tidak diklasifikasikan sebagai tersedia untuk dijual.

Beban penyusutan untuk tahun-tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp 64.036.507.107,- dan Rp 55.376.050.775,-.

Aset tetap, kecuali tanah, pada tanggal-tanggal 31 Desember 2025 diasuransikan terhadap risiko kebakaran dan risiko lainnya pada PT Asuransi Bangun Askrida dengan total nilai pertanggungan sebesar Rp 1.092.812.927,- Pada tahun 2024 diasuransikan terhadap risiko kebakaran dan risiko lainnya pada PT Asuransi Bangun Askrida dengan total nilai pertanggungan Rp 728.737.796.712,- yang akan jatuh tempo dalam berbagai tanggal. Menurut pihak manajemen total nilai pertanggungan tersebut cukup untuk menutupi kemungkinan kerugian atas aset yang dipertanggungkan.

Reklasifikasi dari aset dalam penyelesaiaan menjadi aset tetap dengan nilai sifnifikan pada jenis bangunan, merupakan bangunan gedung kantor pusat sebesar Rp 305.957.982.125,- belum termasuk interior dan pembangunan cabang ratahan, cabang tomohon yang selesai dan dicatat sebagai aset tetap pada tahun 2025.

Tidak terdapat aset tetap yang dijaminkan oleh Bank pada tanggal 31 Desember 2025 dan 2024.

13. FIXED ASSETS (Continued)

The most recent revaluation was conducted in 2021. The Company carried out the valuation of land and building assets through KJPP Dasa'at, Yudostira & Rekan in report file number 00293/2.0041-04/PI/07/0584/1/XII/2021 dated December 21, 2021, signed by Suhada, ST, M.Ec.Dev., MAPPI (Cert). The effective date of the revaluation is October 4, 2021, as disclosed in note number 13, resulting in a gain from the revaluation of fixed assets amounting to IDR 27,310,760,350.

The following is other basic information in relation to property, plant and equipment as of December 31, 2025 and December 31, 2024:

1. *There are no obstacles in continuing the completion of assets, impairment losses on assets recognized in profit or loss and equity, property, plant and equipment that are not used temporarily, discontinued from active use and classified as available-for-sale, changes in estimated useful lives and/or depreciation method by type property, plant and equipment, conditions or events that cause impairment or reverse the impairment, and property, plant and equipment that are collateralized.*
2. *The Bank does not have capitalized assets with borrowing costs that meet the qualification criteria, the amount of costs during the current year period, and the rate to determine the amount of borrowing costs that are eligible to be capitalized.*
3. *Banks still use fixed assets that have been fully depreciated to support operations.*
4. *The Bank has a contractual commitment to acquire property, plant and equipment.*
5. *The Bank conducts revaluation of fixed assets.*
6. *There are no assets derived from grants.*
7. *There are no fixed assets that are not used temporarily and are guaranteed by the Bank.*
8. *Does not have fixed assets that have been discontinued from active use and are not classified as available for sale.*

Depreciation expenses for the year ended on December 31, 2025 and 2024 are amounting to Rp 64,036,507,107.- and Rp 55,376,050,775,-.

Fixed assets, except for land, as of December 31, 2025, were insured against fire and other risks at PT Asuransi Bangun Askrida with a total insured value of IDR 1,092,812,927. In 2024, they were insured against fire and other risks at PT Asuransi Bangun Askrida with a total insured value of IDR 728,737,796,712, which will mature on various dates. According to management, the total insured value is sufficient to cover potential losses on the insured assets.

The reclassification of assets in progress to fixed assets with a significant value in the type of building pertains to the central office building amounting to Rp 305,957,982,125, not including the interior, as well as the construction of the Ratahan and Tomohon branches, which were completed and recorded as fixed assets in 2025.

There are no asset under warranty by the bank on December 31, 2025 and 2024.

14. ASET TAK BERWUJUD / *14. INTANGIBLE ASSETS*

31 Desember 2025 / *December 31, 2025*

	Saldo Awal / *Beginning Balance*	Penambahan / *Addition*	Pengurangan / *Disposal*	Koreksi/ *Corection*	Reklasifikasi / *Reclassification*	Saldo Akhir / *Ending Balance*	
Kepemilikan langsung							***Direct ownership***
Biaya Perolehan :							***Acquisition :***
Peranti Lunak	5.260.145.195	1.888.866.000	-	-	-	7.149.011.195	*Software*
Sub jumlah	**5.260.145.195**	**1.888.866.000**	**-**	**-**	**-**	**7.149.011.195**	***Sub total***
Akumulasi Amortisasi :							***Accumulated Amortization :***
Peranti Lunak	3.136.915.811	1.365.675.624	-	-	-	4.502.591.435	*Software*
Sub jumlah	**3.136.915.811**	**1.365.675.624**	**-**	**-**	**-**	**4.502.591.435**	***Sub total***
Nilai Buku	**2.123.229.384**					**2.646.419.760**	***Book Value***

31 Desember 2024 / *December 31, 2024*

	Saldo Awal / *Beginning Balance*	Penambahan / *Addition*	Pengurangan / *Disposal*	Koreksi/ *Corection*	Reklasifikasi / *Reclassification*	Saldo Akhir / *Ending Balance*	
Kepemilikan langsung							***Direct ownership***
Biaya Perolehan :							***Acquisition :***
Peranti Lunak	4.176.230.195	839.659.500			244.255.500	5.260.145.195	*Software*
Sub jumlah	**4.176.230.195**	**839.659.500**	**-**	**-**	**244.255.500**	**5.260.145.195**	***Sub total***
Akumulasi Amortisasi :							***Accumulated Amortization :***
Peranti Lunak	1.594.951.561	1.541.964.250				3.136.915.811	*Software*
Sub jumlah	**1.594.951.561**	**1.541.964.250**	**-**	**-**	**-**	**3.136.915.811**	***Sub total***
Nilai Buku	**2.581.278.634**					**2.123.229.384**	***Book Value***

Beban Amortisasi untuk tahun-tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp1.365.675.624,- dan Rp 1.541.964.250,-.

Amortization expenses for the year ended on December 31, 2025 and 2024 are amounting to Rp 1.365.675.624- and Rp 1.541.964.250 ,-.

15. ASET LAIN LAIN / 15. OTHERS ASSETS

Akun ini terdiri dari : / *This account consists of :*

	2025	2024	
Bunga yang masih harus diterima :			*Accrued interest :*
Bunga kredit	100.210.093.775	90.261.240.672	*Loan interest*
Bunga antar bank	29.861.111	-	*Interbank interest*
Bunga surat berharga	8.728.441.870	7.327.072.008	*Marketable securities interest*
Bunga atas tagihan surat berharga - dengan janji dijual kembali	583.879.434	53.289.811	*Interest on bill of securities - under resale agreements interest*
Biaya dibayar dimuka :			*Prepaid expenses :*
Sewa	13.870.428.111	5.012.162.447	*Rent*
Uang muka dan lain-lain	-	10.049.675.583	*Advances and other*
* Kecurangan internal dalam penyelesaiaan			*Internal fraud in resolution*
Kecurangan internal dalam penyelesaian	17.954.078.079	-	*Internal fraud in resolution*
Dikurangi cadangan kerugian penurunan	(17.954.078.079)	-	*Impairment Losses - Related parties*
Lain-lain :			*Others :*
Persediaan barang cetakan	5.178.724.953	8.999.993.633	*Printing inventories*
Panjar-panjar	81.438.400	114.317.375	*Advances*
Transaksi ATM Bersama	-	53.653.071	*ATM bersama transaction*
Lain-lain	8.544.181.926	1.422.954.200	*Others*
Jumlah	**137.227.049.581**	**123.294.358.799**	***Total***

* Bank mencatat Kecurangan internal sebesar Rp 17.954.078.079,- dan dicadangkan secara penuh sebagai biaya pada tahun 2025. Kecurangan terjadi pada lima cabang terdiri dari cabang Tilamuta, cabang Kotamobagu, cabang Kwandang, cabang Molibagu dan cabang Tahuna. Kecurangan internal tersebut akan dihapus buku setelah proses hukum dan adanya hasil keputusan pengadilan. Notes 32 Beban administrasi dan umum (Kerugian terkait risiko operasional)

* *The bank recorded internal fraud amounting to IDR 17,954,078,079 and fully provisioned it as an expense in 2025. The fraud occurred at five branches, consisting of the Tilamuta branch, Kotamobagu branch, Kwandang branch, Molibagu branch, and Tahuna branch. The internal fraud will be written off after legal proceedings and the results of a court decision. Notes 32 Administrative and general expenses (Losses related to operational risk)*

16. LIABILITAS SEGERA / 16. OBLIGATION DUE TO IMMEDIATELY

Akun ini terdiri dari : / *This account consists of :*

	2025	2024	
Titipan lainnya	106.178.296.294	93.799.138.625	*Other deposit*
Bunga yang masih harus dibayar	41.983.559.634	43.839.381.162	*Accrued interest*
Bonus dan kesejahteraan karyawan	14.748.675.448	3.622.146.223	*Employee bonus and benefit*
Liabilitas dalam rangka *capital lease*	34.134.237.880	38.714.497.500	*Liabilities in the context of capital leases*
Lain-lain	42.403.194.101	8.441.481.110	*Others*
Jumlah	**239.447.963.357**	**188.416.644.620**	***Total***

Titipan Lainnya diantaranya digunakan untuk pembayaran pajak, listrik, dan telepon yang dilakukan oleh pihak ketiga melalui bank.

Other Deposits are used for tax, electricity and telephone payments made by third parties through banks.

17. SIMPANAN NASABAH / 17. DEPOSITS FROM CUSTOMERS

Akun ini terdiri dari : / *This account consists of :*

	2025	2024	
Pihak berelasi			***Related parties***
Giro	1.677.407.030.385	594.653.012.370	*Current account*
Tabungan	13.370.620.334	111.079.235.533	*Saving*
Deposito berjangka	480.504.300.000	37.084.100.000	*Time deposits*
Sub-jumlah	**2.171.281.950.719**	**742.816.347.903**	***Sub-total***
Pihak ketiga			***Third parties***
Giro	440.371.662.315	527.520.026.772	*Current account*
Tabungan	2.698.681.021.894	2.620.986.544.484	*Saving*
Deposito berjangka	12.896.483.674.919	11.147.688.991.284	*Time deposits*
Sub-jumlah	**16.035.536.359.128**	**14.296.195.562.540**	***Sub-total***
Jumlah	**18.206.818.309.848**	**15.039.011.910.443**	***Total***

17. SIMPANAN NASABAH (Lanjutan)

Tingkat suku bunga rata-rata simpanan nasabah adalah sebagai berikut :

	2025	2024	
Giro	0% - 2.25%	0% - 2.25%	*Current account*
Tabungan	0% - 3.50%	0% - 3.50%	*Saving*
Deposito berjangka :			*Deposits:*
Deposito	3.00% - 7.25%	3.00% - 7.50%	*Deposits*

Rincian deposito berdasarkan jangka waktu adalah sebagai berikut :

	2025	2024	
1 bulan	2.774.784.992.867	2.129.859.379.993	*1 month*
3 bulan	2.554.288.951.392	3.571.045.251.391	*3 months*
6 bulan	4.655.511.757.812	4.451.379.541.600	*6 months*
12 bulan	3.392.402.272.848	1.032.488.918.300	*12 months*
Jumlah	**13.376.987.974.919**	**11.184.773.091.284**	***Total***

Deposito menurut periode yang tersisa sampai dengan tanggal jatuh

	2025	2024	
Kurang dari 3 bulan	2.774.784.992.867	8.792.901.395.448	*Less than 3 months*
Lebih dari 3 bulan hingga 6 bulan	7.209.800.709.204	1.908.884.701.820	*More than 3 - 6 months*
Lebih dari 6 bulan hingga 12 bulan	3.392.402.272.848	482.986.994.016	*More than 6 - 12 months*
Jumlah	**13.376.987.974.919**	**11.184.773.091.284**	***Total***

18. SIMPANAN DARI BANK LAIN

Akun ini terdiri dari :

Seluruh simpanan dari bank lain berasal dari pihak ketiga, berdasarkan jenis produk dengan rincian sebagai berikut:

	2025	2024	
Giro	2.084.365.074	6.830.369.576	*Current account*
Tabungan	102.875.473.892	89.108.308.541	*Saving*
Deposito berjangka	47.500.000.000	54.500.000.000	*Time deposits*
Interbank Call Money	100.000.000.000	575.000.000.000	*Interbank Call Money*
Jumlah	**252.459.838.966**	**725.438.678.117**	***Total***

	2025	2024	
Rincian interbank *Call Money* yang terdiri dari :			*Details of interbank Call Money consisting of:*
PT Bank Rakyat Indonesia (Persero), Tbk	-	100.000.000.000	*PT Bank Rakyat Indonesia (Persero), Tbk*
PT Bank Jawa Timur	-	50.000.000.000	*PT Bank Jawa Timur*
PT Bank Jakarta, Tbk	25.000.000.000	-	*PT Bank Jakarta, Tbk*
PT Bank Pembangunan Daerah Bali, Tbk	50.000.000.000	-	*PT Bank Pembangunan Daerah Bali, Tbk*
PT Bank Sulawesi Tenggara	-	150.000.000.000	*PT Bank Sulawesi Tenggara*
PT Bank Kalimantan Timur	-	25.000.000.000	*PT Bank Kalimantan Timur*
PT Bank Jawa Barat Banten	25.000.000.000	50.000.000.000	*PT Bank Jawa Barat Banten*
PT Bank Papua	-	50.000.000.000	*PT Bank Papua*
PT Bank Jawa tengah	-	50.000.000.000	*PT Bank Jawa tengah*
PT Bank Sulawesi Tengah	-	100.000.000.000	*PT Bank Sulawesi Tengah*
Jumlah	**100.000.000.000**	**575.000.000.000**	***Total***

Tingkat suku bunga rata-rata simpanan dari bank lain adalah sebagai

	2025	2024	
Giro	0% - 2.25%	0% - 2.25%	*Current account*
Tabungan	0% - 3.50%	0% - 3.50%	*Saving*
Deposito berjangka	3.00% - 5,25%	2,75%-5,25%	*Time deposits*
Interbank Call Money	4.20% - 4,30%	6,15%-6,43%	*Interbank Call Money*

19. LIABILITAS SURAT BERHARGA YANG DIJUAL DENGAN JANJI DIBELI KEMBALI

19. LIABILITIES OF MAKETABLE SECURITIES SOLD UNDER REPURCHASE AGREEMENT

Akun ini terdiri dari :

This account consists of :

	2025	2024	
Liabilitas surat berharga yang dijual dengan janji dibeli kembali kepada			*Liabilities of marketable securities sold under repurchase agreement to*
Bank Indonesia	-	292.412.090.000	*Bank Indonesia*
Bank lain	149.493.600.000	-	*Other bank*
Jumlah	**149.493.600.000**	**292.412.090.000**	***Total***

20. SURAT BERHARGA YANG DITERBITKAN

20. MARKETABLE SECURITIES ISSUED

Akun ini terdiri dari :

This account consists of :

	2025	2024	
Obligasi Bank SulutGo	750.000.000.000	750.000.000.000	*Bank SulutGo Bond*
Biaya emisi obligasi ditangguhkan	(608.149.137)	(1.520.372.877)	*Deffered bond issuance cost*
Jumlah	**749.391.850.863**	**748.479.627.123**	***Total***

Berdasarkan Akta Risalah Rapat Umum Pemegang Saham Luar Biasa Perseroan Terbatas PT. Bank Pembangunan Daerah Sulawesi Utara Gorontalo (BANK SULUTGO) Nomor : 05 tanggal 18 Maret 2021, Edmund Lodi Mangowal, SH., Mkn, Notaris Kota Manado, para pemegang saham dengan suara bulat memutuskan untuk menyetujui penyesuaian keputusan Rapat Umum Pemegang Saham Luar Biasa Tahun 2018 sebagaimana dalam Akta Keputusan Rapat Umum Pemegang Saham Nomor 17 tanggal 09-02-2018 (sembilan Februari dua ribu delapan belas), Diktum keempat menjadi: "Menyetujui Penawaran Umum berkelanjutan obligasi berkelanjutan I Bank SulutGo sebanyak-banyaknya sebesar Rp. 1.000.000.000.000,- (satu triliun rupiah) dan memberikan persetujuan untuk menjaminkan sebagian maupun seluruh piutang Perseroan atas tagihan berupa kredit yang diberikan Perseroan kepada nasabah-nasabahnya dengan kategori lancar sesuai ketentuan Bank Indonesia dan memberikan persetujuan pada Direksi untuk melakukan segala tindakan yang diperlukan sehubungan dengan hal tersebut".

Based on the Deed of Minutes of the Extraordinary General Meeting of Shareholders of PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo (BANK SULUTGO) Number: 05 dated March 18, 2021, Edmund Lodi Mangowal, SH, Mkn, Notary of Manado City, the shareholders unanimously decided to approve the adjustment of the decision of the 2018 Extraordinary General Meeting of Shareholders as in the Deed of Resolution of the General Meeting of Shareholders Number 17 dated 09-02-2018 (nine February two thousand eighteen), the fourth dictum became: "Approve the Sustainable Public Offering of sustainable bonds I Bank SulutGo in the maximum amount of Rp. 1,000,000,000,000, - (one trillion rupiah) and give approval to pledge part or all of the Company's receivables for bills in the form of credit provided by the Company to its customers with current categories in accordance with Bank Indonesia regulations and give approval to the Board of Directors to take all necessary actions in connection with this matter".

Obligasi ini diterbitkan tanpa warkat, ditawarkan dengan nilai 100% (seratus persen) dari jumlah Pokok Obligasi dengan tingkat bunga tetap sebesar 7,80% (tujuh koma delapan nol persen) per tahun dan jangka waktu 5 (lima) tahun sejak Tanggal Emisi. Dimana pada tahap I, Bank telah menerima dana Obligasi sebesar Rp. 750.000.000.000,- (tujuh ratus lima puluh miliar) rupiah. Bunga Obligasi dibayarkan setiap triwulan, dimana Bunga Obligasi pertama akan dibayarkan pada tanggal 7 Desember 2021, sedangkan Bunga Obligasi terakhir sekaligus dengan pelunasan Obligasi akan dibayarkan pada tanggal 7 September 2026. Pelunasan Obligasi akan dilakukan secara penuh (bullet payment) pada saat jatuh tempo. Bertindak sebagai wali amanat Obligasi Berkelanjutan I Tahap I PT. Bank SulutGo adalah PT. Bank Mandiri.

The Bonds are issued scripless, offered at 100% (one hundred percent) of the principal amount with a fixed interest rate of 7.80% (seven point eight zero percent) per annum and a term of 5 (five) years from the Issue Date. In the first phase, the Bank has received bond proceeds amounting to Rp. 750,000,000,000 (seven hundred fifty billion) rupiah. Interest on the Bonds is paid quarterly, where the first interest will be paid on December 7, 2021, while the last interest as well as the repayment of the Bonds will be paid on September 7, 2026. Bond repayment will be made in full (bullet payment) at maturity. Acting as trustee of the Shelf Registration Bond I Phase I of PT Bank SulutGo is PT Bank Mandiri.

Berdasarkan surat dari PT. Fitch Ratings Indonesia ("Fitch") No. 111/DIR/RATLTR/VI/2021 tanggal 28 Juni 2021, Peringkat Nasional Jangka Panjang 'A(idn)' untuk Program Obligasi Berkelanjutan I Bank SulutGo sejumlah maksimum Rp. 1.000.000.000.000.

Based on letter from PT Fitch Ratings Indonesia ("Fitch") No. 111/DIR/RATLTR/VI/2021 dated June 28, 2021, the National Long-Term Rating 'A(idn)' for Bank SulutGo's Shelf Registration Bond I Program with a maximum amount of IDR 1,000,000,000,000.

Berdasarkan surat dari PT. Fitch Ratings Indonesia ("Fitch") No. 111/DIR/RATLTR/VI/2021 tanggal 28 Juni 2021, Peringkat Nasional Jangka Panjang 'A(idn)' untuk Obligasi Berkelanjutan I Bank SulutGo Tahap I Tahun 2021 sejumlah maksimum IDR 750 miliar dengan jangka waktu maksimum 5 tahun.

Based on the letter from PT Fitch Ratings Indonesia ("Fitch") No. 111/DIR/RATLTR/VI/2021 dated June 28, 2021, the National Long-Term Rating 'A(idn)' for Bank SulutGo Sustainable Bonds I Phase I Year 2021 with a maximum amount of IDR 750 billion with a maximum period of 5 years.

20. SURAT BERHARGA YANG DITERBITKAN (Lanjutan)

Adapun maksud dan tujuan Emisi Obligasi Berkelanjutan I adalah sebagai berikut :

1. Memenuhi kebutuhan masyarakat Sulawesi Utara dan Gorontalo dalam bidang pinjaman kredit;
2. Mobilisasi dana jangka panjang untuk ekspansi kredit serta perbaikan struktur pendanaan bank;
3. Mobilisasi dana yang bersumber dari pihak investor diluar daerah;
4. Meningkatkan performance dan image di pasar bahwa PT. Bank SulutGo turut aktif dalam kegiatan Pasar Modal;
5. Meningkatkan hubungan kerja bisnis yang saling menguntungkan dengan pihak-pihak yang terlibat dalam emisi tersebut;
6. Meningkatkan Profitabilitas bank.

Dari hasil penjelasan tersebut dan hasil analisis manajemen, maka penawaran penjualan Obligasi Berkelanjutan I dipertimbangkan karena menguntungkan bagi Perusahaan dengan kondisi sebagai berikut :

1. Benefit & Cost Ratio dari emisi Obligasi Berkelanjutan I, dimana Ratio Simple Interst sebesar 1,27% dan Ratio Compound Interest sebesar 1,83%. Dari masing-masing metode perhitungan pendapatan bunga (Simple dan Compound Interest) sehingga hal ini menyimpulkan bahwa emisi obligasi dapat memberikan profitabilitas bagi bank.
2. Mekanisme pembelian kembali (buy back) dilaksanakan sesuai dengan prosedur dan perjanjian perwaliamanatan (tidak lebih 5 % dari nominal obligasi).
3. Proses dan mekanisme melibatkan instansi terkait yang berkompeten yakni OJK, WALIAMANAT, BEI dan KSEI.
4. Pembelian kembali dengan maksud untuk disimpan atau dijual kembali.
5. Dilaksanakan sesuai dengan teknis dan mekanisme pasar serta teknis bank yang berlaku.

Dana Obligasi tersebut akan digunakan untuk mengoptimalkan ekspansi kredit yang potensial sehingga dapat meningkatkan profitabilitas bank namun tetap memperhatikan asas prudential banking. Emisi Obligasi Berkelanjutan I dapat menjadi salah satu sumber pendanaan jangka panjang untuk rencana ekspansi kredit.

20. MARKETABLE SECURITIES ISSUED (Continued)

The purpose and objectives of the Shelf Registration Bond I Issuance are as follows:

1. *Meet the needs of the people of North Sulawesi and Gorontalo in the field of credit loans;*
2. *Mobilization of long-term funds for credit expansion and improvement of the bank's funding structure;*
3. *Mobilization of funds sourced from investors outside the region;*
4. *Improve performance and image in the market that PT Bank SulutGo is actively involved in Capital Market activities;*
5. *Enhance mutually beneficial business working relationships with parties involved in the emissions;*
6. *Increase bank profitability.*

Based on the above explanation and management's analysis, the offer to sell Shelf Registration Bond I is considered favorable for the Company under the following conditions:

1. *Benefit & Cost Ratio of Sustainable Bonds I issuance, where the Simple Interst Ratio is 1.27% and the Compound Interest Ratio is 1.83%. From each method of calculating interest income (Simple and Compound Interest) so this concludes that bond issuance can provide profitability for banks.*
2. *Buy back mechanism is carried out in accordance with the procedures and trusteeship agreement (no more than 5% of the nominal bonds).*
3. *Process and mechanism involves competent related agencies namely OJK, WALIAMANAT, IDX and KSEI.*
4. *Repurchase with the intention of storage or resale.*
5. *Implemented in accordance with applicable market and bank technicalities and mechanisms.*

The Bond proceeds will be used to optimize potential credit expansion so as to increase the bank's profitability while still paying attention to prudential banking principles. The issuance of Shelf Registration Bonds I can be one of the long-term funding sources for credit expansion plans.

21. PINJAMAN YANG DITERIMA

Akun ini terdiri dari :

a. Klasifikasi pinjaman yang diterima terdiri dari:

	2025	2024	
Pinjaman dari			*Loans from*
PT Sarana Multigriya Finansial (Persero	1.100.000.000.000	1.500.000.000.000	*PT Sarana Multigriya Finansial (Persero)*
PT Bank Jakarta, Tbk	500.000.000.000	-	PT Bank Jakarta, Tbk
PT Bank Danamon, Tbk	-	350.000.000.000	*PT Bank Danamon, Tbk*
Jumlah	**1.600.000.000.000**	**1.850.000.000.000**	***Total***

Pinjaman yang diterima tersebut merupakan kerjasama PT. Bank SulutGo dengan PT. Sarana Multigriya Finansial (Persero) yang merupakan Lembaga Jasa Keuangan yang memiliki tugas membangun dan mengembangkan pasar pembiayaan sekunder perumahan, yang salah satu kegiatan usahanya adalah memberikan Fasilitas Pinjaman kepada lembaga penyalur kredit/pembiayaan sektor perumahan dan pemukiman dengan agunan berupa hak tagih. Pinjaman yang diterima ini akan dipergunakan dalam rangka pemberian fasilitas pinjaman kredit multiguna konsumtif.

21. BORROWINGS

This account consists of :

a. Classification received received from:

The loan received is a collaboration between PT. SulutGo Bank with PT. Sarana Multigriya Finansial (Persero), which is a Financial Services Institution whose task is to build and develop a secondary housing finance market, one of whose business activities is to provide loan facilities to lending institutions/financing for the housing and settlement sector with collateral in the form of rights to claim. The loan received will be used in the context of providing a consumptive multipurpose loan facility.

21. PINJAMAN YANG DITERIMA (Lanjutan)

b. Klasifikasi pinjaman yang diterima berdasarkan *maturity* dan suku bunga :

	Tanggal Mulai / *Start Date*	Tanggal jatuh tempo/ *Due date*	Suku bunga/ *Interest rate*
PT. Sarana Multigriya Finansial (Persero)	19 Oktober 2023/ *October 19, 2023*	19 Januari 2025/ *January 19, 2025*	6,55%
PT. Sarana Multigriya Finansial (Persero)	18 Januari 2024/ *January 18, 2024*	18 Januari 2025/ *January 19, 2025*	6,95%
PT. Bank Danamon, Tbk	25 November 2024/ *November 25, 2024*	8 Januari 2025/ *January 8, 2025*	7,08%
PT. Bank Jakarta, Tbk	*23 Desember 2025/ December 23, 2025*	*23 Desember 2026 December 23, 2026*	5,85%
PT. Sarana Multigriya Finansial (Persero)	*23 Juni 2025/ June 23, 2025*	23 Juli 2026 *July 23, 2026*	7,00%
PT. Sarana Multigriya Finansial (Persero)	19 Desember 2025/ *December 19, 2025*	19 Desember 2028 *December 19 2028*	5,50%

Berdasarkan perjanjian pemberian fasilitas pinjaman dari PT Sarana Multigria finansial (Persero) kepada PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo dengan nomor perikatan 005/PP/SMF-BDP. SULUTGO/I/2025 dan telah berubah dengan perjanjian nomor 142/ADD/SMF-BPD.SULUTGO/VI/2025 tanggal 20 Juni 2025 dengan penjelasan sebagai berikut:

- Berdasarkan syarat-syarat dan ketentuan dalam perjanjian ini, PT sarana Multigria finansial (Persero)setuju untuk memberikan fasilitas pinjaman kepada Bank SulutGo sebesar Rp 500.000.000,- jumlah tersebu tidak termasuk bunga, provisi, dan biaya-biaya lainnya, bunga pinjaman sebesar 7,00% p.a.fixed.

Based on the loan facility agreement from PT Sarana Multigria Finansial (Persero) to PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo with engagement number 005/PP/SMF-BDP.SULUTGO/I/2025, which has been amended by agreement number 142/ADD/SMF-BPD.SULUTGO/VI/2025 dated June 20, 2025, with the following explanation:

- *Based on the terms and conditions in this agreement, PT Sarana Multigria Finansial (Persero) agrees to provide a loan facility to Bank SulutGo in the amount of IDR 500,000,000. This amount does not include interest, provisions, and other fees. The loan interest rate is 7.00% per annum, fixed.*

22. PERPAJAKAN

Akun ini terdiri dari :

a. Utang Pajak

	2025	2024	
PPh pasal 21	1.672.570.940	882.203.243	*Income tax art 21*
PPh pasal 23	465.179.931	371.141.389	*Income tax art 23*
PPh pasal 25 - Desember	44.056.763	4.318.634.736	*Income tax art 25 -December*
PPh pasal 29	19.135.953.682	3.595.854.785	*Income tax art 29*
PPh pasal 4 ayat 2	6.629.673.912	5.972.649.882	*Income tax art 4 (2)*
PPn	1.661.348.154	163.296.988	*Value Added Tax*
Jumlah	**29.608.783.382**	**15.303.781.023**	***Total***

b. Rekonsiliasi Fiskal

Rekonsiliasi antara laba (rugi) sebelum manfaat (beban) pajak seperti yang disajikan dalam laporan laba rugi komprehensif dengan taksiran penghasilan kena pajak (rugi pajak) untuk periode yang berakhir pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut :

22. TAXES

This account consists of :

a. Taxes Payable

b. Fiscal Reconciliation

The reconciliation between profit (loss) before tax benefits (expenses) as presented in the statements of comprehensive profit loss and estimated taxable income (tax loss) for the years ended on December 31, 2025 and 2024 are as follows :

22. PERPAJAKAN (Lanjutan) / ***22. TAXES (Continued)***

b. Rekonsiliasi Fiskal (Lanjutan) / ***b. Fiscal Reconciliation (Continued)***

	2025	2024	
Laba sebelum pajak	**380.595.932.827**	**300.627.710.090**	***Income before tax***
Perbedaan temporer :			***Temporary differences :***
Imbalan Pasca Kerja	41.053.495.000	349.082.090	*Employee post benefit*
Jumlah perbedaan temporer	**41.053.495.000**	**349.082.090**	***Total temporary differences***
Perbedaan permanen :			***Permanent differences:***
Koreksi Positif :			***Positive Corection :***
Rapat dan pertemuan	2.684.146.327	4.620.847.267	*Meetings and conventions*
Listrik, Telepon dan Air	-	-	*Electric, phone and water*
Representasi dan jamuan	1.536.365.578	10.708.149.683	*Representations and Entertaiment*
Perayaan, rekreasi dan olahraga		3.348.852.559	*Celebrations, recreations and sports*
Sumbangan kepada karyawan	2.206.550.000	3.096.330.750	*Donations to employees*
Sumbangan dan zakat	1.857.327.534	8.611.194.366	*Donations and zakat*
Pajak-pajak (sanksi administrasi, denda, bunga dll)	8.530.981.105	4.492.298.373	Taxes (administration fee, fine, *interest exc)*
Non-operasi lainnya	55.287.999.153	24.209.066.815	*Other non-operating*
Beban *Corporate Social Responbility*	-	14.181.230.875	*Corporate Social Responbility Expense*
Tunjangan PPh 21 yang ditangung oleh Perusahaan	-	11.913.046.140	*PPh 21 allowances borne by the Company*
Koreksi Negatif			***Negative Corection***
Cadangan Kerugian Penurunan Nilai	-	(29.754.699.705)	*Impairment Losses*
Jumlah perbedaan permanen	**72.103.369.697**	**55.426.317.123**	***Total permanent differences***
Jumlah koreksi fiskal	**113.156.864.697**	**55.775.399.213**	***Total fiscal corrections***
Laba fiskal	**493.752.797.524**	**356.403.109.303**	***Fiscal profit***
Dibulatkan	**493.752.797.000**	**356.403.109.000**	***Rounded***
Taksiran penghasilan kena pajak 22%	108.625.615.340	78.408.683.980	*Estimated taxable income of 22%*
Pajak dibayar dimuka			***Prepaid taxes***
PPh pasal 25	(89.489.661.658)	(74.812.829.195)	*Income tax art 25*
Jumlah	**(89.489.661.658)**	**(74.812.829.195)**	***Total***
Jumlah taksiran PPh badan kurang bayar	**19.135.953.682**	**3.595.854.785**	***Total estimated underpayment of corporate income tax***

c. Beban Pajak / ***c. Tax expenses***

Pajak tangguhan dihitung berdasarkan pengaruh dari perbedaan temporer antara jumlah tercatat aset dan liabilitas menurut laporan keuangan dengan dasar pengenaan pajak.

Deffered tax is calculated based on the affect of temporary differences between carrying amount of asset and liability in financial statements with tax based.

	2025	2024	
Penghasilan (beban) pajak terdiri dari :			*Income (expenses) tax consists of :*
Pajak kini	(108.625.615.340)	(78.408.683.980)	*Current tax*
Manfaat (Beban) Pajak tangguhan	9.031.768.900	1.901.073.460	*Deferred Tax (Expense) Benefit*
Pajak penghasilan terkait dengan komponen pendapatan komprehensif lainnya	1.466.365.340	509.006.520	*Income Tax Relating to Components of Other Comprehensive Income*
Jumlah	**(98.127.481.100)**	**(75.998.604.000)**	***Total***

22. PERPAJAKAN (Lanjutan) / ***22. TAXES (Continued)***

d. Aset (Liabilitas) pajak tangguhan / ***d. Deffered tax assets (liability)***

31 Desember 2025 / *December 31, 2025*

	31 Desember 2024 / *December 31, 2024*	Dikreditkan ke Laporan Laba Rugi/ *Credited to to the Income statement*	Dikreditkan ke Penghasilan Komprehensif Lain / *Credited to the SOther Comprehensif Income*	Koreksi pajak tangguhan /deferred tax adjustment	31 Desember 2025 / *December 31, 2025*	
Kewajiban manfaat karyawan	33.290.247.760	9.031.768.900	1.466.365.340	(6.142.609.880)	37.645.772.120	*Employee benefit*
Jumlah	33.290.247.760	10.498.134.240	1.466.365.340	(6.142.609.880)	37.645.772.120	***Total***

31 Desember 2024 / *December 31, 2024*

	31 Desember 2023 / *December 31, 2023*	*Dikreditkan ke Laporan Laba Rugi/ Credited to to the Income statement*	Dikreditkan ke Penghasilan Komprehensif Lain / Credited to the SOther Comprehensif Income	Koreksi pajak tangguhan /deferred tax adjustment	31 Desember 2024 / *December 31, 2024*	
Kewajiban manfaat karyawan	30.880.167.780	1.901.073.460	509.006.520	-	33.290.247.760	*Employee benefit*
Jumlah	30.880.167.780	1.901.073.460	509.006.520	-	33.290.247.760	***Total***

23. LIABILITAS IMBALAN PASKA KERJA / ***23. LIABILITIES ON EMPLOYEE POST BENEFIT***

PT Bank Pembangunan Daerah telah melakukan penghitungan Imbalan Kerja Untuk tahun 2025 yang dihitung oleh kantor Aktuaris Independen Steven & Mourits, dengan laporan No. 0081/MR-NM-PSAK 219-BSGO/I/2026, pada tanggal 15 Januari 2026 dan nomor 2929/ST-NM-PSAK219-BSGO/XII/2024 pada tanggal 30 Desember 2024 yang dihitung oleh kantor aktuaris Independen Steven & Mourits, penghitungan imbalan pascakerja ('IPK') , sebagaimana diatur oleh undang-undang No.6/2023 ("UU6"), peraturan Pemerintah No. 35/2021 ("PP35"), dan perjanjian kerjasama bersama Perusahaan dan imbalan jangka panjang ("IJPL"). Jumlah karyawan yang berhak atas imbalan pasca kerja tersebut pada tanggal 31 Desember 2025 1.647 oarang dan 2024 adalah 1.692 orang.

PT Bank Pembangunan Daerah has carried out the calculation of Employee Benefits for the year 2025, calculated by the independent actuarial office Steven & Mourits, with report No. 0081/MR-NM-PSAK 219-BSGO/I/2026, dated January 15, 2026, and No. 2929/ST-NM-PSAK219-BSGO/XII/2024, dated December 30, 2024, also calculated by the independent actuarial office Steven & Mourits, for post-employment benefits ('PEB'), as regulated by Law No. 6/2023 ('Law 6'), Government Regulation No. 35/2021 ('GR 35'), and the cooperation agreement between the Company and long-term benefits ('LTB'). The number of employees entitled to post-employment benefits as of December 31, 2025, was 1,647 people, and in 2024 it was 1,692 people.

Tabel berikut menyajikan liabilitas imbalan pasca kerja Perseroan yang tercatat di laporan posisi keuangan, perubahan liabilitas imbalan pasca kerja, dan beban yang diakui dalam laporan laba rugi dan penghasilan komprehensif lain untuk tahun-tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024.

The following table presents the liabilities on employee post benefits recorded in the statements of financial position, changes in liabilities on employee post benefits and expense recognized in the statements of profit loss and other comprehensive income for years ended on December 31, 2025 and 2024.

Perhitungan rekonsiliasi aset program dan liabilias estimasian dana pensiun yang diakui dalam laporan posisi keuangan adalah sebagai berikut:

Reconciliation calculation on program assets and estimated liabilities of pension plan which are recognized in the statements of financial position are as follows:

	2025	2024	
Nilai kini kewajiban	313.327.388.000	295.577.529.000	*Present Value of Obligation*
Nilai wajar aset	(319.218.594.000)	(302.360.997.000)	*Fair value of plan assets*
Defisit/ (Surplus)	**(5.891.206.000)**	**(6.783.468.000)**	***Deficit/(Surplus)***
Dampak batas atas aset	41.154.986.000	40.816.719.000	*The effect of the asset ceiling*
Kewajiban/ (Aset) yang diakui dalam neraca	**35.263.780.000**	**34.033.251.000**	***Liability/ (Assets) Recognized in the Balance Sheet***

23. LIABILITAS IMBALAN PASKA KERJA (Lanjutan) / *23. LIABILITIES ON EMPLOYEE POST BENEFIT (Continued)*

A. Program Dana Pensiun / *A. Pension Plan Program*

Pendapatan (biaya) program pensiun untuk periode yang berakhir tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

Pension plans income (expenses) for the period ended on December 31, 2025 and 2024 were as follows:

	2025	2024	
Biaya jasa kini	9.343.992.000	6.057.429.000	*Current service cost*
Bunga neto	169.599.000	2.024.362.000	*Net interest costs*
Beban/ (Pendapatan) yang diakui dalam Laporan laba rugi	**9.513.591.000**	**8.081.791.000**	***Expenses/ (Income) Recognized in the Income Statement***

Pengukuran kembali kewajiban/ (Aset) dalam Penghasilan Komprehensif Lain untuk periode yang berakhir tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

Remeasurements of the Liability (Assets) in the Other Coprehensive Income for the period ended on December 31, 2025 and 2024 were as follows:

	2025	2024	
Penyesuaian atas perubahan asumsi ekonomis	657.050.000	(4.649.236.000)	*Adjustment for changes in assumptions economical*
Kerugian atas perubahan asumsi demogr.	(138.866.000)	-	*Losses due to changes in demographic assumptions*
Penyesuaian pengalaman atas kewajiban	11.739.389.000	(15.486.046.000)	*Experiences Adjusment on liabilities*
Imbal hasil atas aset program, yang tidak termasuk dalam bunga neto	(2.939.890.000)	14.365.798.000	*Actual return on plan Assets, excluding amounts included in net interest cost*
Perubahan dampak pembatasan aset aset (tidak termasuk bunga neto)	(2.652.386.000)	8.083.150.000	*Changes in the impact of asset restrictions assets (excluding net interest)*
Pengukuran kembali kewajiban/(Aset) dalam Penghasilan Komprehensif Lain	**6.665.297.000**	**2.313.666.000**	***Remeasurements of the Liability/ (Assets) in the Other Comprehensive Income***

Rekonsiliasi yang menunjukkan mutasi nilai bersih dari kewajiban dana pensiun adalah sebagai berikut:

Reconciliation which show net mutation value of pension plan are as follows:

	2025	2024	
Liabilitas imbalan kerja - awal tahun	34.033.251.000	35.746.692.000	*Liabilities on employee benefit - beginning year*
Koreksi efek penggunaan batasan aset yang diakui di PKL		-	*Correction of the effect of usage limitations assets recognized in internships*
Beban (pendapatan)	9.513.591.000	10.196.068.000	*Expense (income)*
Pengukuran kembali kewajiban/ (Aset) dalam Penghasilan Komprehensif Lain	6.665.297.000	2.313.666.000	*Remeasurements of the Liability/ (Assets) in the Other Comprehensive Income*
Realisasi pembayaran manfaat	(6.018.155.000)	(5.183.623.000)	*Benefit payment*
Iuran Perusahaan	(8.760.605.000)	(8.641.219.000)	*Company Contributions*
Pembayaran imbalan untuk biaya terminasi	(169.599.000)	(398.333.000)	*Benefit paid for termination cost*
Liablitas (aset) untuk imbalan kerja akhir tahun	**35.263.780.000**	**34.431.584.000**	***Liability/ (Assets) at End of Period***

B. Program Imbalan Pasca Kerja - Cuti Besar / *B. Employee Benefits Program - Acumulated Leave*

Perhitungan rekonsiliasi aset program dan liabilitas estimasian imbalan kerja-cuti besar yang diakui dalam Laporan Posisi Keuangan adalah sebagai berikut :

Reconciliation calculation on program assets and estimated liabilities of benefit program - accumulated leave which are recognized in the statements of financial position are as follows :

	2025	2024	
Nilai kini kewajiban	28.641.447.000	26.339.776.000	*Liabilities present value*
Nilai wajar aset	-	-	*Assets fair value*
Defisit/ (Surplus)	**28.641.447.000**	**26.339.776.000**	***Deficit/(Surplus)***
Dampak batas atas aset	-	-	*The effect of the asset ceiling*
Kewajiban/ (Aset) yang diakui dalam neraca	**28.641.447.000**	**26.339.776.000**	***Liability/ (Assets) Recognized in the Balance Sheet***

23. LIABILITAS IMBALAN PASKA KERJA (Lanjutan)

23. LIABILITIES ON EMPLOYEE POST BENEFIT (Continued)

B. Program Imbalan Pasca Kerja - Cuti Besar (Lanjutan)

B. Employee Benefits Program - Acumulated Leave (Continued)

Pendapatan (biaya) program imbalan kerja - cuti besar untuk periode yang berakhir pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

Employee benefit - accumulated leave income (expenses) for the period ended on December 31, 2025 and 2024 were as follows :

	2025	2024	
Biaya jasa kini	8.749.294.000	8.806.069.000	*Current service cost*
Bunga neto	1.547.248.000	1.401.593.000	*Net Interest costs*
Pengukuran kembali Kewajiban/ (Aset)	788.660.000	496.076.000	*Remeasurements of the Liability /(Assets)*
Beban /(Pendapatan) yang diakui dalam Laporan Laba Rugi	**11.085.202.000**	**10.703.738.000**	***Expense/ (Income) Reognized in the Income Statement***

Rekonsiliasi yang menunjukkan mutasi nilai bersih dari kewajiban imbalan kerja-cuti besar adalah sebagai berikut:

Reconciliation which show net mutation value of employee benefit - accumulated leave are as follows :

	2025	2024	
Liabilitas (aset) imbalan kerja - awal tahun	26.339.776.000	25.507.640.000	*Liabilities (assets) on employee benefit - beginning year*
Realisasi pembayaran manfaat	-	-	*Benefit payment*
(Beban) Pendapatan	11.085.202.000	10.703.738.000	*(Expense) Income*
Pembayaran imbalan untuk biaya terminasi	(8.783.531.000)	(9.871.602.000)	*Benefit paid for termination cost*
Liabilitas (aset) imbalan kerja - akhir tahun	**28.641.447.000**	**26.339.776.000**	***Liabilities (assets) for - employee benefits at ending year***

C. Program Imbalan Jangka Panjang Lain (Penghargaan Masa Kerja)

C. Other Long-Term Rewards Program (Gratuity)

Perhitungan rekonsiliasi aset program dan liabilitas estimasian imbalan kerja - penghargaan masa kerja yang diakui dalam laporan posisi keuangan adalah sebagai berikut :

Reconciliation calculation on program assets and estimated liabilities - gratuity which are recognized in the statements of financial position are as follows :

	2025	2024	
Nilai kini kewajiban	107.211.919.000	90.946.281.000	*Present Value of Obligation*
Nilai wajar aset program	-	-	*Fair Value of Plan Assets*
Defisit/(Surplus)	**107.211.919.000**	**90.946.281.000**	***Deficit/ (Surplus)***
Dampak batas atas aset	-	-	*The effect of the asset ceiling*
Kewajiban/ (Aset) yang diakui dalam neraca	**107.211.919.000**	**90.946.281.000**	***Liability/ (Assets) Recognized in the Balance Sheet***

Pendapatan (biaya) program imbalan kerja jangka panjang lain (Penghargaan Masa Kerja) untuk periode yang berakhir pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

Other long-term reward income (expenses) (gratuity) for the period ended on December 31, 2025 and 2024 were as follows :

	2025	2024	
Biaya jasa kini	8.995.301.000	8.379.531.000	*Current service cost*
Bunga neto	6.231.284.000	5.304.707.000	*Interest costs*
Pengukuran kembali Kewajiban/ Aset	5.228.117.000	5.309.311.000	*Interest on the impact of asset limitation Actuarial (gain) loss*
Jumlah Beban Jasa Kini	**20.454.702.000**	**18.993.549.000**	***Total Current Service Expense***

Rekonsiliasi yang menunjukkan mutasi nilai bersih dari liabilitas imbalan kerja-penghargaan masa kerja adalah sebagai berikut:

Reconciliation which show net mutation value of employee benefit - gratuity are as follows:

	2025	2024	
Liabilitas imbalan kerja awal tahun	90.946.281.000	79.110.067.000	*Liabilities on employee benefit beginning year*
(Beban) Pendapatan	20.454.702.000	18.993.549.000	*(Expense) Income*
Realisasi pembayaran manfaat	(4.189.064.000)	(7.157.335.000)	*Benefit payment*
Kewajiban (Aset) pada akhir periode	**107.211.919.000**	**90.946.281.000**	***Liabilities (assets) at End Of Period***

23. LIABILITAS IMBALAN PASKA KERJA (Lanjutan)

D. Rekonsiliasi Program Pensiun, Penghargaan Masa Kerja dan Cuti Besar

Perhitungan rekonsiliasi aset program dan liabilitas estimasian imbalan kerja yang diakui di dalam laporan posisi keuangan adalah sebagai berikut:

	2025	2024	
Nilai kini kewajiban	449.180.754.000	412.863.586.000	*Present Value of Obligation*
Nilai wajar aset program	(319.218.594.000)	(302.360.997.000)	*Fair Value of Plan Assets*
Defisit/(Surplus)	129.962.160.000	110.502.589.000	***Deficit/ (Surplus)***
Dampak batas atas aset	41.154.986.000	40.816.719.000	*The effect of the asset ceiling*
Kewajiban/ (Aset) yang diakui dalam neraca	**171.117.146.000**	**151.319.308.000**	***Liability/ (Assets) Recognized in the Balance Sheet***

Pendapatan (biaya) program imbalan kerja per 31 Desember 2025 dan 2024 adalah sebagai berikut :

	2025	2024	
Biaya jasa kini	25.114.572.000	25.207.514.000	*Current service cost*
Bunga neto	9.752.547.000	8.482.121.000	*Interest costs*
Pengukuran kembali Kewajiban/ Aset	6.016.777.000	5.805.387.000	*Interest on the impact of asset limitation Actuarial (gain) loss*
Pembayaran imbalan untuk biaya terminasi	169.599.000	398.333.000	*Benefit paid for termination cost*
Jumlah Beban Jasa Kini	**41.053.495.000**	**39.893.355.000**	***Total Current Service Expense***

Rekonsiliasi yang menunjukkan mutasi nilai bersih dari liabilitas imbalan kerja adalah sebagai berikut :

	2025	2024	
Liabilitas imbalan kerja awal tahun	151.319.308.000	140.364.399.000	Liabilities on employee benefit beginning year
Beban (pendapatan)	41.053.495.000	39.893.355.000	*Expense (income)*
Pengukuran kembali kewajiban/ (Aset) dalam Penghasilan Komprehensif La	6.665.297.000	2.313.666.000	*Remeasurements of the Liability/ (Assets) in the Other Comprehensive Income*
Realisasi pembayaran manfaat	(18.990.750.000)	(22.212.560.000)	*Benefit payment*
Iuran Perusahaan	(8.760.605.000)	(8.641.219.000)	*Company Contributions*
Pembayaran imbalan untuk biaya terminasi	(169.599.000)	(398.333.000)	*Benefit paid for termination cost*
Liablitas (aset) untuk imbalan kerja akhir tahun	**171.117.146.000**	**151.319.308.000**	***Liability/ (Assets) at End of Period***

Pada tahun 2025 dan 2024 PT Bank SulutGo mengakui beban Imbalan kerja didasarkan pada realisasi tahun 2025 dan 2024.

Asumsi utama yang digunakan dalam menentukan biaya dan liabilitas pasca kerja oleh Kantor Konsultan Aktuaria Steven & Mourits pada 31 Desember 2025 dan 2024, aktuaris independen masing-masing sebagai berikut :

		2025	2024	
a.	Mortalita	TMI 2019	GAM - 1971	*a. Mortality*
b.	Tingkat cacat	0,01% per tahun	0,01% per tahun	*b. Disable rate*
c.	Tingkat pengunduran diri	0,5% per tahun	0,5% per tahun	*c. Resignation rate*
d.	Tingkat proyeksi kenaikan gaji	2,75%	3,50%	*d. Increased salary projection rate*
e.	Metode	Project Unit Credit	Project Unit Credit	*e. Method*
f.	Asumsi kenaikan emas untuk penghargaan	8% per tahun	8% per tahun	*f. Assumptions of rise in gold for award*

24. LIABILITAS LAINNYA

Akun ini terdiri dari :

	2025	2024	
Provisi diterima di muka	305.645.937	407.855.806	*Unearned provision*
Setoran jaminan	15.525.476	536.826	*Security deposit*
Lain-lain	71.560.320.719	67.291.956.851	*Others*
Jumlah	**71.881.492.132**	**67.700.349.483**	***Total***

lain-lain sebesar Rp 71.560.320.719 dan Rp 67.291.956.851 pada 31 Desember 2025 dan 2024 merupakan Transaksi ATM Bank bersama yang dikelola oleh PT Artajasa Pembayaran Elektronis dan PT Rintis Sejahtera.

Other amounts totaling Rp 71,560,320,719 and Rp 67,291,956,851 as of December 31, 2025 and 2024 represent Bank ATM Bersama transactions managed by PT Artajasa Pembayaran Elektronis and PT Rintis Sejahtera.

25. LIABILITAS ESTIMASI / 25. ESTIMATED LIABILITIES

Akun ini terdiri dari / *This account consists of :*

	2025	2024	
ECL atas longgar tarik kredit yag diberikan	220.562.958	250.286.120	*ECL on loosely granted credit facilities*
ECL atas bank garansi	55.307.060	247.336.279	*ECL on bank guarantees*
Jumlah	**275.870.018**	**497.622.399**	***Total***

26. EKUITAS / 26. *EQUITY*

a. MODAL SAHAM / *b. SHARE CAPITAL*

Berdasarkan Berita Acara Rapat Umum Pemegang Saham Tahunan Perseroan Terbatas PT. Bank Pembangunan Daerah Sulawesi Utara Gorontalo (BANK SULUTGO) Nomor : 01 tanggal 09 April 2025, Hesky Nofri Sompie, SH., Mkn, Notaris berkedudukan di Kabupaten Minahasa, seluruh pemegang saham dengan suara bulat memutuskan :

Based on the Minutes of the Annual General Meeting of Shareholders of the Limited Liability Company PT. Bank Pembangunan Daerah Sulawesi Utara Gorontalo (BANK SULUTGO) Number: 01 dated April 9, 2025, Hesky Nofri Sompie, SH., Mkn, a notary based in Minahasa Regency, all shareholders unanimously decided:

I. Laporan tahunan mengenai jalannya Perseroan selama Tahun Buku 2024 dan penjelasan tentang Rencana Bisnis Bank (RBB) Tahun 2025 - 2027, Rencana Aksi Pemulihan dan Rencana Resolusi.

I. Annual report on the Company's operations during the 2024 Financial Year and an explanation of the Bank's Business Plan (RBB) for 2025 - 2027, Recovery Action Plan, and Resolution Plan.

1. Menyetujui dan mengesahkan Laporan Tahunan mengenai jalannya Perseroan selama Tahun Buku 2024 yang telah diaudit oleh Kantor Akuntan Publik Hananta Budianto dan Rekan.

1. Approving and ratifying the Annual Report on the Company's operations during the 2024 Financial Year, which has been audited by the public accounting firm Hananta Budianto and Partners.

2. Memberikan pembebasan tanggung jawab sepenuhnya (acquit et de charge) kepada Direksi Perseroan atas semua tindakan kepengurusan dan pelaksanaan kewenangan oleh Direksi serta Dewan Komisaris Perseroan atas semua tindakan pengawasannya selama Tahun Buku 2024.

2. Granting full discharge of liability (acquit et de charge) to the Company's Board of Directors for all management actions and exercise of authority by the Directors, as well as to the Company's Board of Commissioners for all supervisory actions during the 2024 Financial Year.

II. Penetapan penggunaan Laba Bersih Tahun Buku 2024 (Deviden, Cadangan, Bonus Pegawai, dan Tantiem).

II. Determination of the use of Net Profit for the 2024 Fiscal Year (Dividends, Reserves, Employee Bonuses, and Director's

II. Menyetujui penetapan penggunaan Laba Bersih Tahun Buku 2024 sebesar Rp. 224.120.099.570,- (dua ratus dua puluh empar miliar seratus dua puluh juta sembilan puluh sembilan ribu lima ratus tujuh puluh rupiah) dengan rincian:

Approving the determination of the use of Net Profit for the Fiscal Year 2024 amounting to Rp. 224,120,099,570,- (two hundred twenty-four billion one hundred twenty million ninety-nine thousand five hundred seventy rupiah) with the following details:

1. Sejumlah 87,50% dari Laba Bersih Perseroan atau sebesar Rp. 196.105.087.124,- (seratus sembilan puluh enam miliar seratus lima juta delapan puluh tujuh ribu seratus dua puluh empat rupiah) dibagikan kepada Pemegang Saham sebagai Dividen secara proporsional berdasarkan share saham per 31 Desember 2024, sebagai berikut:

An amount of 87.50% of the Company's Net Profit, or Rp. 196,105,087,124 (one hundred ninety-six billion one hundred five million eighty-seven thousand one hundred twenty-four rupiah), will be distributed to Shareholders as Dividends proportionally based on the number of shares as of December 31, 2024, as follows:

- Pemerintah Propinsi Sulawesi Utara, sebesar Rp. 71.294.004.424,- (tujuh puluh satu miliar dua ratus sembilan puluh empat juta empat ribu empat ratus dua puluh empat rupiah);
- PT. Mega Corpora, sebesar Rp. 46.249.423.747,- (empat puluh enam miliar dua ratus empat puluh sembilan juta empat ratus dua puluh tiga ribu tujuh ratus empat puluh tujuh rupiah);
- Pemerintah Kabupaten Boalemo, sebesar Rp. 7.116.653.612,- (tujuh miliar seratus enam belas juta enam ratus lima puluh tiga ribu enam ratus dua belas rupiah);

- *The Government of North Sulawesi Province, in the amount of Rp. 71,294,004,424 (seventy-one billion two hundred ninety-four million four thousand four hundred twenty-four rupiah);*
- *PT. Mega Corpora, amounting to Rp. 46,249,423,747 (forty-six billion two hundred forty-nine million four hundred twenty-three thousand seven hundred forty-seven rupiah);*
- *The Boalemo Regency Government, amounting to Rp. 7,116,653,612 (seven billion one hundred sixteen million six hundred fifty-three thousand six hundred twelve rupiahs);*

26. EKUITAS (Lanjutan)

a. MODAL SAHAM (lanjutan)

- Pemerintah Propinsi Gorontalo, sebesar Rp. 11.523.134.919,- (sebelas miliar lima ratus dua puluh tiga juta seratus tiga puluh empat ribu sembilan ratus sembilan belas rupiah);
- Koperasi Karyawan Bank Sulut, sebesar Rp. 13.301.808.059,- (tiga belas miliar tiga ratus satu juta delapan ratus delapan ribu lima puluh sembilan rupiah) dan kompensasi DSM sebesar Rp. 904.447.159,- (sembilan ratus empat juta empat ratus empat puluh tujuh ribu seratus lima puluh sembilan rupiah);
- Pemerintah Kota Gorontalo, sebesar Rp. 5.028.134.435,- (lima miliar dua puluh delapan juta seratus tiga puluh empat ribu empat ratus tiga puluh lima rupiah), dan kompensasi DSM sebesar Rp. 403.825,- (empat ratus tiga ribu delapan ratus dua puluh lima rupiah);
- Pemerintah Kabupaten Minahasa, sebesar Rp. 4.053.492.151,- (empat miliar lima puluh tiga juta empat ratus sembilan puluh dua ribu seratus lima puluh satu rupiah);
- Pemerintah Kabupaten Gorontalo, sebesar Rp. 3.818.166.046,- (tiga miliar delapan ratus delapan belas juta seratus enam puluh enam ribu empat puluh enam rupiah);
- Pemerintah Kota Manado, sebesar Rp. 4.877.133.517,- (empat miliar delapan ratus tujuh puluh tujuh juta seratus tiga puluh tiga ribu lima ratus tujuh belas rupiah);
- Pemerintah Kota Bitung, sebesar Rp. 3.665.204.078,- (tiga miliar enam ratus enam puluh lima juta dua ratus empat ribu tujuh puluh delapan rupiah);
- Pemerintah Kabupaten Pohuwato, sebesar Rp. 2.727.821.762,- (dua miliar tujuh ratus dua puluh tujuh juta delapan ratus dua puluh satu ribu tujuh ratus enam puluh dua rupiah);
- Pemerintah Kabupaten Bolaang Mongondow, sebesar Rp. 3.463.215.839,- (tiga miliar empat ratus enam puluh tiga juta dua ratus lima belas ribu delapan ratus tiga puluh sembilan rupiah);
- Pemerintah Kabupaten Bone Bolango, sebesar Rp. 2.070.869.720,- (dua miliar tujuh puluh juta delapan ratus enam puluh sembilan ribu tujuh ratus dua puluh rupiah);
- Pemerintah Kabupaten Sangihe, sebesar Rp. 1.751.218.428,- (satu miliar tujuh ratus lima puluh satu juta dua ratus delapan belas ribu empat ratus dua puluh delapan rupiah);
- Pemerintah Kota Tomohon, sebesar Rp. 3.080.810.919,- (tiga miliar delapan puluh juta delapan ratus sepuluh ribu sembilan ratus sembilan belas rupiah);

26. *EQUITY (Continued)*

b. SHARE CAPITAL (Continued)

- *The Gorontalo Provincial Government, amounting to IDR 11,523,134,919 (eleven billion five hundred twenty-three million one hundred thirty-four thousand nine hundred nineteen rupiah);*
- *The Bank Sulut Employee Cooperative, amounting to IDR 13,301,808,059 (thirteen billion three hundred one million eight hundred eight thousand fifty-nine rupiah) and DSM compensation amounting to IDR 904,447,159 (nine hundred four million four hundred forty-seven thousand one hundred fifty-nine rupiah);*
- *The Gorontalo City Government, amounting to Rp. 5,028,134,435 (five billion twenty-eight million one hundred thirty-four thousand four hundred thirty-five rupiah), and DSM compensation of Rp. 403,825 (four hundred three thousand eight hundred twenty-five rupiah);*
- *The Minahasa Regency Government, amounting to Rp. 4,053,492,151 (four billion fifty-three million four hundred ninety-two thousand one hundred fifty-one rupiahs);*
- *The Gorontalo Regency Government, amounting to Rp. 3,818,166,046,- (three billion eight hundred eighteen million one hundred sixty-six thousand forty-six rupiahs);*
- *The Manado City Government, amounting to Rp 4,877,133,517 (four billion eight hundred seventy-seven million one hundred thirty-three thousand five hundred seventeen rupiah);*
- *The Bitung City Government, in the amount of Rp. 3,665,204,078,- (three billion six hundred sixty-five million two hundred four thousand seventy-eight rupiahs);*
- *The Pohuwato Regency Government, amounting to Rp. 2,727,821,762,- (two billion seven hundred twenty-seven million eight hundred twenty-one thousand seven hundred sixty-two rupiah);*
- *The government of Bolaang Mongondow Regency, amounting to Rp. 3,463,215,839 (three billion four hundred sixty-three million two hundred fifteen thousand eight hundred thirty-nine rupiah);*
- *The Bone Bolango Regency Government, amounting to Rp 2,070,869,720 (two billion seventy million eight hundred sixty-nine thousand seven hundred twenty rupiahs);*
- *The Sangihe Regency Government, amounting to IDR 1,751,218,428 (one billion seven hundred fifty-one million two hundred eighteen thousand four hundred twenty-eight rupiah);*
- *The Tomohon City Government, amounting to Rp. 3,080,810,919,- (three billion eighty million eight hundred ten thousand nine hundred nineteen rupiah);*

26. EKUITAS (Lanjutan)

a. MODAL SAHAM (lanjutan)

- Pemerintah Kabupaten Bolaang Mongondow Timur, sebesar Rp. 1.182.513.675,- (satu miliar seratus delapan puluh dua juta lima ratus tiga belas ribu enam ratus tujuh puluh lima rupiah);
- Pemerintah Kota Kotamobagu, sebesar Rp. 1.515.892.323,- (satu miliar lima ratus lima belas juta delapan ratus sembilan puluh dua ribu tiga ratus dua puluh tiga rupiah);
- Pemerintah Kabupaten Bolaang Mongondow Utara, sebesar Rp. 890.317.096,- (delapan ratus sembilan puluh juta tiga ratus tujuh belas ribu sembilan puluh enam rupiah);
- Pemerintah Kabupaten Minahasa Tenggara, sebesar Rp. 739.316.178,- (tujuh ratus tiga puluh sembilan juta tiga ratus enam belas ribu seratus tujuh puluh delapan rupiah) dan kompensasi DSM sebesar Rp. 230.180.327,- (dua ratus tiga puluh juta seratus delapan puluh ribu tiga ratus dua puluh tujuh rupiah);
- Pemerintah Kabupaten Minahasa Utara, sebesar Rp. 1.131.526.353,- (satu miliar seratus tiga puluh satu juta lima ratus dua puluh enam ribu tiga ratus lima puluh tiga rupiah) ;
- Pemerintah Kabupaten Siau Tagulandang Biaro (Sitaro), sebesar Rp. 549.094.244,- (lima ratus empat puluh sembilan juta sembilan puluh empat ribu dua ratus empat puluh empat rupiah);
- Pemerintah Kabupaten Bolaang Mongondow Selatan, sebesar Rp. 586.354.211,- (lima ratus delapan puluh enam juta tiga ratus lima puluh empat ribu dua ratus sebelas rupiah);

2. Sejumlah 12,50% dari Laba Bersih Perseroan atau Rp. 28.015.012.446,- (dua puluh delapan miliar lima belas juta dua belas ribu empat ratus empat puluh enam rupiah) digunakan sebagai berikut:
   - Sebesar Rp. 25.000.000.000,- (dua puluh lima miliar rupiah) digunakan sebagai dana TJSL perseroan 2025;
   - Sisanya sebesar Rp. 1.879.981.135,- (satu miliar delapan ratus tujuh puluh sembilan juta sembilan ratus delapan puluh satu ribu seratus tiga puluh lima rupiah) digunakan untuk menambah Cadangan Perseroan.

26. *EQUITY (Continued)*

b. SHARE CAPITAL (Continued)

- *The government of East Bolaang Mongondow Regency, amounting to IDR 1,182,513,675 (one billion one hundred eighty-two million five hundred thirteen thousand six hundred seventy-five rupiahs);*
- *The Kotamobagu City Government, amounting to Rp. 1,515,892,323 (one billion five hundred fifteen million eight hundred ninety-two thousand three hundred twenty-three rupiah);*
- *The Government of North Bolaang Mongondow Regency, amounting to Rp. 890,317,096 (eight hundred ninety million three hundred seventeen thousand ninety-six rupiah);*
- *The Government of Southeast Minahasa Regency, amounting to Rp. 739,316,178 (seven hundred thirty-nine million three hundred sixteen thousand one hundred seventy-eight rupiah) and DSM compensation amounting to Rp. 230,180,327 (two hundred thirty million one hundred eighty thousand three hundred twenty-seven rupiah);*
- *The government of North Minahasa Regency, in the amount of Rp. 1,131,526,353 (one billion one hundred thirty-one million five hundred twenty-six thousand three hundred fifty-three rupiahs);*
- *The government of Siau Tagulandang Biaro Regency (Sitaro), amounting to IDR 549,094,244 (five hundred forty-nine million ninety-four thousand two hundred forty-four rupiahs);*
- *The Government of South Bolaang Mongondow Regency, amounting to Rp. 586,354,211,- (five hundred eighty-six million three hundred fifty-four thousand two hundred eleven rupiah);*

2. *A total of 12.50% of the Company's Net Profit or Rp. 28,015,012,446 (twenty-eight billion fifteen million twelve thousand four hundred forty-six rupiah) will be used as follows:*
   - *An amount of Rp. 25,000,000,000 (twenty-five billion rupiah) will be used as the company's TJSL fund for 2025;*
   - *The remaining amount of Rp. 1,879,981,135 (one billion eight hundred seventy-nine million nine hundred eighty-one thousand one hundred thirty-five rupiah) is used to increase the Company's Reserves.*

26. EKUITAS (Lanjutan)

a. MODAL SAHAM (lanjutan)

2. Pemberian Jasa Produksi, Kesejahteraan Pegawai dan Tantiem.

- Menyetujui pemberian Jasa Produksi dan Insetif Kesejahteraan Pegawai dalam keseluruhan sebesar 25% (dua puluh lima persen) yang terdiri dari Jasa Produksi sebesar 10% (sepuluh persen) dan Insentif Kesejahteraan Pegawai sebesar 15% (lima belas persen) dihitung dari Laba Bersih Perseroan Tahun Buku 2024;
- Menyetujui pemberian Tantiem kepada Anggota Dewan Komisaris dan Direksi Perseroan sebesar 10% (sepuluh persen) dihitung dari Laba Bersih Perseroan Tahun Buku 2024;
- Jasa Produksi, Insentif Kesejahteraan Pegawai dan Tantiem dibebankan pada Tahun Buku 2025;

III. Penetapan Dana Kegiatan Tanggung Jawab Sosial dan Keuangan Berkelanjutan Tahun 2025.

1 Menyetujui Penetapan Dana Kegiatan Tanggung Jawab Sosial dan Keuangan Berkelanjutan Tahun 2025 sebesar Rp. 25.000.000.000,- (dua puluh lima miliar rupiah) yang disisihkan dari Laba Bersih Tahun Buku 2024 dan akan dibagikan kepada seluruh Pemegang Saham secara proporsional berdasarkan share saham terakhir.

- Pemerintah Propinsi Sulawesi Utara, sebesar Rp. 9.508.000.000,- (sembilan miliar lima ratus delapan juta rupiah);
- PT. Mega Corpora, sebesar Rp. 5.589.000.000,- (lima miliar lima ratus delapan puluh sembilan juta rupiah);
- Koperasi Karyawan Bank Sulut, sebesar Rp. 1.834.000.000,- (satu miliar delapan ratus tiga puluh empat juta rupiah);
- Pemerintah Propinsi Gorontalo, sebesar Rp. 1.393.000.000,- (satu miliar tiga ratus sembilan puluh tiga juta rupiah);
- Pemerintah Kabupaten Boalemo, sebesar Rp. 860.000.000,- (delapan ratus enam puluh juta rupiah);
- Pemerintah Kota Manado, sebesar Rp. 634.000.000,- (enam ratus tiga puluh empat juta rupiah);
- Pemerintah Kota Gorontalo, sebesar Rp. 626.000.000,- (enam ratus dua puluh enam juta rupiah).
- Pemerintah Kabupaten Minahasa, sebesar Rp. 490.000.000,- (empat ratus sembilan puluh juta rupiah);
- Pemerintah Kabupaten Gorontalo, sebesar Rp. 462.000.000,- (empat ratus enam puluh dua juta rupiah);
- Pemerintah Kota Tomohon, sebesar Rp. 444.000.000,- (empat ratus empat puluh empat juta rupiah);

26. *EQUITY (Continued)*

b. SHARE CAPITAL (Continued)

2. Provision of Production Services, Employee Welfare, and Bonuses.

- *Agreeing to the provision of Production Services and Employee Welfare Incentives in a total of 25% (twenty-five percent), consisting of Production Services of 10% (ten percent) and Employee Welfare Incentives of 15% (fifteen percent) calculated from the Company's Net Profit for the 2024 Fiscal Year;*
- *Agreeing to the provision of bonuses to the Members of the Board of Commissioners and the Board of Directors of the Company amounting to 10% (ten percent) calculated from the Company's Net Profit for the 2024 Financial Year;*
- *Production Services, Employee Welfare Incentives, and Bonuses are charged to the 2025 Fiscal Year;*

III. *Establishment of Activity Funds for Social Responsibility and Sustainable Finance in 2025.*

1. Approving the Allocation of Funds for Social Responsibility and Sustainable Finance Activities for the Year 2025 amounting to IDR 25,000,000,000 (twenty-five billion rupiah) set aside from the Net Profit of the 2024 Financial Year and will be distributed to all Shareholders proportionally based on the latest shareholding.

- *The Government of North Sulawesi Province, amounting to Rp. 9,508,000,000,- (nine billion five hundred eight million rupiah);*
- *PT. Mega Corpora, amounting to Rp. 5,589,000,000 (five billion five hundred eighty-nine million rupiahs);*
- *The Employee Cooperative of Bank Sulut, amounting to Rp. 1,834,000,000 (one billion eight hundred thirty-four million rupiah);*
- *The Gorontalo Provincial Government, amounting to Rp. 1,393,000,000 (one billion three hundred ninety-three million rupiah);*
- *The Boalemo Regency Government, amounting to IDR 860,000,000 (eight hundred sixty million rupiah);*
- *The Manado City Government, amounting to Rp. 634,000,000 (six hundred thirty-four million rupiahs);*
- *The Gorontalo City Government, amounting to Rp. 626,000,000 (six hundred twenty-six million rupiah).*
- *The Minahasa Regency Government, amounting to Rp. 490,000,000 (four hundred ninety million rupiah);*
- *The Government of Gorontalo Regency, amounting to Rp. 462,000,000,- (four hundred sixty-two million rupiah);*
- *The Tomohon City Government, amounting to Rp. 444,000,000 (four hundred forty-four million rupiah);*

PT BANK PEMBANGUNAN DAERAH SULAWESI UTARA GORONTALO
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN-TAHUN YANG BERAKHIR PADA TANGGAL
31 DESEMBER 2025 DAN 2024
(Dinyatakan dalam Rupiah penuh, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH SULAWESI UTARA GORONTALO
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEARS ENDED
DECEMBER 31, 2025 AND 2024
(Expressed in Rupiah, unless otherwise stated)

26. EKUITAS (Lanjutan)

a. MODAL SAHAM (lanjutan)

- Pemerintah Kota Bitung, sebesar Rp. 443.000.000,- (empat ratus empat puluh tiga juta rupiah);
- Pemerintah Kabupaten Gorontalo Utara, sebesar Rp. 423.000.000,- (empat ratus dua puluh tiga juta rupiah) ;
- Pemerintah Kabupaten Bolaang Mongondow, sebesar Rp. 419.000.000,- (empat ratus sembilan belas juta rupiah);
- Pemerintah Kabupaten Pohuwato, sebesar Rp. 330.000.000,- (tiga ratus tiga puluh juta rupiah);
- Pemerintah Kabupaten Bone Bolango, sebesar Rp. 250.000.000,- (dua ratus lima puluh juta rupiah);
- Pemerintah Kabupaten Sangihe, sebesar Rp. 212.000.000,- (dua ratus dua belas juta rupiah);
- Pemerintah Kota Kotamobagu, sebesar Rp. 183.000.000,- (seratus delapan puluh tiga juta rupiah);
- Pemerintah Kabupaten Bolaang Mongondow Timur, sebesar Rp. 143.000.000,- (seratus empat puluh tiga juta rupiah);
- Pemerintah Kabupaten Minahasa Selatan, sebesar Rp. 138.000.000,- (seratus tiga puluh delapan juta rupiah);
- Pemerintah Kabupaten Minahasa Utara, sebesar Rp. 137.000.000,- (seratus tiga puluh tujuh juta rupiah) ;
- Pemerintah Kabupaten Minahasa Tenggara, sebesar Rp. 134.000.000,- (seratus tiga puluh empat juta rupiah) ;
- Pemerintah Kabupaten Bolaang Mongondow Utara, sebesar Rp. 108.000.000,- (seratus delapan juta rupiah);
- Pemerintah Kabupaten Talaud, sebesar Rp. 103.000.000,- (seratus tiga juta rupiah);
- Pemerintah Kabupaten Bolaang Mongondow Selatan, sebesar Rp. 71.000.000,- (tujuh puluh satu juta rupiah);
- Pemerintah Kabupaten Siau Tagulandang Biaro (Sitaro), sebesar Rp. 66.000.000,- (enam puluh enam juta rupiah);

IV. Pemberian wewenang kepada Dewan Komisaris untuk menunjuk Kantor Akuntan Publik yang Akan Melakukan Audit Laporan Keuangan Perseroan Tahun Buku 2025.

1. Menyetujui pemberian wewenang kepada Dewan Komisaris untuk menunjuk Kantor Akuntan Publik yang akan melakukan audit Laporan Keuangan Perseroan Tahun Buku 2025 (dua ribu dua puluh lima).

26. *EQUITY (Continued)*

b. SHARE CAPITAL (Continued)

- *The Bitung City Government, amounting to Rp. 443,000,000 (four hundred forty-three million rupiah);*
- *The North Gorontalo Regency Government, in the amount of Rp. 423,000,000 (four hundred twenty-three million rupiahs);*
- *The Government of Bolaang Mongondow Regency, in the amount of Rp. 419,000,000 (four hundred nineteen million rupiah);*
- *The Government of Pohuwato Regency, amounting to Rp. 330,000,000,- (three hundred thirty million rupiah);*
- *The Government of Bone Bolango Regency, amounting to Rp. 250,000,000 (two hundred fifty million rupiah);*
- *The Sangihe Regency Government, amounting to Rp. 212,000,000 (two hundred twelve million rupiahs);*
- *The Kotamobagu City Government, amounting to Rp. 183,000,000 (one hundred eighty-three million rupiah);*
- *The government of East Bolaang Mongondow Regency, amounting to IDR 143,000,000 (one hundred forty-three million rupiah);*
- *The Government of South Minahasa Regency, amounting to Rp. 138,000,000 (one hundred thirty-eight million rupiah);*
- *The North Minahasa Regency Government, in the amount of Rp. 137,000,000 (one hundred thirty-seven million rupiahs);*
- *The Government of Southeast Minahasa Regency, in the amount of Rp. 134,000,000,- (one hundred thirty-four million rupiah);*
- *The Government of North Bolaang Mongondow Regency, amounting to Rp. 108,000,000 (one hundred and eight million rupiahs);*
- *The Talaud Regency Government, in the amount of Rp. 103,000,000,- (one hundred and three million rupiah);*
- *The Government of South Bolaang Mongondow Regency, amounting to Rp. 71,000,000 (seventy-one million rupiahs);*
- *The government of Siau Tagulandang Biaro Regency (Sitaro), amounting to Rp. 66,000,000,- (sixty-six million rupiahs);*

IV. *Granting authority to the Board of Commissioners to appoint a Public Accounting Firm to Audit the Company's Financial Statements for the 2025 Fiscal Year*

1. Approving the granting of authority to the Board of Commissioners to appoint a Public Accounting Firm that will conduct the audit of the Company's Financial Statements for the Fiscal Year 2025 (two thousand twenty-five).

26. EKUITAS (Lanjutan)

a. MODAL SAHAM (lanjutan)

V. Pengesahan Dana Setoran Modal Tahun 2024 - 2025

1. Menyetujui dan mengesahkan Konversi Dana Setoran Modal sejumlah Rp. 72.950.000.000,- (tujuh puluh dua miliar sembilan ratus lima puluh juta rupiah) untuk disahkan menjadi Modal Disetor;
2. Menyetujui Perubahan Struktur Modal Disetor setelah konversi Dana Setoran Modal menjadi Modal Disetor, dengan rincian sebagai berikut:

- Pemerintah Propinsi Sulawesi Utara, sebanyak 5.324.711 (lima juta tiga ratus dua puluh empat ribu tujuh ratus sebelas) lembar saham, dengan nilai nominal seluruhnya sebesar Rp. 532.471.100.000,- (lima ratus tiga puluh dua miliar empat ratus tujuh puluh satu juta seratus ribu rupiah);
- PT. Mega Corpora, sebanyak 3.129.849 (tiga juta seratus dua puluh sembilan ribu delapan ratus empat puluh sembilan) lembar saham, dengan nilai nominal seluruhnya sebesar Rp. 312.984.900.000,- (tiga ratus dua belas miliar sembilan ratus delapan puluh empat juta sembilan ratus ribu rupiah);
- Koperasi Karyawan PT. Bank Sulut, sebanyak 1.029.798 (satu juta dua puluh sembilan ribu tujuh ratus sembilan puluh delapan) lembar saham, dengan nilai nominal seluruhnya sebesar Rp. 102.979.800.000,- (seratus dua miliar sembilan ratus tujuh puluh sembilan juta delapan ratus ribu rupiah);
- Pemerintah Propinsi Gorontalo, sebanyak 779.785 (tujuh ratus tujuh puluh sembilan ribu tujuh ratus delapan puluh lima) lembar saham, dengan nilai nominal seluruhnya sebesar Rp. 77.978.500.000,- (tujuh puluh tujuh miliar sembilan ratus tujuh puluh delapan juta lima ratus ribu rupiah);
- Pemerintah Kabupaten Boalemo, sebanyak 481.612 (empat ratus delapan puluh satu ribu enam ratus dua belas) lembar saham, dengan nilai nominal seluruhnya sebesar Rp. 48.161.200.000,- (empat puluh delapan miliar seratus enam puluh satu juta dua ratus ribu rupiah);
- Pemerintah Kota Manado, sebanyak 353.030 (tiga ratus lima puluh tiga ribu tiga puluh) lembar saham, dengan nominal seluruhnya sebesar Rp. 35.503.000.000,- (tiga puluh lima miliar lima ratus tiga juta rupiah);
- Pemerintah Kota Gorontalo, sebanyak 350.243 (tiga ratus lima puluh ribu dua ratus empat puluh tiga) lembar saham, dengan nominal seluruhnya sebesar Rp. 35.024.300.000,- (tiga puluh lima miliar dua puluh empat juta tiga ratus ribu rupiah);
- Pemerintah Kabupaten Minahasa, sebanyak 274.336 (dua ratus tujuh puluh empat ribu tiga ratus tiga puluh enam) lembar saham, dengan nilai nominal seluruhnya sebesar Rp. 27.433.600.000,- (dua puluh tujuh miliar empat ratus tiga puluh tiga juta enam ratus ribu rupiah);

26. *EQUITY (Continued)*

b. SHARE CAPITAL (Continued)

V. *Ratification of Capital Deposit Funds for 2024 - 2025*

1. *Approve and ratify the Conversion of Capital Deposit Funds amounting to Rp. 72,950,000,000,- (seventy-two billion nine hundred fifty million rupiah) to be ratified as Paid-Up Capital;*
2. *Approving Changes in Paid-In Capital Structure after the conversion of Capital Deposit Funds into Paid-In Capital, with the following details:*

- *The Government of North Sulawesi Province, with a total of 5,324,711 (five million three hundred twenty-four thousand seven hundred eleven) shares, with a total nominal value of Rp. 532,471,100,000,- (five hundred thirty-two billion four hundred seventy-one million one hundred thousand rupiah);*
- *PT. Mega Corpora, with a total of 3,129,849 (three million one hundred twenty-nine thousand eight hundred forty-nine) shares, with a total nominal value of Rp. 312,984,900,000,- (three hundred twelve billion nine hundred eighty-four million nine hundred thousand rupiah);*
- *PT. Bank Sulut Employee Cooperative has a total of 1,029,798 (one million twenty-nine thousand seven hundred ninety-eight) shares, with a total nominal value of Rp. 102,979,800,000,- (one hundred two billion nine hundred seventy-nine million eight hundred thousand rupiah);*
- *The Gorontalo Provincial Government owns 779,785 (seven hundred seventy-nine thousand seven hundred eighty-five) shares, with a total nominal value of Rp. 77,978,500,000,- (seventy-seven billion nine hundred seventy-eight million five hundred thousand rupiah);*
- *The Boalemo Regency Government, totaling 481,612 (four hundred eighty-one thousand six hundred twelve) shares, with a total nominal value of Rp. 48,161,200,000 (forty-eight billion one hundred sixty-one million two hundred thousand rupiah);*
- *The Manado City Government, a total of 353,030 (three hundred fifty-three thousand thirty) shares, with a total nominal value of Rp. 35,503,000,000,- (thirty-five billion five hundred three million rupiah);*
- *The Gorontalo City Government, a total of 350,243 (three hundred fifty thousand two hundred forty-three) shares, with a total nominal value of Rp. 35,024,300,000,- (thirty-five billion twenty-four million three hundred thousand rupiah);*
- *The Minahasa Regency Government, with a total of 274,336 (two hundred seventy-four thousand three hundred thirty-six) shares, having a total nominal value of Rp. 27,433,600,000,- (twenty-seven billion four hundred thirty-three million six hundred thousand rupiah);*

26. EKUITAS (Lanjutan)

a. MODAL SAHAM (lanjutan)

- Pemerintah Kabupaten Gorontalo, sebanyak 258.386 (dua ratus lima puluh delapan ribu tiga ratus delapan puluh enam) lembar saham, dengan nilai seluruhnya sebesar Rp. 25.838.600.000,- (dua puluh lima milyar delapan ratus tiga puluh delapan juta enam ratus ribu rupiah);
- Pemerintah Kota Tomohon, sebanyak 248.547 (dua ratus empat puluh delapan ribu lima ratus empat puluh tujuh) lembar saham, dengan nominal seluruhnya sebesar Rp. 24.854.700.000,- (dua puluh empat miliar delapan ratus lima puluh empat juta tujuh ratus ribu rupiah);
- Pemerintah Kota Bitung, sebanyak 248.043 (dua ratus empat puluh delapan ribu empat puluh tiga) lembar saham, dengan nilai nominal seluruhnya sebesar Rp. 24.804.300.000,- (dua puluh empat miliar delapan ratus empat juta tiga ratus ribu rupiah);
- Pemerintah Kabupaten Gorontalo Utara, sebanyak 236.996 (dua ratus tiga puluh enam ribu sembilan ratus sembilan puluh enam) lembar saham, dengan nominal seluruhnya sebesar Rp. 23.699.600.000,- (dua puluh tiga miliar enam ratus sembilan puluh sembilan juta enam ratus ribu rupiah);
- Pemerintah Kabupaten Bolaang Mongondow, sebanyak 234.411 (dua ratus tiga puluh empat ribu empat ratus sebelas) lembar saham, dengan nominal seluruhnya sebesar Rp. 23.411.100.000,- (dua puluh tiga miliar empat ratus sebelas juta seratus ribu rupiah);
- Pemerintah Kabupaten Pohuwato, sebanyak 184.585 (seratus delapan puluh empat ribu lima ratus delapan puluh lima) lembar saham, dengan nominal seluruhnya sebesar Rp. 18.458.500.000,- (delapan belas miliar empat ratus lima puluh delapan juta lima ratus ribu rupiah);
- Pemerintah Kabupaten Bone Bolango, sebanyak 140.154 (seratus empat puluh ribu seratus lima puluh empat) lembar saham, dengan nominal seluruhnya sebesar Rp. 14.015.400.000,- (empat belas miliar lima belas juta empat ratus ribu rupiah);
- Pemerintah Kabupaten Sangihe, sebanyak 118.483 (seratus delapan belas ribu empat ratus delapan puluh tiga) lembar saham, dengan nominal seluruhnya sebesar Rp. 11.848.300.000,- (sebelas miliar delapan ratus empat puluh delapan juta tiga ratus ribu rupiah);
- Pemerintah Kota Kotamobagu, sebanyak 102.528 (seratus dua juta lima ratus dua puluh delapan) lembar saham, dengan nominal seluruhnya sebesar Rp. 10.252.800.000,- (sepuluh miliar dua ratus lima puluh dua juta delapan ratus ribu rupiah);
- Pemerintah Kabupaten Bolaang Mongondow Timur, sebanyak 80.014 (delapan puluh ribu empat belas) lembar saham, dengan nilai nominal seluruhnya sebesar Rp. 8.001.400.000,- (delapan miliar satu juta empat ratus ribu rupiah);

26. *EQUITY (Continued)*

b. SHARE CAPITAL (Continued)

- *The Gorontalo Regency Government, totaling 258,386 (two hundred fifty-eight thousand three hundred eighty-six) shares, with a total value of Rp. 25,838,600,000,- (twenty-five billion eight hundred thirty-eight million six hundred thousand rupiah);*
- *The Tomohon City Government, with a total of 248,547 (two hundred forty-eight thousand five hundred forty-seven) shares, with a total nominal value of Rp. 24,854,700,000,- (twenty-four billion eight hundred fifty-four million seven hundred thousand rupiah);*
- *The Bitung City Government, totaling 248,043 (two hundred forty-eight thousand forty-three) shares, with a total nominal value of Rp. 24,804,300,000,- (twenty-four billion eight hundred four million three hundred thousand rupiahs);*
- *The Government of North Gorontalo Regency, with a total of 236,996 (two hundred thirty-six thousand nine hundred ninety-six) shares, with a total nominal value of Rp. 23,699,600,000 (twenty-three billion six hundred ninety-nine million six hundred thousand rupiah);*
- *The Government of Bolaang Mongondow Regency, totaling 234,411 (two hundred thirty-four thousand four hundred eleven) shares, with a total nominal value of Rp. 23,411,100,000,- (twenty-three billion four hundred eleven million one hundred thousand rupiah);*
- *The Pohuwato Regency Government, totaling 184,585 (one hundred eighty-four thousand five hundred eighty-five) shares, with a total nominal value of IDR 18,458,500,000 (eighteen billion four hundred fifty-eight million five hundred thousand rupiahs);*
- *The Government of Bone Bolango Regency, with a total of 140,154 (one hundred forty thousand one hundred fifty-four) shares, with a total nominal value of Rp. 14,015,400,000,- (fourteen billion fifteen million four hundred thousand rupiah);*
- *The Sangihe Regency Government, totaling 118,483 (one hundred eighteen thousand four hundred eighty-three) shares, with a total nominal value of Rp. 11,848,300,000,- (eleven billion eight hundred forty-eight million three hundred thousand rupiah);*
- *The Kotamobagu City Government, a total of 102,528 (one hundred two thousand five hundred twenty-eight) shares, with a total nominal value of Rp. 10,252,800,000,- (ten billion two hundred fifty-two million eight hundred thousand rupiah);*
- *The Government of East Bolaang Mongondow Regency, totaling 80,014 (eighty thousand fourteen) shares, with a total nominal value of IDR 8,001,400,000 (eight billion one million four hundred thousand rupiah);*

26. EKUITAS (Lanjutan)

a. MODAL SAHAM (lanjutan)

- Pemerintah Kabupaten Minahasa Selatan, sebanyak 77.102 (tujuh puluh tujuh ribu seratus dua) lembar saham, dengan nilai nominal seluruhnya sebesar Rp. 7.710.200.000,- (tujuh miliar tujuh ratus sepuluh juta dua ratus ribu rupiah);
- Pemerintah Kabupaten Minahasa Utara, sebanyak 76.578 (tujuh puluh enam ribu lima ratus tujuh puluh delapan) lembar saham, dengan nilai nominal seluruhnya sebesar Rp. 7.657.800.000,- (tujuh miliar enam ratus lima puluh tujuh juta delapan ratus ribu rupiah);
- Pemerintah Kabupaten Minahasa Tenggara, sebanyak 75.010 (tujuh puluh lima ribu sepuluh) lembar saham, dengan nilai nominal seluruhnya sebesar Rp. 7.501.000.000,- (tujuh miliar lima ratus satu juta rupiah);
- Pemerintah Kabupaten Bolaang Mongondow Utara, sebanyak 60.234 (enam puluh ribu dua ratus tiga puluh empat) lembar saham, dengan nilai nominal seluruhnya sebesar Rp. 6.023.400.000,- (enam miliar dua puluh tiga juta empat ratus ribu rupiah);
- Pemerintah Kabupaten Talaud, sebanyak 57.347 (lima puluh tujuh ribu tiga ratus empat puluh tujuh) lembar saham, dengan nilai nominal seluruhnya sebesar Rp. 5.734.700.000,- (lima miliar tujuh ratus tiga puluh empat juta tujuh ratus ribu rupiah);
- Pemerintah Kabupaten Bolaang Mongondow Selatan, sebanyak 39.724 (tiga puluh sembilan ribu tujuh ratus dua puluh empat) lembar saham, dengan nilai nominal sebesar sebanyak Rp. 3.972.400.000,- (tiga miliar sembilan ratus tujuh puluh dua juta empat ratus ribu rupiah);
- Pemerintah Kabupaten Siau Tagulandang Biaro (Sitaro), sebanyak 37.170 (tiga puluh tujuh ribu seratus tujuh puluh) lembar saham, dengan nilai nominal seluruhnya sebesar Rp. 3.717.000.000,- (tiga miliar tujuh ratus tujuh belas juta rupiah);

3. Berdasarkan perjanjian Kelompok Usaha Bersama (KUB) bahwa PT. Mega Corpora akan melakukan setoran modal untuk mempertahankan posisi kepemilikan saham 24,90% (dua puluh empat koma sembilan puluh persen) sesudah pelaksanaan Rapat Umum Pemegang Saham (RUPS) ini sebesar Rp. 47.446.000.000,- (empat puluh tujuh miliar empat ratus empat puluh enam juta rupiah).
   1. Tindak Lanjut Implementasi Kelompok Usaha Bersama (KUB) sesuai dengan Surat Keputusan Dewan Komisioner OJK Nomor KEPR - 182/D.03/2024 Tanggal 24-12-2024 (dua puluh empat Desember dua ribu dua puluh empat).

26. *EQUITY (Continued)*

b. SHARE CAPITAL (Continued)

- *The Government of South Minahasa Regency, a total of 77,102 (seventy-seven thousand one hundred two) shares, with a total nominal value of Rp. 7,710,200,000,- (seven billion seven hundred ten million two hundred thousand rupiah);*
- *The Government of North Minahasa Regency, with a total of 76,578 (seventy-six thousand five hundred seventy-eight) shares, with a total nominal value of Rp. 7,657,800,000,- (seven billion six hundred fifty-seven million eight hundred thousand rupiahs);*
- *The Government of Southeast Minahasa Regency, with a total of 75,010 (seventy-five thousand ten) shares, with a total nominal value of Rp. 7,501,000,000,- (seven billion five hundred one million rupiah);*
- *The Government of Bolaang Mongondow Utara Regency, with a total of 60,234 (sixty thousand two hundred thirty-four) shares, having a total nominal value of Rp. 6,023,400,000,- (six billion twenty-three million four hundred thousand rupiah);*
- *The Talaud Regency Government, totaling 57,347 (fifty-seven thousand three hundred forty-seven) shares, with a total nominal value of Rp. 5,734,700,000,- (five billion seven hundred thirty-four million seven hundred thousand rupiah);*
- *The Government of South Bolaang Mongondow Regency, with a total of 39,724 (thirty-nine thousand seven hundred twenty-four) shares, with a nominal value of Rp. 3,972,400,000,- (three billion nine hundred seventy-two million four hundred thousand rupiah);*
- *The Siau Tagulandang Biaro Regency Government (Sitaro) holds a total of 37,170 (thirty-seven thousand one hundred seventy) shares, with a total nominal value of Rp. 3,717,000,000,- (three billion seven hundred seventeen million rupiah);*

3. *Based on the Joint Business Group (KUB) agreement, PT. Mega Corpora will make a capital contribution to maintain a 24.90% (twenty-four point ninety percent) shareholding position after the implementation of this General Meeting of Shareholders (GMS) amounting to Rp. 47,446,000,000 (forty-seven billion four hundred forty-six million rupiah).*
   1. *Follow-up on the Implementation of Joint Business Groups (KUB) in accordance with the Decree of the OJK Board of Commissioners Number KEPR - 182/D.03/2024 dated December 24, 2024.*

26. EKUITAS (Lanjutan)

a. MODAL SAHAM (lanjutan)

2. Menyetujui pemenuhan modal inti akan ditempuh selama 8 (delapan) tahun, sebagai berikut:

   Penyisihan cadangan yang bersumber dari Laba Bersih sebesar 30% (tiga puluh persen) per tahun.

   Seluruh pemegang saham akan diberikan kuota setoran modal selama 8 tahun (2025 - 2032) yang akan direalisasikan per tahun dengan rincian:

   - Pemerintah Propinsi Sulawesi Utara sebesar Rp. 41,3 miliar per tahun;
   - PT. Mega Corpora sebesar Rp. 25,6 miliar per tahun;
   - Koperasi Karyawan PT. Bank Sulut sebesar Rp. 6,6 miliar per tahun;
   - Pemerintah Propinsi Gorontalo sebesar Rp. 3,1 miliar per tahun;
   - Pemerintah Kabupaten/Kota Sulut dan Gorontalo sebesar Rp. 1,25 miliar per tahun.;

1. Untuk penempatan Direktur Kepatuhan dari PT. Mega Corpora akan dilaksanakan bersamaan dengan penggantian pengurus untuk periode yang baru;

2 Pengurus yang baru diangkat dalam Rapat Umum Pemegang Saham harus mengikuti proses Penilaian Kemampuan dan Kepatutan (PKK) oleh Otoritas Jasa Keuangan;

Sehubungan dengan adanya konversi dana setoran modal menjadi saham, sehingga menyusun kembali rincian para pemegang saham jumlah saham dan nilai masing masing saham yang ditempatkan dan disetor oleh pemegang saham. Komposisi modal PT Bank SulutGo pada tanggal 31 Desember 2025 adalah sebagai berikut :

26. *EQUITY (Continued)*

b. SHARE CAPITAL (Continued)

2. Agreeing that the fulfillment of core capital will be carried out over 8 (eight) years, as follows:

The reserve allocation sourced from Net Profit is 30% (thirty percent) per year.

All shareholders will be given a capital contribution quota over 8 years (2025 - 2032), which will be realized annually with the following details:

- *The North Sulawesi Provincial Government is Rp. 41.3 billion per year;*
- *PT. Mega Corpora amounts to Rp. 25.6 billion per year;*
- *The Employee Cooperative of PT. Bank Sulut amounts to Rp. 6.6 billion per year;*
- *The Gorontalo Provincial Government allocates Rp. 3.1 billion per year;*
- *The North Sulawesi and Gorontalo Regency/City governments amount to IDR 1.25 billion per year.*

1. The appointment of the Compliance Director of PT. Mega Corpora will be carried out simultaneously with the replacement of management for the new period;

2 The newly appointed management in the General Meeting of Shareholders must undergo the Fit and Proper Assessment (PKK) process by the Financial Services Authority;

In connection with the conversion of capital deposit funds into shares, so as to recompile the details of the shareholders the number of shares and the value of each share issued and paid up by the shareholders. The capital composition of PT Bank SulutGo as of December 31, 2025 is as follows:

26. EKUITAS (Lanjutan) / **26. *EQUITY (Continued)***

a. MODAL SAHAM (lanjutan) / ***b. SHARE CAPITAL (Continued)***

31 Desember 2025 / *December 31, 2025*

Nama Pemegang Saham	Jumlah Lembar Saham / *Number of Shares*	Persentase Kepemilikan / *Percentage of Ownership*	Jumlah / *Total*	*Name of Shareholders*
Provinsi Sulawesi Utara	5.324.711	38,03%	532.471.100.000	*North Sulawesi Province*
Provinsi Gorontalo	779.785	5,57%	77.978.500.000	*Gorontalo Province*
Pemda Kab/Kota di Sulawesi Utara				*District / City Government of North Sulawesi*
Kabupaten Minahasa	274.336	1,96%	27.433.600.000	*Minahasa District*
Kabupaten Bolaang Mongondow	234.411	1,67%	23.441.100.000	*Bolaang Mongondow District*
Kabupaten Bolaang Mongondow Selatan	39.724	0,28%	3.972.400.000	*South Bolaang Mongondow District*
Kabupaten Bolaang Mongondow Timur	80.014	0,57%	8.001.400.000	*East Bolaang Mongondow District*
Kabupaten Bolaang Mongondow Utara	60.234	0,43%	6.023.400.000	*North Bolaang Mongondow District*
Kabupaten Minahasa Tenggara	75.010	0,54%	7.501.000.000	*Southeast Minahasa District*
Kota Kotamobagu	102.528	0,73%	10.252.800.000	*Kotamobagu City*
Kabupaten Sangihe	118.483	0,85%	11.848.300.000	*Sangihe District*
Kabupaten Minahasa Selatan	77.102	0,55%	7.710.200.000	*South Minahasa District*
Kabupaten Minahasa Utara	76.578	0,55%	7.657.800.000	*North Minahasa District*
Kota Manado	355.030	2,54%	35.503.000.000	*Manado City*
Kota Bitung	248.043	1,77%	24.804.300.000	*Bitung City*
Kota Tomohon	248.547	1,78%	24.854.700.000	*Tomohon City*
Kabupaten Talaud	57.347	0,41%	5.734.700.000	*Talaud District*
Kabupaten Sitaro	37.170	0,27%	3.717.000.000	*Siau Tagulandang Biaro District*
Pemda Kab/Kota di Gorontalo				*District / City Government of Gorontalo*
Kota Gorontalo	350.243	2,50%	35.024.300.000	*Gorontalo City*
Kabupaten Gorontalo	258.386	1,85%	25.838.600.000	*Gorontalo District*
Kabupaten Boalemo	481.612	3,44%	48.161.200.000	*Boalemo District*
Kabupaten Pohuwato	184.585	1,32%	18.458.500.000	*Pohuwato District*
Kabupaten Bone Bolango	140.154	1,00%	14.015.400.000	*Bone Bolango District*
Kabupaten Gorontalo Utara	236.996	1,69%	23.699.600.000	*North Gorontalo District*
Koperasi Karyawan PT. Bank SulutGo	1.029.798	7,36%	102.979.800.000	*Employee Cooperative of PT Bank Sulut*
PT Mega Corpora	3.129.849	22,35%	312.984.900.000	*PT. Mega Corpora*
Jumlah	**14.000.676**	**100,00%**	**1.400.067.600.000**	**Total**

Bank telah melaporkan perubahan kepemilikan dan penambahan modal disetor tersebut kepada Otoritas Jasa Keuangan pada tanggal 25 April 2025 lewat Surat No. 271/A/AKT/DIR/IV/2025 tentang Laporan Perubahan Posisi Kepemilikan Bank. Dan telah mendapatkan persetujuan Otoritas Jasa Keuangan lewat Surat No. S -111/KO.1631/2025 Tanggal 20 Agustus 2025 Perihal Laporan Perubahan Komposisi Kepemilikan Saham.

Bank telah melaporkan perubahan kepemilikan dan penambahan modal disetor tersebut kepada Otoritas Jasa Keuangan pada tanggal 25 April 2025 lewat Surat No. 271/A/AKT/DIR/IV/2025 tentang Laporan Perubahan Posisi Kepemilikan Bank. Dan telah mendapatkan persetujuan Otoritas Jasa Keuangan lewat Surat No. S -111/KO.1631/2025 Tanggal 20 Agustus 2025 Perihal Laporan Perubahan Komposisi Kepemilikan Saham.

Sehubungan dengan adanya konversi dana setoran modal menjadi saham, sehingga menyusun kembali rincian para pemegang saham jumlah saham dan nilai masing masing saham yang ditempatkan dan disetor oleh pemegang saham. Komposisi modal PT Bank SulutGo pada tanggal 31 Desember 2024 adalah sebagai berikut :

In connection with the conversion of capital deposit funds into shares, so as to recompile the details of the shareholders the number of shares and the value of each share issued and paid up by the shareholders. The capital composition of PT Bank SulutGo as of December 31, 2024 is as follows:

PT BANK PEMBANGUNAN DAERAH SULAWESI UTARA GORONTALO
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN-TAHUN YANG BERAKHIR PADA TANGGAL
31 DESEMBER 2025 DAN 2024
(Dinyatakan dalam Rupiah penuh, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH SULAWESI UTARA GORONTALO
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEARS ENDED
DECEMBER 31, 2025 AND 2024
(Expressed in Rupiah, unless otherwise stated)

26. EKUITAS (Lanjutan) / 26. *EQUITY (Continued)*

a. MODAL SAHAM (lanjutan) / *b. SHARE CAPITAL (Continued)*

31 Desember 2024 / *December 31, 2024*

Nama Pemegang Saham	Jumlah Lembar Saham / *Number of Shares*	Persentase Kepemilikan / *Percentage of*	Jumlah / *Total*	*Name of Shareholders*
Provinsi Sulawesi Utara	4.824.711	36,35%	482.471.100.000	*North Sulawesi Province*
Provinsi Gorontalo	779.785	5,88%	77.978.500.000	*Gorontalo Province*
Pemda Kab/Kota di Sulawesi Utara				*District / City Government of North Sulawesi*
Kabupaten Minahasa	274.336	2,07%	27.433.600.000	*Minahasa District*
Kabupaten Bolaang Mongondow	234.411	1,77%	23.441.100.000	*Bolaang Mongondow District*
Kabupaten Bolaang Mongondow Selatan	39.724	0,30%	3.972.400.000	*South Bolaang Mongondow District*
Kabupaten Bolaang Mongondow Timur	80.014	0,60%	8.001.400.000	*East Bolaang Mongondow District*
Kabupaten Bolaang Mongondow Utara	60.234	0,45%	6.023.400.000	*North Bolaang Mongondow District*
Kabupaten Minahasa Tenggara	50.010	0,38%	5.001.000.000	*Southeast Minahasa District*
Kota Kotamobagu	102.528	0,77%	10.252.800.000	*Kotamobagu City*
Kabupaten Sangihe	118.483	0,89%	11.848.300.000	*Sangihe District*
Kabupaten Minahasa Selatan	77.102	0,58%	7.710.200.000	*South Minahasa District*
Kabupaten Minahasa Utara	76.578	0,58%	7.657.800.000	*North Minahasa District*
Kota Manado	330.030	2,49%	33.003.000.000	*Manado City*
Kota Bitung	248.043	1,87%	24.804.300.000	*Bitung City*
Kota Tomohon	208.547	1,57%	20.854.700.000	*Tomohon City*
Kabupaten Talaud	57.347	0,43%	5.734.700.000	*Talaud District*
Kabupaten Sitaro	37.170	0,28%	3.717.000.000	*Siau Tagulandang Biaro District*
Pemda Kab/Kota di Gorontalo				*District / City Government of Gorontalo*
Kota Gorontalo	340.243	2,56%	34.024.300.000	*Gorontalo City*
Kabupaten Gorontalo	258.386	1,95%	25.838.600.000	*Gorontalo District*
Kabupaten Boalemo	481.612	3,63%	48.161.200.000	*Boalemo District*
Kabupaten Pohuwato	184.585	1,39%	18.458.500.000	*Pohuwato District*
Kabupaten Bone Bolango	140.154	1,06%	14.015.400.000	*Bone Bolango District*
Kabupaten Gorontalo Utara	236.996	1,79%	23.699.600.000	*North Gorontalo District*
Koperasi Karyawan PT. Bank SulutGo	900.298	6,78%	90.029.800.000	*Employee Cooperative of PT Bank Sulut*
PT Mega Corpora	3.129.849	23,58%	312.984.900.000	*PT. Mega Corpora*
Jumlah	**13.271.176**	**100,00%**	**1.327.117.600.000**	**Total**

Bank telah melaporkan perubahan kepemilikan dan penambahan modal disetor tersebut kepada Otoritas Jasa Keuangan pada tanggal 16 Februari 2024 lewat Surat No. 076/A/AKT/DIR/II/2024 tentang Laporan Perubahan Posisi Kepemilikan Bank. Dan telah mendapatkan persetujuan Otoritas Jasa Keuangan lewat Surat No. S -188/KO.163/2024 Tanggal 14 Juni 2024 Perihal Laporan Perubahan Komposisi Kepemilikan Saham.

The bank has reported the change in ownership and the increase in paid-up capital to the Financial Services Authority on February 16, 2024, through Letter No. 076/A/AKT/DIR/II/2024 regarding the Report on Changes in the Bank's Ownership Position. It has also received approval from the Financial Services Authority through Letter No. S-188/KO.163/2024 dated June 14, 2024, concerning the Report on Changes in Share Ownership Composition.

b. Tambahan Modal Disetor / *b. Additional Paid in Capital*

Berikut merupakan rincian Tambahan Modal Disetor (Agio) pada tanggal 31 Desember 2025 dan 2024 :

The following is lists of Aditional Paid In Capital (Agio) in December 31, 2025 and 2024 :

	2025	2024	
Saldo awal - Agio saham	11.965.836.253	11.965.836.253	*Beginning balance - Agio*
Kapitalisasi Agio Saham Ke Modal	-	-	*Reclasification of Agio Shares To Capital*
Saldo Akhir Agio saham	**11.965.836.253**	**11.965.836.253**	***Ending Balance of - Agio***

26. EKUITAS (Lanjutan) / *26. EQUITY (Continued)*

b. Tambahan Modal Disetor / *b. Additional Paid in Capital*

Berikut merupakan rincian dana setoran modal per 31 Desember 2025 dan 2024 :

The following is list of capital deposit fund on December 31, 2025 and 2024:

Nama Pemegang Saham	2025	2024	*Name of Shareholders*
DSM - Provinsi Sulawesi Utara	68.269	68.269	*North Sulawesi Province - DSM*
DSM - Kabupaten Minahasa	37.538	37.538	*Minahasa District - DSM*
DSM - Kabupaten Bolaang Mongondow	77.058	77.058	*Bolaang Mongondow District - DSM*
DSM - Kabupaten Gorontalo	21.613	21.613	*Gorontalo District - DSM*
DSM - Kota Manado	2.500.095.464	95.464	*Manado City - DSM*
DSM - Kota Gorontalo	58.248	1.000.058.248	*Gorontalo City - DSM*
DSM - Kabupaten Sangihe	89.631	89.631	*Sangihe District - DSM*
DSM - Kota Bitung	22.729	22.729	*Bitung City - DSM*
DSM - Kabupaten Boalemo	78.435	78.435	*Boalemo District - DSM*
DSM - Kota Tomohon	9.523	9.523	*Tomohon City - DSM*
DSM - Kabupaten Minahasa Selatan	24.494	24.494	*South Minahasa District - DSM*
DSM - Kabupaten Pohuwato	49.430	49.430	*Pohuwatu District - DSM*
DSM - Kabupaten Minahasa Utara	86.890	86.890	*North Minahasa District - DSM*
DSM - Kabupaten Bone Bolango	68.057	68.057	*Bone Bolango District - DSM*
DSM - Kabupaten Gorontalo Utara	1.000.087.964	87.964	*North Gorontalo District - DSM*
DSM - Koperasi Karyawan Bank Sulut	828.099.447	11.450.099.447	*Koperasi Karyawan Bank Sulut - DSM*
DSM - Kabupaten Talaud	97.793	97.793	*Government of Talaud District- DSM*
DSM - Kabupaten Siau Tagulandang Biaro	2.000.032.374	32.374	*Government of Sitaro District- DSM*
DSM - PT Mega Corpora	47.446.029.589	29.589	*PT Mega Corpora - DSM*
DSM - Provinsi Gorontalo	64.504	64.504	*Government of Gorontalo Province - DSM*
DSM - Kota Kotamobagu	21.512	21.512	*Government of Kotamobagu - DSM*
DSM - Kabupaten Bolaang Mongondow Selat	31.514	31.514	*Government of Bolsel District - DSM*
DSM - Kabupaten Bolaang Mongondow Timur	4.064	4.064	*Government of Boltim District - DSM*
DSM - Kabupaten Bolaang Mongondow Utara	4.064	4.064	*Government of Bolmut - DSM*
DSM - Kabupaten Minahasa Tenggara	60.803	2.500.060.803	*Government of South Minahasa District - DSM*
Jumlah	**53.775.321.007**	**14.951.321.007**	***Total***

c. Komponen Ekuitas Lainnya / *c. Other Equities Component*

Berikut merupakan rincian komponen ekuitas lainnya pada tanggal 31 Desember 2025 dan 2024 :

The following is lists of other equities componen on December 31, 2025 and 2024:

	2025	2024	
Keuntungan (kerugian)			*Gain (loss) on -*
Revaluasi Aset tetap			*revaluasion of Fixed asset*
Saldo awal	189.192.362.563	189.192.362.563	*Beginning balance*
Saldo Akhir	**189.192.362.563**	**189.192.362.563**	***Ending Balance***
Keuntungan/ (kerugian) aktuarial program manfaat pasti			*Actuarial gain and (loss) of - defined benefit program*
Saldo Awal	(111.259.755.582)	(109.455.096.102)	*Beginning Balance*
Kerugian aktuarial	(5.198.931.660)	(1.804.659.480)	*Loss Actuarial*
Saldo Akhir	**(116.458.687.242)**	**(111.259.755.582)**	***Ending Balance***

27. PENDAPATAN BUNGA / *27. INTEREST INCOME*

Akun ini terdiri dari :

This account consists of :

	2025	2024	
Kredit yang diberikan	2.170.670.313.361	2.080.294.743.906	*Loans*
Penempatan pada Bank Indonesia	22.317.064.239	16.844.651.330	*Placement in Bank Indonesia*
Bunga surat berharga	148.255.619.937	134.306.205.012	*Marketable securities interest*
Penempatan pada Bank lain	12.162.299.631	31.080.940.082	*Placement in other Bank*
Pendapatan bunga lainnya	54.080.197.538	57.881.808.219	*Others interest income*
Jumlah	**2.407.485.494.706**	**2.320.408.348.550**	***Total***

28. BEBAN BUNGA / *28. INTEREST EXPENSE*

Akun ini terdiri dari : / *This account consists of :*

	2025	2024	
Deposito	837.232.959.786	794.964.408.287	*Deposits*
Surat berharga (Obligasi yang diterbitkan)	58.500.000.000	62.237.500.000	*Marketable securities isued*
Tabungan	29.994.351.306	36.118.384.010	*Saving*
Giro	35.892.293.848	34.565.160.641	*Current account*
Bank lain	3.955.714.355	6.643.735.888	*Others Bank*
Pinjaman yang diterima	78.748.110.993	102.073.167.303	*Borrowings*
Beban bunga lainnya	74.661.612	1.715.899.396	*Other interest expense*
Kredit Modifikasi	625.920.638	627.038.163	*Modification Credit*
Jumlah	**1.045.024.012.538**	**1.038.945.293.687**	***Total***

29. PENDAPATAN OPERASIONAL LAIN / *29. OTHERS OPERATIONAL INCOME*

Akun ini terdiri dari : / *This account consists of :*

	2025	2024	
Provisi dan komisi lainnya	77.762.785.300	2.183.141.767	*Others povision and commision*
Pendapatan administrasi	89.023.401.208	201.466.155.319	*Administration income*
Pendapatan denda	1.072.029.144	800.278.253	*Penalties income*
Pendapatan lainnya	196.350.185	172.060.915	*Other income*
Jumlah	**168.054.565.837**	**204.621.636.254**	***Total***

Pendapatan administrasi merupakan pendapatan yang diterima oleh Bank atas administrasi kredit, administrasi pembukaan rekening untuk tabungan dan giro. Termasuk didalamnya fee atas jasa bank sebagai bank persepsi.

Administration income represents income received by the Bank for credit administration, account opening administration for savings and current accounts. This includes fees for bank services as a perception bank.

30. PENYISIHAN KERUGIAN ASETPENDAPATAN (BEBAN) PENYISIHAN KERUGIAN ASET PRODUKTIF DAN ASET NON PRODUKTIF / *30. ALLOWANCE FOR POSSIBLE LOSSES ON PRODUCTIVE AND NON PRODUCTIVE ASSETS*

Akun ini terdiri dari : / *This account consists of :*

	2025	2024	
Penyisihan aset produktif :			*Allowance for productive assets :*
Kredit yang diberikan	(40.790.706.235)	(30.284.546.354)	*Current account in another bank*
Giro pada Bank lain	(34.853.563)	(5.824.583)	*Placements in other Banks*
Transaksi Rekening Administratif - Garansi yang diberikan	(2.633.583.165)	(11.469.705.820)	*Administrative Account Transactions - Warranty provided*
Transaksi Rekening Administratif - Longgar tarik atas kredit yang diberikan	(208.669.816)	(150.932.719)	*Administrative Account Transactions - Loosely pull on the credit given*
Dikurangi :			*Less :*
Pendapatan Koreksi CKPN :			*Correction income on allowance of impairment losses*
Kredit yang diberikan	18.512.064.427	57.612.350.209	*Current account in another bank*
Giro pada Bank lain	45.369.232	10.887.942	*Placements in other Banks*
Penyertaan	2.439.510	-	*Shareholding*
Transaksi Rekening Administratif - Garansi yang diberikan	2.825.612.384	13.508.672.449	*Administrative Account Transactions - Warranty provided*
Transaksi Rekening Administratif - Longgar tarik atas kredit yang diberikan	238.392.978	533.798.581	*Administrative Account Transactions - Loosely pull on the credit given*
Jumlah	**(22.043.934.248)**	**29.754.699.705**	***Total***

31. BEBAN PERSONALIA / *31. PERSONALIA EXPENSE*

Akun ini terdiri dari : / *This account consists of :*

	2025	2024	
Gaji dan upah	168.133.809.158	166.803.669.837	*Salaries and wages*
Tunjangan	450.198.363.482	473.312.690.623	*Allowances*
Honorarium	20.527.283.805	21.970.352.365	*Honorarium*
Pendidikan dan latihan	19.314.155.703	25.339.929.732	*Education and training*
Imbalan pasca kerja	41.053.495.000	31.601.194.090	*Employee post benefits*
Jumlah	**699.227.107.148**	**719.027.836.647**	***Total***

32. BEBAN ADMINISTRASI DAN UMUM / *32. GENERAL AND ADMINISTRATION EXPENSES*

Akun ini terdiri dari : / *This account consists of :*

	2025	2024	
Sewa	16.498.228.514	26.261.339.680	*Rent*
Penyusutan atas aset lease	36.389.927.520	33.704.855.566	*Depreciation of leased assets*
Profesional	13.726.431.527	12.769.652.439	*Professional*
Asuransi	20.619.594.009	21.857.213.037	*Insurance*
Pajak kendaraan, bumi bangunan dan lain-lair	9.299.441.291	5.251.437.092	*Taxes of vehicle, earth building and others*
Pemeliharaan dan perbaikan	10.617.872.158	10.840.760.739	*Maintenance and repair*
Penyusutan aset tetap	27.646.579.587	21.671.195.209	*Fixed assets depreciation*
Amortisasi aset takberwujud	1.365.675.624	1.541.964.250	*Intangible asset amortization*
Amortisasi emisi obligasi	912.223.740	912.223.740	*Amortization of bond issuance*
Barang dan jasa	171.262.111.675	169.958.634.323	*Goods and services*
Perjalanan dinas	22.337.272.999	32.896.477.136	*Official trip*
Administrasi bank	30.671.113.594	38.971.677.757	*Bank charges*
Kerugian terkait risiko operasional (Notes 15)	18.025.178.079	1.086.016.663	*(Notes 15) Losses related to operational risk*
Lain-lain	924.417.208	2.308.516.711	*Others*
Jumlah	**380.296.067.525**	**380.031.964.341**	***Total***

33. BEBAN PROMOSI / *33. PROMOTIONAL EXPENSE*

Akun ini terdiri dari : / *This account consists of :*

	2025	2024	
Promosi	6.322.404.123	7.828.636.832	*Promotion*
Jumlah	**6.322.404.123**	**7.828.636.832**	***Total***

34. BEBAN PREMI PROGRAM PENJAMINAN PEMERINTAH / *34. GOVERNMENT PREMIUMS GUARANTEE PROGRAM EXPENSES*

Akun ini terdiri dari : / *This account consists of :*

	2025	2024	
Premi program penjaminan Pemerintah	35.847.121.836	33.916.167.013	*Government premiums guarantee program*
Jumlah	**35.847.121.836**	**33.916.167.013**	***Total***

35. PENDAPATAN (BEBAN) NON OPERASIONAL / *35. NON OPERATING INCOME (EXPENSES)*

Akun ini terdiri dari : / *This account consists of :*

	2025	2024	
Pendapatan non operasional			*Non operating income*
Sewa	248.848.906	*21.269.376*	*Rent*
Laba penjualan aset tetap	8.847.012	40.793.257	*Gains on sales of fixed assets*
Lain-lain	6.486.109.922	768.916.331	*Others*
Sub jumlah	**6.743.805.840**	**830.978.964**	***Sub total***
Beban non operasional			*Non operating expenses*
Denda	(160.923.293)	(15.028.633)	*Penalties*
Rugi penjualan aset tetap	-	(3.206.079)	*Loss on sales of fixed assets*
Corporate Social Resposibility (CSR)	-	(32.000.000.000)	*Corporate Social Resposibility (CSR)*
Lain-lain	(12.766.362.846)	(43.219.820.150)	*Others*
Sub jumlah	**(12.927.286.139)**	**(75.238.054.862)**	***Sub total***
Jumlah	**(6.183.480.299)**	**(74.407.075.898)**	***Total***

Pendapatan lain-lain merupakan pendapatan diterima Bank, diantaranya dari denda atas pencairan deposito yang belum jatuh tempo dan selisih lebih kas teller.

Others income presents income received by Bank including penalty on withdrawl of deposits before the maturity date and axcess amount from cashiers.

Beban lain-lain merupakan beban CSR, beasiswa, imbalan perfomance contest, koreksi biaya tahun lalu, beban kebutuhan direksi, beban siswa magang, fasilitas sarana teknologi, pembayaran uang lainnya, bantuan kepada nasabah, selisih ATM, dan beban non operasional lainnya.

Others expenses are CSR, scholarship, return perfomance contest, corrections of last year costs, directors requirement expense, student internships expenses, technology infrastructure facilities, other cash payments, assistance to customers, the difference in ATM, and other non-operational expenses.

36. LABA PER SAHAM

Institut Akuntan Publik Indonesia mengeluarkan PSAK 56 tentang laba per saham. PSAK 56 efektif berlaku untuk penyajian laporan keuangan pada tanggal 31 Desember 2025 dan 2024.

Laba periode berjalan dan komprehensif periode berjalan
Laba operasional dan laba tahun berjalan untuk tujuan penghitungan laba per saham (pembilang) adalah sebagai berikut :

	2025	2024	
Laba periode berjalan	281.002.086.387	224.120.099.570	*Profit for the period*
Laba komprehensif periode berjalan	275.803.154.727	222.315.440.090	*Comprehensive profit for the period*

Laba persaham dasar	2025	2024	***PROFIT PER SHARE***
Tahun Berjalan	20.071	16.859	*For The Year*
Komprehensif Tahun Berjalan	19.699	16.723	*Comprehensive For The Year*

Perubahan nilai saham bonus dan dividen saham merupakan penambahan jumlah saham tanpa disertai perubahan sumber daya. Oleh karena itu, untuk tujuan penghitungan jumlah rata-rata tertimbang saham beredar, perubahan nilai nominal saham bonus dan dividen saham dianggap sudah terjadi pada awal periode laporan keuangan terawal disajikan.

36. *EARNING PER SHARE*

Indonesian Public Accountant Institute issued PSAK 56 on earning per share which is effective for the presentation of the financial Statements for years ended on December 31, 2025 and 2024.

Operating profit and comprehensive income for the period
Operating profit and profit for the year ended for calculating earning per share are as follows :

The change of bonus share value and share dividend represents additional total shares without being accompanied by the change of resource. Therefore, for the purpose of calculating weighted average of outstanding shares, the change of bonus shares nominee value and share dividend are considered to have occurred in early period of financial statements initialy presented.

37. DANA PENSIUN

	2025	2024	
a. Mortalita	TMI 2019	GAM - 1971	*a. Mortality*
b. Tingkat cacat	0,01% per tahun	0,01% per tahun	*b. Disable rate*
c. Tingkat pengunduran diri	0,5% per tahun	0,5% per tahun	*c. Resignation rate*
d. Kenaikan penghasilan dasar pensiun		-	*d. Increased of pension base income*
e. Jumlah peserta aktif	155 karyawan	173 karyawan	*Number of active participants*
Penghasilan Dasar Pensiun (PhDP) / bulan	1.725.607.200	1.976.143.480	*Pension Based Income (PhDP) / month*
Jumlah peserta pasif			*Number of passive participants*
- Penerima pensiun / bulan	219 karyawan	202 karyawan	*Pension beneficiary / month -*
Jumlah Rupiah	1.302.618.302	1.157.729.528	*Total Rupiah*
- Pensiun ditunda / bulan	6 karyawan	6 karyawan	*Suspended pension / month -*
Jumlah Rupiah	24.998.045	24.998.045	*Total Rupiah*

37. *PENSION FUND*

38. IKATAN

Berdasarkan perjanjian Nomor: 05/PKS-GTLO/BSG/IX/2025 tanggal 30 September 2025 antara PT Bank SulutGo Dengan PT Bank Tabungan Negara (Persero) Cabang Gorontalo tenang Sinergi antara Bank dalam Rangka Bantuan Pemotongan Gaji Pegawai. Perjanjian kerjasama berlaku 5 (lima) tahun sejak tanggal ditandatangani perjanjian dan dapat diperpanjang sesuai dengan kesepakatan.

Berdasarkan perjanjian Nomor: 091/PKS-UMM/DIR/IX 2023 dan Nomor: 064/PKS/BM/IX/2023 tanggal 4 September 2023 antara PT Bank SulutGo dengan PT Usaha Gedung Mandiri untuk pekerjaan *Cleaning Service*. Perjanjian ini berlaku selama 3 (tiga) tahun sampai dengan 9 Juli 2026. PT Usaha Gedung Mandiri bertanggung jawab atas kegiatan dan segala aspek operasional dan pemeliharaan gedung dan seluruh fasilitas dan peralatan demi kelancaran opersaional Bank.

Berdasarkan perjanjian No. Jan-02/C/6.1/062024 dan 033/PKS-KRD-KSF/DIR/VI/2024 tanggal 26 Juni 2024 antara PT Bank SulutGo dengan PT Taspen (Persero) Tentang Pembayaran Tabungan Hari Tua, Pensiun, Jaminan Kecelakaan Kerja, dan Jaminan Kematian Melalui Rekening Bank. Perjanjian ini berlaku selama 2 (dua) tahun sampai dengan 23 Juni 2026.

38. *AGREEMENTS*

According to the Agreement Number: 05/PKS-GTLO/BSG/IX/2025 dated September 30, 2025 between PT Bank SulutGo and PT Bank Tabungan Negara (Persero) Gorontalo Branch regarding interbank synergy in the implementation of employee salary deduction assistance. The cooperation agreement is valid for a period of five (5) years from the date of signing and may be extended based on mutual agreement of the parties.

According to the Agreement Numbers: 091/PKS-UMM/DIR/IX/2023 and 064/PKS/BM/IX/2023 dated September 4, 2023 between PT Bank SulutGo and PT Usaha Gedung Mandiri for cleaning service works, the agreement is valid for a period of three (3) years until 9 July 2026. PT Usaha Gedung Mandiri is responsible for the activities and all operational and maintenance aspects of the building, including all facilities and equipment, to ensure the smooth operation of the Bank.

According to the Agreement Numbers: Jan-02/C/6.1/062024 and 033/PKS-KRD-KSF/DIR/VI/2024 dated June 26, 2024 between PT Bank SulutGo and PT Taspen (Persero) regarding the payment of Old Age Savings, Pension Benefits, Work Accident Insurance, and Death Benefits through bank accounts, the agreement is valid for a period of two (2) years until June 23, 2026.

IKATAN (Lanjutan)

Berdasarkan perjanjian Nomor: 41/D.1.UMKM/PKP/2025 dan 034/PKS/KRD-KKM/DIR/IV/2025 tanggal 25 April 2025 antara PT Bank SulutGo dengan Deputi Bidang Usaha Mikro Kementrian Usaha Mikro Kecil dan Menengah tentang Pembiayaan Skema Subsidi Bunga/Subsidi Maarjin Kredit Usaha Rakyat. Perjanjian ini berlaku selama 3 (tiga) tahun sejak terhitung ditandatangani oleh kedua belah pihak.

Berdasarkan Addendum I perjanjian kerjasama Nomor: RS-LGL-PKS-2410-0014 dan 060/ADD-PBJ/DIR/X/2024 tanggal 21 Oktober 2024 antara Bank dengan PT Bank Sulutgo dengan PT Rintis Sejahtera tentang Layanan *Billing payment* dan Pembayaran online lainnya (BPPOL).

Berdasarkan perjanjian Nomor: 250/PP/SMF-BPD.SULUTGO/XII/2025 tanggal 18 Desember 2025 antara PT Bank SulutGo dengan PT Sarana Multigriya Finansial tentang Perjanjian Pemberian Fasilitas Pinjaman. Jangka waktu pinjaman selama 25 bulan sejak pencairan fasilitas pinjaman. Fasilitas pinjaman berjumlah Rp600.000.000.000 tidak termasuk Bunga Provisi dan biaya-biaya lainnya.

Berdasarkan perjanjian Nomor: 3523/TRS/XII/2025 tanggal 19 Oktober 2025 antara PT Bank SulutGo dengan Bank Jakarta tentang Pemberian Fasilitas Pinjaman. Jangka waktu pinjaman selama 12 bulan sejak pencairan fasilitas pinjaman. Fasilitas pinjaman berjumlah Rp500.000.000.000 dengan suku bunga 5,85% yang dihitung dari jumlah fasilitas kredit.

Berdasarkan perjanjian Nomor: 082A/PKS-DIR/UMM/2022 dan 47-PERJ/MGS-BankSulutGo/LEGAL/X/2022 tanggal 17 Oktober 2022 antara PT Bank SukutGo dengan PT Metrocom Global Solusi untuk sewa 6 (enam) unit mesin ATM Merek Nautilus Hyosung Monimax 5600S. Perjanjian ini berlaku selama 4 (empat) tahun terhitung sejak tanggal BAST Barang.

Berdasarkan perjanjian Nomor: 029C/PKS-DIR/UMM/III/2023 dan S1.015/III/2023 tanggal 6 Maret 2023 antara PT Bank SukutGo dengan PT Srisindhu Informatika untuk sewa pakai 2 (dua) unit Mesin ATM CRM DN 200V. Perjanjian ini berlaku selama 4 (empat) tahun terhitung sejak tanggal BAST Barang.

Berdasarkan perjanjian Nomor: 078B/PKS-DIR/UMM/VII/2023 dan 31.A-PERJ/MGS-BankSulutGo/LEGAL/XII/2023 tanggal 17 Juli 2023 antara PT Bank SukutGo dengan PT Metrocom Global Solusi untuk sewa 25 unit mesin ATM Merek Nautilus Hyosung Monimax 5600S. Perjanjian ini berlaku selama 4 (empat) tahun terhitung sejak tanggal BAST Barang.

Berdasarkan perjanjian Nomor: 078B/PKS-DIR/UMM/VII/2023 dan 31.A-PERJ/MGS-BankSulutGo/LEGAL/XII/2023 tanggal 31 Oktober 2023 antara PT Bank SukutGo dengan PT Metrocom Global Solusi untuk sewa 2 (dua) unit Mesin ATM Procash 280 FL. Perjanjian ini berlaku selama 3 (tiga) tahun terhitung sejak tanggal BAST Barang.

Berdasarkan perjanjian Nomor: 118A/PKS-UMM/DIR/X22/2023 dan 70-PKS/MGS-BankSulutGo/LEGAL/XII/2023 tanggal 29 Desember 2023 antara PT Bank SukutGo dengan PT Metrocom Global Solusi untuk sewa 18 unit Mesin ATM Procash 280 FL. Perjanjian ini berlaku selama 3 (tiga) tahun terhitung sejak tanggal BAST Barang.

Berdasarkan perjanjian Nomor: 037/PKS/UMM/DIR/VII/2024 dan 39-PERJ/MGS-BSG/LEGAL/VII/2024 tanggal 15 Juli 2024 antara PT Bank SukutGo dengan PT Metrocom Global Solusi untuk sewa 23 unit Mesin ATM Procash 280 FL. Perjanjian ini berlaku selama 2 (dua) tahun terhitung sejak tanggal BAST Barang.

37. AGREEMENTS (Continued)

According to the Agreement Numbers: 41/D.1.UMKM/PKP/2025 and 034/PKS/KRD-KKM/DIR/IV/2025 dated April 25, 2025, between PT Bank SulutGo and the Deputy for Micro Enterprises of the Ministry of Micro, Small and Medium Enterprises regarding financing under the Interest Subsidy/Profit Margin Subsidy Scheme for Kredit Usaha Rakyat (KUR), the agreement is valid for a period of three (3) years from the date of signing by both parties.

According to the Agreement Numbers: RS-LGL-PKS-2410-0014 and 060/ADD-PBJ/DIR/X/2024 dated October 21, 2024 between the Bank, PT Bank SulutGo, and PT Rintis Sejahtera regarding Billing Payment Services and Other Online Payment Services (BPPOL).

According to the Agreement Numbers: 250/PP/SMF-BPD.SULUTGO/XII/2025 dated December 18, 2025 between PT Bank SulutGo and PT Sarana Multigriya Finansial regarding the Loan Facility Agreement, the loan has a tenor of 25 (twenty-five) months commencing from the date of disbursement of the loan facility. The total loan facility amounts to IDR 600,000,000,000, excluding interest, provision fees, and other charges, and is subject to the terms and conditions as stipulated in the agreement.

According to the Agreement Numbers: 3523/TRS/XII/2025 dated October 19, 2025 between PT Bank SulutGo and Bank Jakarta regarding the provision of a loan facility, the loan has a tenor of twelve (12) months commencing from the date of disbursement of the loan facility. The loan facility amounts to IDR 500,000,000,000 and bears an interest rate of 5.85%, calculated based on the total loan facility amount.

According to the Agreement Numbers: 082A/PKS-DIR/UMM/2022 and 47-PERJ/MGS-BankSulutGo/LEGAL/X/2022 dated October 17, 2022, between PT Bank SulutGo and PT Metrocom Global Solusi regarding the lease of six (6) ATM units of the Nautilus Hyosung Monimax 5600S brand, the agreement is valid for a period of four (4) years commencing from the date of the Goods Handover Report (BAST).

According to the Agreement Numbers: 029C/PKS-DIR/UMM/III/2023 and S1.015/III/2023 dated March 6, 2023, between PT Bank SulutGo and PT Srisindhu Informatika regarding the lease of two (2) units of CRM DN 200V ATM machines, the agreement is valid for a period of four (4) years commencing from the date of the Goods Handover Report (BAST).

According to the Agreement Numbers: 078B/PKS-DIR/UMM/VII/2023 and 31.A-PERJ/MGS-BankSulutGo/LEGAL/XII/2023 dated July 17, 2023, between PT Bank SulutGo and PT Metrocom Global Solusi regarding the lease of twenty-five (25) ATM units of the Nautilus Hyosung Monimax 5600S brand, the agreement is valid for a period of four (4) years commencing from the date of the Goods Handover Report (BAST).

According to the Agreement Numbers: 078B/PKS-DIR/UMM/VII/2023 and 31.A-PERJ/MGS-BankSulutGo/LEGAL/XII/2023 dated October 31, 2023, between PT Bank SulutGo and PT Metrocom Global Solusi regarding the lease of two (2) units of Procash 280 FL ATM machines, the agreement is valid for a period of three (3) years commencing from the date of the Goods Handover Report (BAST).

According to the Agreement Numbers: 118A/PKS-UMM/DIR/X22/2023 and 70-PKS/MGS-BankSulutGo/LEGAL/XII/2023 dated December 29, 2023, between PT Bank SulutGo and PT Metrocom Global Solusi regarding the lease of eighteen (18) units of Procash 280 FL ATM machines, the agreement is valid for a period of three (3) years commencing from the date of the Goods Handover Report (BAST).

According to the Agreement Numbers: 037/PKS/UMM/DIR/VII/2024 and 39-PERJ/MGS-BSG/LEGAL/VII/2024 dated July 15, 2024 between PT Bank SulutGo and PT Metrocom Global Solusi, regarding the lease of 23 units of Procash 280 FL ATM machines. This agreement is valid for a period of 2 (two) years commencing from the date of the Goods Handover Report (BAST).

IKATAN (Lanjutan)

Berdasarkan perjanjian Nomor: 043A/PKS-UMM/DIR/V2025 dan 053A/Insan-DIR/V/2025 tanggal 9 Mei 2025 antara PT Bank SukutGo dengan PT Insan Teknologi Semesta untuk sewa pakai 8 (delapan) unit ATM Diebold Nixdorf Type Procash 280. Perjanjian ini berlaku 1 (satu) tahun sampai dengan 30 Mei 2026.

Berdasarkan Addendum Pertama Perjanjian Nomor: 01A/PKS.BPDSU/AJ/300/2022 dan Nomor: 007A/PKS-DIR/PB/I/2022 tanggal 28 Januari 2022 antara PT Bank SulutGo dengan PT Artajasa Pembayaran Elektronis tentang Keanggotaan Layanan Transaksi Elektronis Artajasa Dalam angka Implementasi Gerbang Pembayaran Nasional. Kewajiban PT Artajasa menyediakan ATM Bersama Debit untuk PT Bank Sulutgo dengan ketentuan yang diatur dalam perjanjian.

Berdasarkan Addendum Ketiga Perjanjian Kerjasama Nomor: 0246/PKS/UMM/DIR/V/2024 dan No: PKS/HFL-LGL/05-24/022/ tanggal 13 Mei 2024 antara PT Bank SulutGo dengan PT Collega Inti Pratama tentang *Upgrade* Teknologi Informasi *Core Banking System* Serta Layanan *Data Center And Disaster Recovery Center*. Jangka waktu perjanjian kerja sama selama 3 (tiga) tahun sampai dengan 25 Februari 2027.

Ruang Lingkup:

1. Layanan penyedia Apikasi oleh PT Collega Inti Pratama untuk dapat dipergunakan oleh Bank dengan mengikuti peraturan/ketentuan dari Bank Indonesia, Otoritas Jasa Keuangan, dan atau peraturan perundang-undangan yang berlaku serta kebijakan Internal Bank.
2. Menyediakan *Managed Service* Aplikasi, Berupa:
   a) Penyediaan Fasilitas Data Center.
   b) Menyediakan Fasilitas *Disaster Recover Center* disertai dengan DRC plan yang akan digunakan ketika terjadi bencana maupun kondisi-kondisi membahayakan bagi pelaksanaan layanan.

Hak dan Kewajiban PT Collega Inti Pratama:

1) Memberikan bukti peremajaan perangkat justifikasi kenaikan harga dan memberikan akses untuk diperiksa atas peremajaan tersebut oleh pihak internal maupun pihak eksternal.

Berdasarkan perjanjian kerjasama No. 059/PKS/REN/DIR/X/2024 dan 022/DIR-MC/X/2024 tanggal 14 Oktober 2024 antara PT. Bank SulutGo dengan PT. Mega Corpora, para pihak sepakat dan mengikatkan diri untuk mengadakan perjanjian kerjasama tentang Kelompok Usaha Bank (KUB) PT. Bank Pembangunan Daerah Sulawesi Utara Gorontalo bersama PT. Bank Mega, Tbk, dengan maksud dan tujuan sebagai berikut:

1. Maksud Perjanjian Kerja Sama ini adalah untuk penguatan struktur, ketahanan, daya saing perbankan di daerah.
2. Tujuan Perjanjian Kerja Sama adalah untuk mendukung stabilitas dan pertumbuhan ekonomi dengan melakukan penguatan permodalan bank dan konsolidasi perbankan di daerah.

Objek Perjanjian Kerja Sama adalah pelaksanaan kerja sama Kelompok Usaha Bank (KUB) diantara Para Pihak untuk pemenuhan Modal Inti Minimum (MIM) Bank SulutGo sesuai Peraturan Otoritas Jasa Keuangan Nomor 12/POJK.03/2020 tentang Konsolidasi Bank Umum.

Ruang Lingkup Perjanjian Kerja Sama ini memuat :

1. Konsolidasi Bank Umum;
2. Pembentukan KUB;
3. Pemenuhan Modal Inti Minimum bagi bank dalam skema konsolidasi dan bank milik pemerintah daerah; dan
4. Pengaturan lainnya.

37. *AGREEMENTS (Continued)*

According to the Agreement Numbers: 043A/PKS-UMM/DIR/V2025 and 053A/Insan-DIR/V/2025 dated May 9, 2025, between PT Bank SukutGo and PT Insan Teknologi Semesta regarding the lease of 8 (eight) units of Diebold Nixdorf Procash 280 ATM machines. The agreement is valid for a period of 1 (one) year, ending on May 30, 2026.

According on the First Addendum to Agreement Numbers: 01A/PKS.BPDSU/AJ/300/2022 and Number 007A/PKS-DIR/PB/I/2022 dated January 28, 2022 between PT Bank SulutGo and PT Artajasa Pembayaran Elektronis concerning membership in Artajasa Electronic Transaction Services in the implementation of the National Payment Gateway. Under this agreement, PT Artajasa is obligated to provide ATM Bersama Debit services to PT Bank SulutGo in accordance with the terms and conditions stipulated in the agreement.

According on the Third Addendum to the Cooperation Agreement Number 0246/PKS/UMM/DIR/V/2024 and Number PKS/HFL-LGL/05-24/022 dated May 13, 2024, between PT Bank SulutGo and PT Collega Inti Pratama regarding the upgrade of the Core Banking System and the provision of Data Center and Disaster Recovery Center services. This agreement is valid for 3 (three) years until February 25, 2027.

Scope of Work:

1. *Application services provided by PT Collega Inti Pratama for use by the Bank in accordance with Bank Indonesia regulations, Otoritas Jasa Keuangan (OJK), applicable laws and regulations, and the Bank's internal policies.*
2. *Provision of managed application services, comprising:*
   a) Data Center facilities.
   b) Disaster Recovery Center (DRC) facilities, including a Disaster Recovery Plan to be implemented in the event of disasters or other conditions that may endanger service operations.

Rights and Obligations of PT Collega Ini Pratama:

1) To provide evidence of equipment renewal as justification for price increases and to allow such renewals to be subject to inspection by both internal and external parties.

Based on the cooperation agreement No. 059/PKS/REN/DIR/X/2024 and 022/DIR-MC/X/2024 dated October 14, 2024 between PT Bank SulutGo and PT Mega Corpora, the parties agreed and bound themselves to enter into a cooperation agreement on the Bank Business Group (KUB) of PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo with PT Bank Mega, Tbk, with the following aims and objectives:

1. *The purpose of this Cooperation Agreement is to strengthen the structure, resilience, competitiveness of banking in the region.*
2. *The purpose of the Cooperation Agreement is to support economic stability and growth by strengthening bank capital and banking consolidation in the region.*

The object of the Cooperation Agreement is the implementation of Bank Business Group cooperation between the Parties to fulfill the Minimum Core Capital (MIM) of Bank SulutGo in accordance with the Financial Services Authority Regulation Number 12/POJK.03/2020 concerning Commercial Bank Consolidation.

The scope of this Cooperation Agreement includes:

1. *Commercial Bank Consolidation;*
2. *Formation of KUB;*
3. *Fulfillment of Minimum Tier 1 Capital for banks in consolidation schemes and local government-owned banks; and*
4. *Other settings.*

IKATAN (Lanjutan)

Permodalan

1. Besaran kepemilikan saham Mega Corpora setelah pembentukan KUB adalah 24,9% dengan ketentuan sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai KUB, Mega Corpora adalah pemegang saham pengendali bersama Pemprov Sulut.
2. Pemprov Sulut dan Mega Corpora tetap menjaga kecukupan modal sesuai peraturan dan ketentuan yang berlaku bagi KUB.
3. Jika terdapat kebutuhan Modal oleh Bank SulutGo maka seluruh Pemegang Saham akan melakukan penyetoran secara proporsional sesuai dengan bagian saham yang dimiliki.
4. Jika Pemprov Sulut dan Pemegang Saham Pemerintah Daerah lainnya pada Bank SulutGo belum mampu memenuhi kebutuhan modal tersebut sebagaimana Point 3 di atas maka kekurangan modal sebagaimana dimaksud akan dipenuhi oleh Pemprov Sulut dan Mega Corpora dengan tetap berpedoman pada Point 2 di atas. Setoran modal yang dilakukan Mega Corpora dalam rangka memenuhi kebutuhan modal tersebut dapat melebihi nilai kepemilikan saham Mega Corpora di Bak SulutGo sebagaimana disebutkan pada Point 1 di atas.
5. Pemprov Sulut dan Pemegang Saham Pemerintah Daerah lainnya bersedia untuk nilai kepemilikan saham di Bank SulutGo terdelusi sebagai konsekuensi dari setoran modal yang dilakukan oleh Mega Corpora sebagaimana dimaksud pada Point 4 yang berlaku setelah adanya Keputusan dari RUPS (Rapat Umum Pemegang Saham).

Jangka Waktu

1. Perjanjian Kerja Sama antara Bank SulutGo dan Mega Corpora tentang KUB berlaku setelah mendapat persetujuan dari Otoritas Jasa Keuangan (OJK).
2. Apabila Modal Inti Bank SulutGo telah mencapai Rp. 3.000.000.000.000,- (tiga triliun rupiah) sesuai POJK Nomor 12/POJK.03/2020, maka Mega Corpora berhak atas keputusannya sendiri mengakhiri KUB dengan Bank SulutGo.

37. AGREEMENTS (Continued)

Capital

1. *The amount of Mega Corpora's share ownership after the formation of KUB is 24.9%, provided that in accordance with the Financial Services Authority Regulation regarding KUB, Mega Corpora is the joint controlling shareholder of the North Sulawesi Provincial Government.*
2. *The North Sulawesi Provincial Government and Mega Corpora continue to maintain capital adequacy in accordance with the rules and regulations applicable to KUB.*
3. *If there is a need for capital by Bank SulutGo, all Shareholders will make deposits proportionally in accordance with the shares owned.*
4. *If the North Sulawesi Provincial Government and other Local Government Shareholders in Bank SulutGo have not been able to fulfill the capital requirements as Point 3 above, the capital shortage referred to will be fulfilled by the North Sulawesi Provincial Government and Mega Corpora while still guided by Point 2 above. The capital deposit made by Mega Corpora in order to fulfill the capital requirement may exceed the value of Mega Corpora's share ownership in Bak SulutGo as mentioned in Point 1 above.*
5. *The North Sulawesi provincial government and other Local Government Shareholders are willing to have the value of share ownership in Bank SulutGo diluted as a consequence of the capital deposit made by Mega Corpora as referred to in Point 4 which applies after the decision of the GMS (General Meeting of Shareholders).*

Time Period

1. *The Cooperation Agreement between Bank SulutGo and Mega Corpora on KUB is valid after obtaining approval from the Financial Services Authority (OJK).*
2. *If the Tier 1 Capital of Bank SulutGo has reached Rp. 3,000,000,000,000,- (three trillion rupiah) in accordance with POJK Number 12/POJK.03/2020, Mega Corpora has the right to terminate the KUB with Bank SulutGo on its own decision.*

39. INSTRUMEN KEUANGAN

a. Klasifikasi aset keuangan dan liabilitas keuangan

Instrumen keuangan pada tabel dibawah ini telah dikelompokkan berdasarkan kategori masing-masing. Kebijakan akuntansi yang signifikan pada Catatan 2d menjelaskan bagaimana kategori aset keuangan dan liabilitas keuangan tersebut diukur dan bagaimana pendapatan dan beban, termasuk laba dan rugi atas nilai wajar (perubahan nilai wajar instrumen keuangan), diakui.

Nilai wajar yang diungkapkan di bawah ini adalah berdasarkan informasi relevan yang tersedia pada tanggal laporan posisi keuangan dan tidak diperbaharui untuk mencerminkan perubahan dalam kondisi pasar yang terjadi setelah tanggal laporan posisi keuangan.

Tabel di bawah menyajikan nilai tercatat dan nilai wajar aset keuangan dan liabilitas keuangan utama Perseroan pada tanggal 31 Desember 2025 dan 2024.

39. *FINANCIAL INSTRUMENT*

a. *The classification of financial assets and financial liabilities*

Financial instruments in the table below have been grouped according to their respective categories. The significant accounting policies in Note 2d explain how the categories of financial assets and financial liabilities are measured and how income and expenses, including gains and losses on fair value (change in fair value of financial instruments), is recognized.

The fair values disclosed below are based on relevant information available at statement of financial position date and are not updated to reflect changes in market conditions that occurred after the statements of financial position date.

The following table presents the carrying value and fair value of financial assets and financial liabilities of the Company on December 31, 2025 and 2024.

31 Desember 2025 / *December 31, 2025*

Keterangan / *Descriptions*	Nilai wajar dalam laporan laba rugi/ *Fair value in the income statement*	Biaya peroleh diamortisasi lainnya/ *Other acquisition costs amortized*	Nilai wajar dalam pendapatan komprehensif lainnya/*Fair value in other comprehensive income*	Biaya Perolehan diamortisasi lainnya / *Other Amortized Cost*	Jumlah Nilai Tercatat / *Total Carrying Value*	Nilai Wajar / *Fair Value*
Aset Keuangan / Financial Assets						
Kas / Cash	-	-	-	269.239.191.000	269.239.191.000	269.239.191.000
Giro pada Bank Indonesia / *Current accounts in Bank Indonesia*	-	-	-	1.042.788.312.320	1.042.788.312.320	1.042.788.312.320
Giro pada Bank Lain / *Current Accounts in Other Banks*	-	-	-	627.049.087	627.049.087	627.049.087
Penempatan pada Bank Indonesia dan bank lain / Placement in - *Bank Indonesia and other bank*	-	-	-	804.468.000.000	804.468.000.000	804.468.000.000
Surat-surat berharga / Securities	-	-	-	2.575.084.632.958	2.575.084.632.958	2.575.084.632.958
Surat berharga yang dijual dengan janji dibeli kembali	-			148.722.658.207	148.722.658.207	148.722.658.207
Tagihan atas surat Berharga dengan - janji dijual kembali */ Reverse Repo*	-	-	-	1.462.269.067.500	1.462.269.067.500	1.462.269.067.500
Kredit yang diberikan / Loans	-	16.544.032.147.296	-	-	16.544.032.147.296	16.544.032.147.296
Jumlah / *Total*	**-**	**16.544.032.147.296**	**-**	**6.303.198.911.072**	**22.847.231.058.368**	**22.847.231.058.368**
Liabilitas Keuangan / Financial Liabilities						
Liabilitas segera / Obligations due to - *immediately*	-	-	-	239.447.963.357	239.447.963.357	239.447.963.357
Simpanan nasabah / Deposits from - *customers*						
Giro / *Current accounts*	-	-	-	2.117.778.692.700	2.117.778.692.700	2.117.778.692.700
Tabungan / *Savings*	-	-	-	2.725.422.262.563	2.725.422.262.563	2.725.422.262.563
Deposito / Deposits	-	-	-		-	-
Simpanan bank lain / *Deposits in other bank*	-	-	-	252.459.838.966	252.459.838.966	252.459.838.966
Surat berharga yang diterbitkan / *Issued obligations*	-	-	-	749.391.850.863	749.391.850.863	749.391.850.863
Jumlah / *Total*	**-**	**-**	**-**	**6.084.500.608.449**	**6.084.500.608.449**	**6.084.500.608.449**

PT BANK PEMBANGUNAN DAERAH SULAWESI UTARA GORONTALO
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN-TAHUN YANG BERAKHIR PADA TANGGAL
31 DESEMBER 2025 DAN 2024
(Dinyatakan dalam Rupiah penuh, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH SULAWESI UTARA GORONTALO
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEARS ENDED
DECEMBER 31, 2025 AND 2024
(Expressed in Rupiah, unless otherwise stated)

31 Desember 2024 / *December 31, 2024*

Keterangan / *Descriptions*	**Nilai wajar dalam laporan laba rugi/ *Fair value in the income statement***	**Biaya peroleh diamortisasi lainnya/ *Other acquisition costs amortized***	**Nilai wajar dalam pendapatan komprehensif lainnya/*Fair value in other comprehensive income***	**Biaya Perolehan diamortisasi lainnya / *Other Amortized Cost***	**Jumlah Nilai Tercatat / *Total Carrying Value***	**Nilai Wajar / *Fair Value***
Aset Keuangan / Financial Assets						
Kas / Cash	-	-	-	282.626.904.900	282.626.904.900	282.626.904.900
Giro pada Bank Indonesia / *Current accounts in Bank Indon*	-	-	-	1.400.554.714.626	1.400.554.714.626	1.400.554.714.626
Giro pada Bank Lain / *Current Accounts in Other Bank*	-	-	-	8.914.849.369	8.914.849.369	8.914.849.369
Penempatan pada Bank Indonesia dan bank lain / Placement in - *Bank Indonesia and other bank*	-	-	-	150.000.000.000	150.000.000.000	150.000.000.000
Surat-surat berharga / *Securities*	-	-	-	1.853.276.645.776	1.853.276.645.776	1.853.276.645.776
Surat berharga yang dijual dengan janji dibeli kembali	-			292.963.494.750	292.963.494.750	292.963.494.750
Tagihan atas surat Berharga dengan - janji dijual kembali / *Reverse Re*	-	-	-	447.604.917.000	447.604.917.000	447.604.917.000
Kredit yang diberikan / Loans	-	15.921.802.906.407	-		15.921.802.906.407	15.921.802.906.407
Jumlah / *Total*	**-**	**15.921.802.906.407**	**-**	**4.435.941.526.420**	**20.357.744.432.827**	**20.357.744.432.827**
Liabilitas Keuangan / Financial Liabilities						
Liabilitas segera / *Obligations due to immediately* -	-	-	-	188.416.644.620	188.416.644.620	188.416.644.620
Simpanan nasabah / *Deposits from customers* -						
Giro / *Current accounts*	-	-	-	1.122.173.039.142	1.122.173.039.142	1.122.173.039.142
Tabungan / *Savings*	-	-	-	2.732.065.780.017	2.732.065.780.017	2.732.065.780.017
Deposito / *Deposits*	-	-	-	11.184.773.091.284	11.184.773.091.284	11.184.773.091.284
Simpanan bank lain / *Deposits in other bank*	-	-	-	725.438.678.117	725.438.678.117	725.438.678.117
Surat berharga yang diterbitkan / *Issued obligations*	-	-	-	748.479.627.123	748.479.627.123	748.479.627.123
Jumlah / *Total*	**-**	**-**	**-**	**16.701.346.860.303**	**16.701.346.860.303**	**16.701.346.860.303**

Nilai wajar aset keuangan dan liabilitas keuangan yang diperdagangkan di pasar aktif didasarkan pada kuotasian harga pasar atau harga dealer. Untuk semua instrumen keuangan lainnya, Perseroan menentukan nilai wajar dengan menggunakan teknik penilaian lainnya.

The fair value of financial assets and financial liabilities that are traded in active markets are based on quotation market prices or dealer price. For all other financial instruments, the Company determines the fair value using other valuation techniques.

Untuk instrumen keuangan yang jarang diperdagangkan dan sedikit memiliki transparansi harga, nilai wajar menjadi kurang obyektif, dan membutuhkan berbagai tingkat pertimbangan tergantung pada likuiditas, konsentrasi, ketidakpastian faktor pasar, asumsi harga dan risiko lainnya yang mempengaruhi instrumen tertentu.

For financial instruments that infrequently traded and have little transparency price, fair value becomes less objective, and requires varying degrees of judgment depending on liquidity, concentration, uncertainty of market factors, price assumptions and other risks affecting the specific instrument.

Metode penilaian
Perseroan mengukur nilai wajar dengan menggunakan hierarki dari metode berikut:

a. Level 1 : input yang berasal dari harga kuotasian (tanpa penyesuaian) dalam pasar aktif untuk instrumen yang identik.
b. Level 2 : input selain harga kuotasian yang termasuk dalam level 1 yang dapat diobservasi, baik secara langsung atau tidak langsung. Dalam kategori ini termasuk instrumen yang dinilai dengan menggunakan: harga kuotasian untuk instrumen yang serupa di pasar aktif; harga kuotasian untuk instrumen yang identik atau yang serupa di pasar yang dipertimbangkan sebagai kurang aktif; atau teknik penilaian lainnya dimana seluruh input signifikan dapat diobservasi secara langsung maupun tidak langsung dari data pasar.

The Valuation Method
The Company measures the fair value using a hierarchy of the following methods:

a. Level 1: inputs derived from quatation prices (without adjustments) in active markets for identical instruments.
b. Level 2: inputs other than quotation prices included in Level 1 that are observable, either directly or indirectly. In this category includes instruments valued using: quotation prices for similar instruments in active markets; quotation prices for instruments identical or similar in markets considered as less active; or other valuation techniques where all significant inputs are observable directly or indirectly from market data.

39. INSTRUMEN KEUANGAN (Lanjutan)

b. Nilai wajar instrumen keuangan (Lanjutan)

c. Level 3 : input yang tidak dapat diobservasi. Dalam kategori ini termasuk semua instrumen dimana teknik penilaian menggunakan input yang tidak dapat diobservasi dan input yang tidak dapat diobservasi ini memberikan dampak signifikan terhadap penilaian instrumen. Termasuk dalam kategori ini adalah instrumen yang dinilai berdasarkan harga kuotasian untuk instrumen serupa yang memerlukan penyesuaian atau asumsi signifikan yang tidak dapat diobservasi untuk mencerminkan perbedaan diantara instrumen tersebut.

Teknik penilaian mencakup model nilai kini bersih dan diskonto arus kas, perbandingan dengan instrumen sejenis yang harga pasarnya dengan instrumen sejenis yang harga pasarnya dengan instrumen sejenis yang harga pasarnya tersedia serta dapat diobservasi dan model penilaian lainnya. Asumsi dan input yang digunakan dalam teknik penilaian meliputi risk- free dan patokan (*benchmark)* suku bunga serta *credit spreads* yang digunakan untuk mengestimasi tingkat diskonto, harga obligasi dan nilai tukar mata uang asing.

Tujuan dari teknik penilaian adalah untuk pengukuran nilai wajar yang mencerminkan harga yang akan diterima untuk menjual aset atau harga yang akan dibayar untuk mengalihkan suatu liabilitas dalam transaksi teratur (*orderly transactions*) antara pelaku pasar (*market participants*) pada tanggal pengukuran.

Perseroan menggunakan model penilaian yang diakui secara luas untuk menentukan nilai wajar atas instrumen keuangan yang umum dan yang lebih sederhana, seperti *swap* suku bunga dan nilai tukar yang hanya menggunakan data pasar yang dapat diobservasi dan membutuhkan sedikit pertimbangan dan estimasi manajemen. Harga yang dapat diobservasi atau input model biasanya tersedia di pasar untuk efek-efek utang yang tercatat di bursa, *exchange-traded* derivatif dan derivatif *over-the counter* seperti *swap* suku bunga. Ketersediaan harga pasar yang dapat diobservasi dan input model mengurangi kebutuhan pertimbangan dan estimasi manajemen dan juga mengurangi ketidakpastian terkait penentuan nilai wajar. Ketersediaan harga pasar yang dapat diobservasi dan input bervariasi bergantung pada produk dan pasar dan cenderung berubah berdasarkan kejadian tertentu dan kondisi umum di pasar keuangan.

Untuk instrumen yang lebih kompleks, Perseroan menggunakan model penilaian *proprietary*, yang biasanya dikembangkan dari penilaian yang telah diakui. Beberapa atau semua input yang signifikan dalam model ini mungkin tidak dapat diobservasi di pasar, dan berasal dari harga pasar atau harga atau estimasi berdasarkan asumsi. Contoh instrumen yang memerlukan input yang tidak dapat diobservasi yang signifikan meliputi beberapa *over-the-counter (OTC) structured derivatives*, pinjaman tertentu dan efek yang tidak memiliki pasar aktif dan mempertahankan kepentingan dalam sekutarisasi (seperti dibahas di bawah). Model penilaian yang menggunakan input yang tidak dapat diobservasi yang signifikan memerlukan tingkat pertimbangan dan asumsi manajemen yang lebih tinggi dalam penentuan nilai.

Pertimbangan dan asumsi manajemen biasanya memerlukan pemilihan model yang sesuai untuk digunakan, penentuan arus kas masa depan digunakan, penentuan arus kas masa depan yang diharapkan pada instrumen keuangan yang dinilai, penentuan probabilitas kegagalan pihak lawan dan pembayaran dimuka dan pemilihan tingkat diskonto yang tepat.

39. *FINANCIAL INSTRUMENT (Continued)*

b. The fair value of financial instruments (Continued)

c. Level 3 : inputs that are not observable. In this category includes all instruments where the valuation techniques using inputs that are not observable and unobservable inputs have a significant impact on the assessment instrument. Included in this category are assessed based instruments quotation prices for similar instruments that require significant adjustments or assumptions that are not observable to reflect differences between the instruments.

Valuation techniques include net present value models and discounted cash flows, comparisons with similar instruments for which market prices with similar instruments market price with similar instruments for which available market prices and can be observed and other valuation models. Assumptions and inputs used in valuation techniques include risk free and benchmark interest rate and credit spreads used to estimate the discount rate, bond prices and foreign currency exchange rates.

The objective of valuation techniques is to measure fair value which reflects the price that would be received to sell an asset or the price that would be paid to transfer a liability in a transaction order between actors market (market of participants) at the measurement date.

Company is using valuation models that are widely recognized to determine the fair value of public financial instruments that are common and more simple, such as interest rate swaps and exchange rate simply use the data observable market and require little judgment and estimation management. Observable prices or inputs are usually available models in the market for debt securities listed on exchanges, exchange-traded derivatives and over-the counter derivatives like interest rate swaps. The availability of observable market prices and inputs the model reduces the need for management judgment and estimation and also reduces the uncertainty related to the determination of fair value. The availability of observable market prices and inputs varies depending on products and markets and is likely to change based on specific events and general conditions in the financial markets.

For more complex instruments, the Company uses proprietary valuation models, which usually are developed from recognized valuation. Some or all of the significant inputs into these models may not be observable in the market, and is derived from the market price or the price or estimated based on assumptions. Examples of instruments that require inputs that are not observable significant include some over-the-counter (OTC) structured derivatives, certain loans and securities that do not have an active market and maintaining interest in sekutarisasi (as discussed below). Assessment models using unobservable inputs that require significant judgment and assumptions levels higher management in determining value.

Considerations and assumptions of management usually requires selecting the appropriate model to be used, the determination of future cash flows are used, the determination of future cash flows expected on financial instruments assessed, determining the probability of failure of the counterparty and the upfront payment and the election appropriate discount rate.

39. INSTRUMEN KEUANGAN (Lanjutan)

b. Nilai wajar instrumen keuangan (Lanjutan)

Nilai perkiraan wajar yang diperoleh dari model disesuaikan untuk faktor-faktor lain, seperti risiko likuiditas atau model ketidakpastian, sejauh likuiditas atau model ketidakpastian, sejauh Perseroan berkeyakinan bahwa pelaku pasar pihak ketiga akan membawa mereka ke dalam harga transaksi. Nilai wajar mencerminkan risiko kredit instrumen termasuk penyesuaian untuk memperhitungkan risiko kredit Perseroan dan pihak lawan. Untuk mengukur derivatif yang klasifikasinya mungkin berubah dari aset menjadi liabilitas atau sebaliknya seperti swap suku bunga, nilai wajar memperhitungkan *Credit Valuation Adjustment ("CVA")* dan *Debit Valuation Adjustment ("DVA")* ketika pelaku pasar mempertimbangkan hal ini dalam harga derivatif. Perseroan menggunakan *Advanced Internal Rating Based ("AIRB")* model untuk mengukur CVA dan DVA.

Keterangan Penilaian

Penilaian aset keuangan dan liabilitas keuangan dikaji secara independen dari bisnis oleh unit Keuangan dan unit Risiko. Unit Keuangan terutama bertanggung jawab untuk memastikan bahwa penyesuaian penilaian telah dilakukan secara tepat. Unit Risiko melakukan validasi harga secara independen untuk memastikan bahwa Perseroan menggunakan data pasar yang dapat diandalkan dari sumber-sumber independen (misalnya harga perdagangan dan kuotasi pialang) berdasarkan konsensus sumber data. Instrumen keuangan dalam laporan posisi keuangan telah diklasifikasikan ke dalam tiga tingkat penilaian (lihat penjelasan di bawah mengenai bagaimana setiap tingkat didefinisikan dan jenis instrumen yang termasuk di dalam setiap tingkat) yang mencerminkan signifikan input yang dapat diobservasi yang digunakan dalam pengukuran nilai wajar.

Model penilaian diajukan oleh unit bisnis dan divalidasi oleh unit Risiko. Model penilaian disetujui oleh Direktur Bisnis, Direktur Risiko dan Direktur Keuangan. Unit Risiko melakukan pengkajian tahunan terhadap model penilaian untuk memastikan bahwa hasil penilaian mencerminkan harga pasar.

39. *FINANCIAL INSTRUMENT (Continued)*

b. The fair value of financial instruments (Continued)

Face value estimate derived from the model adjusted for other factors, such as liquidity risk or uncertainties model, as far as liquidity or uncertainties model, to the extent the Company believes that the third-party market participants will bring them into the transaction price. Fair value reflects the credit risk instruments including adjustments to account for the Company's credit risk and counterparty. To measure derivatives that classification may be changed from an asset into a liability or otherwise as interest rate swaps, fair value taking into account Credit Valuation Adjustment ("CVA") and Debit Valuation Adjustment ("DVA") when market participants consider this in the derivatives prices. The Company uses the Advanced Internal Rating Based ("AIRB") model for measuring CVA and DVA.

Description Ratings

Assessment of financial assets and financial liabilities are independently assessed by Finance and Risk business units. Finance unit is primarily responsible for ensuring that adjustments assessment has been carried out correctly. Risk unit independently validate the price to ensure that the Company uses a reliable market data from independent sources (for example, trade pricing and quoting brokers) consensus-based data sources. Financial instruments in the statement of financial position has been classified into three levels of assessment (see explanation below as to how each level is defined and the types of instruments that are included in each level) reflecting the significant unobservable inputs used in measuring fair value.

Valuation models proposed by business unit and validated by the Risk unit. Assessment model approved by the Director of Business, Director of Risk and Finance Director. Risk unit conduct an annual assessment of the valuation models to ensure that the assessment results reflect market prices.

39. INSTRUMEN KEUANGAN (Lanjutan)

b. Nilai wajar instrumen keuangan (Lanjutan)

Keterangan Penilaian (Lanjutan)

Unit Risk melakukan pengkajian tengah tahunan terhadap kelayakan sumber data pasar yang digunakan dalam penilaian. Data pasar yang digunakan untuk validasi harga mencakup pula sumber data perdagangan terkini yang melibatkan pihak lawan eksternal atau pihak ketiga seperti *Bloomberg, Reuters, pialang dan pricing providers.* Data pasar yang digunakan harus sedapat mungkin mencerminkan pasar yang secara berkesinambungan dapat berevolusi mengikuti perkembangan pasar dan instrumen keuangan. Untuk menentukan kualitas dari input data pasar, faktor-faktor seperti independensi, relevansi, kehandalan, ketersediaan berbagai sumber data dan metodologi yang digunakan oleh *pricing provider* harus dipertimbangkan.

Nilai wajar aset keuangan dan liabilitas keuangan untuk diperdagangkan dan efek-efek tersedia untuk dijual diprioritaskan untuk menggunakan harga kuotasian pasar, kecuali untuk nilai wajar obligasi korporasi yang tidak tercatat di bursa, *forward, swap* suku bunga (IRS) dan cross currency swap (CCS), yang penilaiannya ditentukan dengan teknik penilaian berdasarkan input yang dapat diobservasi.

Instrumen Keuangan Yang Tidak Diukur Pada Nilai Wajar

Tabel dibawah ini menyajikan nilai wajar instrumen keuangan yang tidak diukur pada nilai wajar dan analisa atas instrumen keuangan tersebut sesuai dengan masing- masing *level* pada dalam hierarki nilai wajar :

39. FINANCIAL INSTRUMENT (Continued)

b. The fair value of financial instruments (Continued)

Description Ratings (Continued)

Risk unit conducts semi-annual assessment of the feasibility of market data sources used in the assessment. Market data that is used to validate the price also covers the latest trade data sources involving an external counterparty or a third party such as Bloomberg, Reuters, brokers and pricing providers. Market data used should as far as possible reflect the market on an ongoing basis can evolve to follow market developments and financial instruments. To determine the quality of the data input market, factors such as independence, relevance, reliability, availability of different data sources and methodologies used by the pricing provider to be considered.

The fair value of financial assets and financial liabilities held for trading and securities available for sale are prioritized to use price quotation market, except for the fair value of corporate bonds that are not listed on the stock exchange, forward, interest rate swaps (IRS) and cross currency swaps (CCS), which judgment is determined by valuation techniques based on inputs that are observable.

Financial Instruments which are not Measured at Fair Value

The table below presents the fair value of financial instruments which are not measured at fair value and an analysis of financial instruments in accordance with each level in the fair value hierarchy :

	31 Desember 2025 / *December 31, 2025*				
	Jumlah Nilai Tercatat / *Total Carrying value*	***Level 1***	***Level 2***	***Level 3***	**Jumlah / *Total***
Aset Keuangan / *Financial Assets*					
Kas / *Cash*	269.239.191.000	269.239.191.000	-	-	269.239.191.000
Giro pada Bank Indonesia / *Current account in Bank Indonesia*	1.042.788.312.320	1.042.788.312.320	-	-	1.042.788.312.320
Giro pada Bank L / *Current Accounts in Other Banks*	627.049.087	627.049.087	-	-	627.049.087
Penempatan pada Bank Indonesia dan bank lain / *Placement in Bank Indonesia and other b*	804.468.000.000	804.468.000.000	-	-	804.468.000.000
Surat-surat berharga / Securities	2.575.084.632.958	2.575.084.632.958	-	-	2.575.084.632.958
Kredit yang diberikan / *Loans*	16.766.825.442.944	16.294.334.568.339	32.298.672.975	440.192.201.630	16.766.825.442.944
Jumlah / Total	**21.459.032.628.310**	**20.986.541.753.705**	**32.298.672.975**	**440.192.201.630**	**21.459.032.628.310**
Liabilitas Keuangan / *Financial Liabilities*					
Liabilitas segera / *Obligations due to Immedi*	239.447.963.357	239.447.963.357	-	-	239.447.963.357
Simpanan nasabah / *Deposits from customers*					
Giro / *Current accounts*	2.117.778.692.700	2.117.778.692.700	-	-	2.117.778.692.700
Tabungan / *Savings*	13.370.620.334	13.370.620.334	-	-	13.370.620.334
Deposito / *Deposits*	13.376.987.974.919	13.376.987.974.919	-	-	13.376.987.974.919
Simpanan bank lain / *Deposits in other bank*	252.459.838.966	252.459.838.966	-	-	252.459.838.966
Surat berharga yang diterbitkan / *Issued obligations*	749.391.850.863	749.391.850.863	-	-	749.391.850.863
Jumlah / Total	**16.749.436.941.140**	**16.749.436.941.140**	**-**	**-**	**16.749.436.941.140**

39. INSTRUMEN KEUANGAN (Lanjutan) / *39. FINANCIAL INSTRUMENT (Continued)*

Instrumen Keuangan Yang Tidak Diukur Pada Nilai Wajar (Lanjutan) / ***Financial Instruments which are not Measured at Fair Value (Continued***

Tabel dibawah ini menyajikan nilai wajar instrumen keuangan yang tidak diukur pada nilai wajar dan analisa atas instrumen keuangan tersebut sesuai dengan masing- masing level pada dalam hierarki nilai wajar :

The table below presents the fair value of financial instruments which are not measured at fair value and an analysis of financial instruments in accordance with each level in the fair value hierarchy :

	31 Desember 2024 / *December 31, 2024*				
	Jumlah Nilai Tercatat / *Total Carrying value*	***Level 1***	***Level 2***	***Level 3***	**Jumlah / *Total***
Aset Keuangan / Financial Assets					
Kas / *Cash*	282.626.904.900	282.626.904.900	-	-	282.626.904.900
Giro pada Bank Indonesia / *Current account in Bank Indonesia*	1.400.554.714.626	1.400.554.714.626	-	-	1.400.554.714.626
Giro pada Bank Lain/ *Current Accounts in Other Banks*	8.914.849.369	8.914.849.369	-	-	8.914.849.369
Penempatan pada Bank Indonesia dan bank lain / *Placement in Bank Indonesia and other b*	1.853.276.645.776	1.853.276.645.776	-	-	1.853.276.645.776
Surat-surat berharga / *Securities*	1.853.276.645.776	1.853.276.645.776	-	-	1.853.276.645.776
Kredit yang diberikan / *Loans*	15.921.802.906.407	15.624.618.922.940	83.528.841.112	213.654.998.085	15.921.802.762.138
Jumlah / *Total*	**21.320.452.666.853**	**21.023.268.683.386**	**83.528.841.112**	**213.654.998.085**	**21.320.452.522.584**
Liabilitas Keuangan / *Financial Liabilities*					
Liabilitas segera / *Obligations due to Immed*	188.416.644.620	188.416.644.620	-	-	188.416.644.620
Simpanan nasabah / *Deposits from customers*					
Giro / *Current accounts*	1.122.173.039.142	1.122.173.039.142	-	-	1.122.173.039.142
Tabungan / *Savings*	2.732.065.780.017	2.732.065.780.017	-	-	2.732.065.780.017
Deposito / *Deposits*	11.184.773.091.284	11.184.773.091.284	-	-	11.184.773.091.284
Simpanan bank lain / *Deposits in other bank*	725.438.678.117	725.438.678.117	-	-	725.438.678.117
Surat berharga yang diterbitkan / *Issued obligations*	748.479.627.123	748.479.627.123	-	-	748.479.627.123
Jumlah / *Total*	**16.701.346.860.303**	**16.701.346.860.303**	**-**	**-**	**16.701.346.860.303**

Nilai wajar dari kredit yang diberikan dan tagihan lainnya - *trade finance* diestimasi dengan menggunakan model penilaian, seperti teknik diskonto arus kas. Input dalam teknik penilaian termasuk arus kas yang akan diterima di masa datang dan suku bunga.

The fair value of loans and other receivables - trade finance estimated using valuation models, such as discounted cash flow techniques. Inputs in valuation techniques including cash flow to be received in the future and the interest rate.

Nilai wajar obligasi yang diterbitkan dan utang subordinasi yang tercatat pada Bursa Efek Indonesia berdasarkan harga pasar yang dikeluarkan oleh *pricing provider (Indonesian Bond Pricing Agency/IBPA).* Teknik penilaian yang digunakan oleh IBPA adalah berdasarkan metode *Nelson Siegel Svensson.*

The fair value of bonds issued and subordinated debt listed on the Indonesia Stock Exchange based on market prices issued by the pricing provider (Indonesian Bond Pricing Agency / IBPA). Valuation techniques used by IBPA is based on the Nelson Siegel Svensson method.

Nilai wajar *Medium Term Notes* Subordinasi dihitung menggunakan teknik penilaian berdasarkan model internal Bank yaitu metode diskonto arus kas.

The fair value of the Subordinated Medium Term Notes is calculated using valuation techniques based on the Bank's internal models which is discounted cash flow method.

Nilai wajar aset keuangan dan liabilitas keuangan selain yang disebutkan di atas, mendekati nilai tercatatnya karena aset keuangan dan liabilitas keuangan memiliki jangka waktu yang pendek dan/atau suku bunganya sering ditinjau ulang.

The fair value of financial assets and financial liabilities other than those mentioned above, approximate their carrying values for financial assets and financial liabilities have a shorter period of time and / or the interest rate is often revisited.

Perhitungan nilai wajar dilakukan hanya untuk kepentingan pengungkapan dan tidak berdampak pada pelaporan posisi atau kinerja keuangan Perseroan. Nilai wajar yang dihitung oleh Perseroan mungkin berbeda dengan jumlah aktual yang akan diterima/dibayar pada saat penyelesaian atau jatuh tempo instrumen keuangan. Mengingat kategori tertentu instrumen keuangan yang tidak diperdagangkan, maka terdapat pertimbangan manajemen dalam perhitungan nilai wajar.

Fair value calculation is done only for disclosure and reporting the non impact interest on the financial position or performance of the Company. Fair value as calculated by the Company may differ from the actual amount to be received / paid upon settlement or maturity of financial instruments. Given certain categories of financial instruments that are not traded, then there is a management consideration in the calculation of fair value.

PT BANK PEMBANGUNAN DAERAH SULAWESI UTARA GORONTALO
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN-TAHUN YANG BERAKHIR PADA TANGGAL
31 Desember 2025 dan 2024
(Dinyatakan dalam Rupiah penuh, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH SULAWESI UTARA GORONTALO
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEARS ENDED
December 31, 2025 and 2024
(Expressed in Rupiah, unless otherwise stated)

40. ESTIMASI KERUGIAN KOMITMEN DAN KONTIGENSI / *40. ESTIMATED LOSSES COMMITMENTS AND CONTIGENCIES*

a. Estimasi kerugian atas transaksi komitmen dan kontijensi berasal dari : / *a. The source of estimate allowance for impairment losses on commitments and contingencies from :*

	2025	2024	
Fasilitas kredit kepada nasabah yang belum digunakan	204.436.508.169	51.744.721.770	*Unused loan credit facility tp customers*
Pendapatan bunga dalam penyelesaian	186.368.939.874	170.496.247.816	*Interest income in the completion*
Garansi yang diterbitkan	3.581.025.932	16.014.549.246	*Issued bank guarantee*

b. Kolektabilitas transaksi liabilitas komitmen dan kontinjensi yang mempunyai risiko kredit adalah sebagai berikut : / *b. Collectibility liability transaction commitment and contingencies which have credit risk is as follow :*

	2025	2024	
Komitmen			*Commitments*
Fasilitas kredit kepada nasabah yang belum digunakan	204.436.508.169	51.744.721.770	*Unused loan credit to customers*
Cadangan kerugian penurunan nilai	(65.264.605.388)	(250.286.120)	*Allowance for impairment losses*
Jumlah	**139.171.902.781**	**51.494.435.650**	***Total***
Kontinjensi			*Contingencies*
Tagihan kontinjensi			*Contingency bills*
Pendapatan bunga dalam penyelesaian	186.368.939.874	170.496.247.816	*Interest income in the completion*
Kewajiban Kontinjensi			*Contingent Liabilities*
Garansi yang diterbitkan			*Issued bank guarantee*
Pihak ketiga			*Third parties*
Lancar	15.981.070.052	83.123.154.805	*Current*
Penyisihan kerugian	(3.581.025.932)	(2.286.302.908)	*Allowance for impairment losses*
Jumlah	**198.768.983.994**	**251.333.099.713**	***Total***

41. SIFAT TRANSAKSI DAN SALDO DENGAN PIHAK-PIHAK YANG BERELASI / *41. NATURE OF TRANSACTIONS AND BALANCES WITH RELATED PARTIES*

Bank melakukan transaksi dengan pihak-pihak yang berelasi yang dilakukan dengan syarat dan ketentuan seperti halnya transaksi kepada pihak ketiga. Transaksi tersebut meliputi : / *Bank made transaction with related parties which are conducted on the term and condition as transactions with third parties. These transactions include :*

	2025	2024	
a. **Giro pada bank lain**			***a. Current account in anather bank***
PT Bank Mega, Tbk	64.886.656	7.796.747.781	*PT Bank Mega, Tbk*
Jumlah	**64.886.656**	**7.796.747.781**	***Total***
Persentase terhadap jumlah aset	0,000%	0,037%	*Percentage of total assets*
b. Kredit yang diberikan			***a. Loans***
Pemerintah daerah	-	-	*Local government*
Karyawan kunci dan keluarga	33.291.817.998	81.609.635.502	*Key employees and family*
Dikurangi penyisihan penghapusan	(169.410.820)	(950.823.236)	*Net of allowance for impairment losses*
Jumlah	**33.122.407.178**	**80.658.812.266**	***Total***
Persentase terhadap jumlah aset	0,140%	0,382%	*Percentage of total assets*
b. Penyertaan			***b. Investment***
PT BPR Prisma Dana	1.186.000.000	977.500.000	*PT BPR Prisma Dana*
Dikurangi penyisihan penghapusan	(6.807.640)	(9.247.150)	*Net of allowance for impairment losses*
Jumlah	**1.179.192.360**	**968.252.850**	***Total***
Persentase terhadap jumlah aset	0,005%	0,005%	*Percentage of total assets*
c. Giro			***c. Current accounts***
Liabilitas			***Liabilities***
Giro pemerintah daerah dan Dinas Pemda	1.677.407.030.385	594.538.458.545	*Local government and Government Agencies*
PT BPR Prisma Dana	232.817.848	75.290.679.014	*PT BPR Prisma Dana*
Karyawan kunci dan keluarga	-	114.553.825	*Key employees and family*
Jumlah	**1.677.639.848.233**	**669.943.691.384**	***Total***
Persentase terhadap jumlah liabilitas	7,81%	3,51%	*Percentage of total liabilities*

41. SIFAT TRANSAKSI DAN SALDO DENGAN PIHAK-PIHAK YANG BERELASI (Lanjutan)

41. NATURE OF TRANSACTIONS AND BALANCES WITH RELATED PARTIES (Continued)

	2025	2024	
d. Tabungan			***d. Savings***
Karyawan kunci dan keluarga	13.370.620.334	13.370.620.334	*Key employees and family*
Jumlah	**13.370.620.334**	**13.370.620.334**	***Total***
Persentase terhadap jumlah liabilitas	0,06%	0,07%	*Percentage of total liabilities*
e. Deposito			***e. Deposits***
Karyawan kunci dan keluarga	34.626.197.472	37.084.100.000	*Key employees and family*
Jumlah	**34.626.197.472**	**37.084.100.000**	***Total***
Persentase terhadap jumlah liabilitas	0,16%	0,20%	*Percentage of total Liabilities*

Pihak-pihak yang berelasi yang mempunyai saldo transaksi pada tahun-tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut :

Related parties that have transaction balances for the years ended December 31, 2025 and 2024 are as follows:

a. Kredit yang diberikan			***a. Loans***
	2025	**2024**	
Pius Sefrianto L Batara	500.000.000	-	*Pius Sefrianto L Batara*
Maudy Revino Pepah	500.000.000	-	*Maudy Revino Pepah*
Djafar Alkatiri	559.887.739	-	*Djafar Alkatiri*
Machmud Turuis	302.207.176	-	*Machmud Turuis*
PT Manado Karya Anugrah	-	42.315.837.169	*PT Manado Karya Anugrah*
Jeane Laluyan	-	1.443.443.728	*Jeane Laluyan*
Oske Kaligis	-	1.434.000.584	*Oske Kaligis*
Vonny Adel Rumimpunu	-	1.208.721.818	*Vonny Adel Rumimpunu*
Louisa Jeane Parengkuan	-	1.197.629.868	*Louisa Jeane Parengkuan*
Noldy Patrick Dandel	-	1.158.530.756	*Noldy Patrick Dandel*
Heince Jusva Rumende	-	1.046.484.011	*Heince Jusva Rumende*
Maykel Robi Rantung	-	1.025.416.556	*Maykel Robi Rantung*
Jumlah	**1.862.094.915**	**50.830.064.490**	***Total***

b. Giro			***b. Current account***
	2025	**2024**	
Rekening Kas Umum Daerah Prop Sulawesi Utara	173.880.375.628	61.343.382.825	*North Sulawesi Province*
Rekening Kas Umum Daerah Prop Gorontalo	228.648.866.564	85.089.567.477	*Gorontalo Province*
Rekening Kas Umum Daerah Kota Manado	164.007.374.669	43.965.291.442	*Regional General Cash Account of Manado City*
Rekening Kas Umum Daerah Kota Gorontalo	-	7.519.085.920	*Regional General Cash Account of Gorontalo City*
Rekening Kas Umum Daerah Kota Tomohon	20.151.423.942	8.700.974.285	*Regional General Cash Account of Tomohon City*
Rekening Kas Umum Daerah Bolmong	98.570.516.855	33.640.976.672	*Regional General Cash Account of Bolmong*
Rekening Kas Umum Daerah - Bolaang Mongondow Utara	36.347.763.980	19.911.847.013	*Regional General Cash Account of - North Bolaang Mongondow*
Pemkab Kepulauan Sitaro	53.705.755.894	17.519.141.649	*Government of Sitaro Island*
Rekening Kas Umum Daerah Kab. Pohuwato	17.270.747.185	28.112.454.348	*Regional General Cash Account of Pohuwato District*
Rekening Kas Umum Daerah Kab Minut	88.542.852.069	46.653.933.661	*Regional General Cash Account of Minut District*
Rekening Kas Umum Daerah Kotamobagu	19.550.696.676	14.391.265.136	*Regional General Cash Account of Kotamobagu*
Rekening Kas Umum Daerah Kab Talaud	66.097.036.878	21.386.981.778	*Regional General Cash Account of Talaud District*
Rekening Kas Umum Daerah Kab Bolsel	36.655.772.109	23.934.782.662	*Regional General Cash Account of Bolsel District*
Rekening Kas Umum Daerah Minahasa	149.136.138.800	71.780.766.278	*General Cash Account of Minahasa*
Rekening Kas Umum Daerah Kab Gorontalo Utara	18.569.912.889	3.329.689.622	*General Cash Account of North Gorontalo District*
Rekening Kas Daerah Kota Bitung	31.217.388.599	5.944.261.277	*Regional General Cash Account of Bitung City*
Rekening Kas Daerah Minahasa Selatan	20.064.390.692	4.825.086.051	*Regional General Cash Account of South Minahasa*
Rekening Kas Daerah Pemerintah Kab Boalemo	23.099.435.569	22.258.169.830	*Regional General Cash Account of Boalemo Distric*
Rekening Kas Daerah - Pemerintah Kab Minahasa Tenggara	31.250.017.361	23.371.114.078	*Regional General Cash Account of - Southeast Minahasa Distric*
Rekening Kas Daerah Kab Boltim	19.550.696.676	2.368.425.475	*Expenditure account of Boltim Distric*
Rekening Kas Umum Daerah - Kab Bone Bolango	43.001.981.095	26.174.510.650	*Regional General Cash Account - of Bone Bolango District*
Rekening Kas Umum Daerah Kab Gorontalo	74.697.765.050	2.058.029.338	*Regional General Cash Account of Gorontalo District*
Rekening Kas Umum Daerah Kab Kepulauan - Sangihe	34.741.254.641	20.255.910.521	*Regional General Cash Account of -* Sangihe Islands District
Rekening penerimaan pemerintah daerah	228.648.866.564	-	*Local government revenue account*
Jumlah	**1.677.407.030.385**	**594.535.647.988**	***Total***

41. SIFAT TRANSAKSI DAN SALDO DENGAN PIHAK-PIHAK YANG BERELASI (Lanjutan)

41. NATURE OF TRANSACTIONS AND BALANCES WITH RELATED PARTIES (Continued)

	2025	2024	
c. Deposito			***c. Deposits***
Pius Sefrianto L Batara	7.850.000.000	7.100.000.000	*Pius Sefrianto L Batara*
Maudy Revino Pepah	3.000.000.000	4.700.000.000	*Maudy Revino Pepah*
Machmud Turuis	3.000.000.000	4.000.000.000	*Machmud Turuis*
Jeane Bawole	2.500.000.000	2.500.000.000	*Jeane Bawole*
Famola Fanda	1.800.000.000	2.050.000.000	*Famola Fanda*
Riany Margareta Pingkan Giroth	3.687.000.000	2.010.000.000	*Riany Margareta Pingkan Giroth*
Sandra Tine Patricia Moniaga	1.810.000.000	2.010.000.000	*Sandra Tine Patricia Moniaga*
Louisa Jeane Parengkuan	1.100.000.000	2.000.000.000	*Louisa Jeane Parengkuan*
Marhany Victor Poly Pua	2.000.000.000	2.000.000.000	*Marhany Victor Poly Pua*
Theodorus Dondokambey	502.000.000	1.002.000.000	*Theodorus Dondokambey*
Annie Dondokambey	2.000.000.000	1.000.000.000	*Annie Dondokambey*
Jaclyn Ivana Koloay	201.000.000	201.000.000	*Jaclyn Ivana Koloay*
Jumlah	**29.450.000.000**	**30.573.000.000**	***Total***
d. Tabungan			***d. Savings***
PT BPR Prisma Dana	-	75.290.679.014	*PT BPR Prisma Dana*
Maudy Revino Pepah	4.949.645.882	7.091.337.033	*Maudy Revino Pepah*
Christian Josephus Montong	1.810.618.605	4.917.955.304	*Christian Josephus Montong*
Olly Dondokambey	-	3.750.210.910	*Olly Dondokambey*
Riany Margareta Pingkan Giroth	-	2.085.018.800	*Riany Margareta Pingkan Giroth*
Marhany Victor Poly Pua	-	1.710.145.085	*Marhany Victor Poly Pua*
Risy Johanne Tumiwa	214.261.644	1.344.608.710	*Risy Johanne Tumiwa*
Ivonne Baby Indriati Lombok	-	1.280.471.309	*Ivonne Baby Indriati Lombok*
Edwin Harminto Silangen	-	1.174.439.902	*Edwin Harminto Silangen*
Aaltje Dondokambey	-	1.129.188.629	*Aaltje Dondokambey*
Sherley Runtunuwu	-	1.004.839.053	*Sherley Runtunuwu*
Jumlah	**6.974.526.131**	**100.778.893.750**	***Total***

Pendapatan dan beban terkait dengan dengan pihak-pihak yang berelasi yang berakhir pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

Income and expenses with third parties for years ended on December 31, 2025 and 2024 are as follows :

	2025	2024	
a. Pendapatan bunga			***a. Interest income***
Kredit yang diberikan	3.575.039.533	7.707.661.932	*Loans*
Jumlah	**3.575.039.533**	**7.707.661.932**	***Total***
Persentase terhadap pendapatan bunga	0,15%	0,33%	*Percentage of interest income*
	2025	**2024**	
b. Pendapatan operasional lainnya			***b. Savings***
Pendapatan dividen saham	608.161.051	362.624.955	*Stock dividend income*
Jumlah	**608.161.051**	**362.624.955**	***Total***
Persentase terhadap pendapatan - operasional lainnya	0,54%	0,26%	*Percentage of other income*
c. Beban bunga			***c. Interest expense***
Giro	1.322.145.113	250.706	*Current account*
Tabungan	436.334.856	2.825.282	*Saving*
Deposito	2.175.289.968	14.054.791	*Deposits*
Jumlah	**3.933.769.937**	**17.130.779**	***Total***
Persentase terhadap beban bunga	0,553%	0,002%	*Percentage of total interest expense*

41. SIFAT TRANSAKSI DAN SALDO DENGAN PIHAK-PIHAK YANG BERELASI (Lanjutan)

41. NATURE OF TRANSACTIONS AND BALANCES WITH RELATED PARTIES (Continued)

Hubungan dan sifat saldo akun atau transaksi-transaksi dengan pihak yang berelasi adalah sebagai berikut :

Relation and nature of account balances or transaction interest with related parties are as follows :

Pihak Berelasi/ *Related Party*	Sifat Hubungan Istimewa / *Nature of Related Parties*	Transaksi / *Transactions*	*Related Parties*
1. Karyawan kunci	Commisioners, Director, Head of	*Saving and Credit*	*Key management*
2. Propinsi Sulawesi Utara	Shareholder	*Current account and deposit*	*North Sulawesi Province*
3. Kabupaten Minahasa	Shareholder	*Current account and deposit*	*Minahasa District*
4. Kabupaten Bolaang	Shareholder	*Current account*	*Bolaang District*
5. Kabupaten Gorontalo	Shareholder	*Current account and deposit*	*Gorontalo District*
6. Kota Manado	Shareholder	*Current account and deposit*	*Monado City*
7. Kota Gorontalo	Shareholder	*Current account and deposit*	*Gorontalo City*
8. Kabupaten Sangihe	Shareholder	*Current account and deposit*	*Sangihe District*
9. Kota Bitung	Shareholder	*Current account and deposit*	*Bitung City*
10. Kabupaten Boalemo	Shareholder	*Current account and deposit*	*Boalemo District*
11. Kota Tomohon	Shareholder	*Current account*	*Tomohon City*
12. Kabupaten Minahasa Selatan	Shareholder	*Current account*	*South Minahasa District*
13. Kabupaten Pahuwatu	Shareholder	*Current account and deposit*	*Pahuwatu District*
14. Kabupaten Minahasa Utara	Shareholder	*Current account*	*North Minahasa District*
15. Kabupaten Bone Bolango	Shareholder	*Current account and deposit*	*Bone Bolango District*
16. Koperasi Karyawan PT Bank Sulut	Shareholder	*Current account*	*Koperasi Karyawan PT Bank Sulut*
17. PT BPR Prisma Dana	Association Company	*Current account and deposit*	*PT BPR Prisma Dana*
18. PT Mega Corpora	Shareholder	*Current account and deposit*	*PT Mega Corpora*

42. RASIO ASET PRODUKTIF TERHADAP JUMLAH ASET

42. PRODUCTIVE ASSETS RATIO FOR TOTAL ASSETS

a. Berikut rasio aset produktif terhadap total aset :

a. *The ratio of productive assets to total assets :*

	2025	2024	
Penempatan pada bank lain	3,40%	0,71%	*Placement in others bank*
Surat-surat berharga	10,88%	8,78%	*Marketable securities*
Penyertaan	0,00%	0,00%	*Investments*
Jumlah	**14,28%**	**9,49%**	***Total***

b. Berikut rasio aset produktif yang diklasifikasikan terhadap total

b. The ratio of classified earning assets to total assets :

	2025	2024	
Kredit yang diberikan	69,88%	75,39%	*Loans*

Perhitungan ATMR Risiko Kredit dilakukan sesuai dengan Surat Edaran Otoritas Jasa Keuangan SEOJK No.24/SEOJK.03/2021 Tanggal 7 Oktober 2021 Tentang Pedoman Perhitungan ATMR Risiko Kredit Dengan Menggunakan Pendekatan Standar. Perhitungan ATMR Risiko Operasional dilakukan sesuai dengan SEOJK No. 6/SEOJK.03/2020 Tanggal 29 April 2020 Tentang Pedoman Perhitungan ATMR Risiko Operasional Dengan Menggunakan Pendekatan Indikator Dasar.

The calculation of Credit Risk RWA is carried out in accordance with the Financial Services Authority Circular Letter SEOJK No.24/SEOJK.03/2021 dated October 7, 2021, concerning Guidelines for Calculating Credit Risk RWA Using the Standardized Approach. The calculation of Operational Risk RWA is carried out in accordance with SEOJK No. 6/SEOJK.03/2020 dated April 29, 2020, concerning Guidelines for Calculating Operational Risk RWA Using the Basic Indicator Approach.

Peraturan Otoritas Jasa Keuangan No.27 Tahun 2022 mewajibkan bank-bank di Indonesia dengan kualifikasi tertentu untuk memperhitungkan risiko pasar dalam perhitungan rasio Kewajiban penyediaan modal minimum dan wajib memenuhi risiko Kewajiban penyediaan modal minimum sebesar 8% ditambah profil risiko.

Financial Services Authority Regulation No. 27 of 2022 requires banks in Indonesia with certain qualifications to take market risk into account in the calculation of the minimum capital requirement ratio and to comply with a minimum capital requirement risk of 8% plus their risk profile.

42. RASIO ASET PRODUKTIF TERHADAP JUMLAH ASET (Lanjutan) / *42. PRODUCTIVE ASSETS RATIO FOR TOTAL ASSETS (Continued)*

Perhitungan rasio Kewajiban Penyediaan Modal Minimum dilakukan sesuai dengan Peraturan Otoritas Jasa Keuangan No. 27 Tahun 2022 Tanggal 26 Desember 2022.

The calculation of the Minimum Capital Requirement Ratio is carried out in accordance with the Financial Services Authority Regulation No. 27 of 2022 dated December 26, 2022.

Peraturan Otoritas Jasa Keuangan No. 27 Tahun 2022 Tanggal 26 Desember 2022 mewajibkan bank-bank di Indonesia dengan kualifikasi tertentu untuk memperhitungkan risiko pasar dalam perhitungan rasio Kewajiban Penyediaan Modal Minimum dan wajib memenuhi risiko Kewajiban Penyediaan Modal Minimum minimum sesuai dengan Profil risiko ditambah dengan kewajiban membentuk buffer sesuai dengan kategori dari Kelompok Bank Berdasarkan Modal Inti (KBMI) dari bank tersebut serta kondisi bank tersebut apa berdampak sistemik atau tidak (kondisi ini ditetapkan oleh Bank Indonesia / Otoritas Jasa Keuangan).

Financial Services Authority Regulation No. 27 of 2022 dated December 26, 2022 requires banks in Indonesia with certain qualifications to account for market risk in the calculation of the Minimum Capital Adequacy Requirement ratio and to meet the minimum Minimum Capital Adequacy Requirement in accordance with their risk profile, in addition to the obligation to establish a buffer based on the category of the Bank Group Based on Core Capital (KBMI) of the bank as well as whether the bank has a systemic impact or not (this condition is determined by Bank Indonesia / Financial Services Authority).

Perhitungan ATMR risiko pasar dilakukan sesuai dengan Surat Edaran Otoritas Jasa Keuangan No.23/SEOJK.03/2022 Tanggal 7 Desember 2022.

The calculation of market risk RWA is carried out in accordance with the Financial Services Authority Circular Letter No.23/SEOJK.03/2022 dated December 7, 2022.

Rasio kewajiban penyediaan modal minimum Bank pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut :

Bank minimum capital adequacy liabilities on December 31, 2025 and 2024 were as follows:

	2025	2024	
Komponen modal :			***Capital components :***
a. Modal inti			*a. Core Capital*
Modal disetor	1.400.067.600.000	1.327.117.600.000	*Paid-in capital*
Cadangan tambahan modal	470.889.256.278	476.062.956.591	*Allowance of additional Capital*
b. Modal pelengkap			*b. Supplementary Capital*
Cadangan umum penyisihan penghapusan aset produktif	128.442.175.000	114.157.575.000	*General reserve for allowance on disposal of productive assets*
Jumlah	**1.999.399.031.278**	**1.917.338.131.591**	***Total***
Jumlah modal inti, modal pelengkap dan modal modal pelengkap tambahan yang dialokasikan untuk mengantisipasi risiko pasar			*The amount of core capital, supplementary capital and additional supplementary capital which allocated to anticipate market risks*
Penyertaan	-	-	*Investments*
Total modal	**1.999.399.031.278**	**1.917.338.131.591**	***Total capital***
Aset Tertimbang Menurut Risiko (ATMR) Kredit dan Operasional	11.045.619.628.945	9.863.522.366.552	*Weight Assets Based on Credit and Operasional Risk (ATMR)*
Aset Tertimbang Menurut Risiko (ATMR) Pasar	-	-	*Weight Assets Based on Market*
Rasio liabilitas penyediaan modal minimum yang tersedia untuk risiko kredit dan operasional	18,10%	19,44%	*Liability Ration on Minimum Capital Adequacy Available for for credit risk and operational*
Rasio liabilitas penyediaan modal minimum yang tersedia untuk risiko kredit, operasional dan pasar	18,10%	19,44%	*Capital Adequacy Ratio Minimum Available For market, operational and credit risk*

Sesuai dengan Peraturan Otoritas Jasa Keuangan No. 34/POJK.03/2016, rasio kewajiban penyediaan modal minimum harus dihitung dengan memperhitungkan dampak dari pajak tangguhan sebagai faktor pengurang modal inti utama.

Otoritas Jasa Keuangan Regulation No.34/POJK.03/2016, the capital adequacy ratio of liabilities to be calculated without taking into account the impact of deferred taxes.

c. Kualitas aset produktif / *c. The quality of productive assets*

Tabel dibawah menujukan peringkat aset produktif Bank menurut Peraturan Bank Indonesia yang berlaku, yang disajikan pada nilai tercatatnya sebelum cadangan kerugian penurunan nilai.

The table below shows the ranking of the productive assets of the Bank in accordance with the applicable Bank Indonesia Regulation, presented at their carrying amounts before allowance for impairment losses.

42. RASIO ASET PRODUKTIF TERHADAP JUMLAH ASET (Lanjutan) / *42. PRODUCTIVE ASSETS RATIO FOR TOTAL ASSETS (Continued)*

31 Desember 2025 / *December 31, 2025*

	Lancar / *Curent*	Dalam Perhatian Khusus / *In Special Mention*	Kurang Lancar / *Substandard*	Diragukan / *Doubtfull*	Macet / *Loss*	Jumlah / *Total*	
Aset Keuangan							***Financial Assets***
Giro pada Ban							*Current Account With*
Indonesia	1.042.788.312.320	-	-	-	-	1.042.788.312.320	*Bank Indonesia*
Penempatan p							*Placement with*
Bank Indonesi							*Bank Indonesia*
dan bank lain	805.095.049.087	-	-	-	-	805.095.049.087	*and Others Bank*
Surat-surat be	2.575.084.632.958	-	-	-	-	2.575.084.632.958	*Marketable Securities*
Surat berharga yang dijual							*Securities sold under*
dengan janji dibeli							*under agreements*
kembali	148.722.658.207	-	-	-	-	148.722.658.207	*to repurchase (Repo)*
Tagihan atas surat Berharga							*Receivables from securities*
dengan janji dijual							*with agreements*
kembali	1.462.269.067.500	-	-	-	-	1.462.269.067.500	*for resale*
Kredit yang							*Loans*
diberikan	15.558.551.430.777	670.598.382.400	22.766.476.571	27.513.573.241	264.602.284.308	16.544.032.147.296	
Penyertaan	1.179.192.360	-	-	-	-	1.179.192.360	*Investment*
Aset lain-lain	137.227.049.581	-	-	-	-	137.227.049.581	*Other Assets*
Jumlah	**21.730.917.392.789**	**670.598.382.400**	**22.766.476.571**	**27.513.573.241**	**264.602.284.308**	**22.716.398.109.309**	***Total***

31 Desember 2024 / *December 31, 2024*

	Lancar / *Curent*	Dalam Perhatian Khusus / *In Special Mention*	Kurang Lancar / *Substandard*	Diragukan / *Doubtfull*	Macet / *Loss*	Jumlah / *Total*	
Aset Keuangan							***Financial Assets***
Giro pada Bank							*Current Account With*
Indonesia	1.400.554.714.626	-	-	-	-	1.400.554.714.626	*Bank Indonesia*
Penempatan pada							*Placement with*
Bank Indonesi							*Bank Indonesia*
dan bank lain	158.886.143.758	-	-	-	-	158.886.143.758	*and Others Bank*
Surat-surat berharga	1.853.276.645.776	-	-	-	-	1.853.276.645.776	*Marketable Securities*
Surat berharga yang dijual							*Securities sold under*
dengan janji dibeli							*under agreements*
kembali	292.963.494.750	-	-	-	-	292.963.494.750	*to repurchase (Repo)*
Tagihan atas surat Berharga							*Receivables from securities*
dengan janji dijual							*with agreements*
kembali	447.604.917.000	-	-	-	-	447.604.917.000	*for resale*
Kredit yang diberika	15.624.618.922.940	83.528.841.112	6.490.279.738	12.944.293.123	194.220.569.495	15.921.802.906.408	*Loans*
Penyertaan	968.252.850	-	-	-	-	968.252.850	*Investment*
Aset lain-lain	193.420.404.195	-	-	-	-	193.420.404.195	*Other Assets*
Jumlah	**19.972.293.495.895**	**83.528.841.112**	**6.490.279.738**	**12.944.293.123**	**194.220.569.495**	**20.269.477.479.363**	***Total***

PT BANK PEMBANGUNAN DAERAH SULAWESI UTARA GORONTALO
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN-TAHUN YANG BERAKHIR PADA TANGGAL
31 Desember 2025 dan 2024
(Dinyatakan dalam Rupiah penuh, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH SULAWESI UTARA GORONTALO
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEARS ENDED
December 31, 2025 and 2024
(Expressed in Rupiah, unless otherwise stated)

43 INFORMASI SEGMEN

Kegiatan Bank sepenuhnya adalah bank konvensional sehingga informasi segmen Bank tidak dikelompokkan per segmen usaha hanya dikelompokkan berdasarkan segmen geografis

43 SEGMENT INFORMATION

Bank activities are entirely conventional bank so that bank segment information is not classified as business segments and is only classified by geographical segment.

	2025			
	Wilayah Jawa *Java Region*	**Luar Wilayah Jawa** *Outside Java Island*	**Jumlah/ Total**	
PENDAPATAN				***INCOME***
Pendapatan bunga	45.442.956.952	2.362.042.537.754	2.407.485.494.706	*Interest income*
Pendapatan lainnya	4.929.334.280	163.125.231.557	168.054.565.837	*Other income*
HASIL				***RESULT***
Laba bersih	**133.594.674.279**	147.407.412.108	**281.002.086.387**	*Net profit*
INFORMASI LAINNYA ASET				***OTHER INFORMATION ASSET***
Penempatan pada Bank Indonesia	-	1.042.788.312.319,85	1.042.788.312.319,85	*Placement at Bank Indonesia*
Kredit - bersih	397.420.019.627	16.146.612.127.669	16.544.032.147.296	*Credit - net*
Aset tetap-bersih	6.096.247.973	644.370.766.508	650.467.014.481	*Net fixed assets*
Aset lainnya	4.409.718.500	132.817.331.081	137.227.049.581	*Other assets*
Jumlah aset	**12.500.872.274.107**	**11.175.524.232.563**	**23.676.396.506.670**	***Total assets***
LIABILITAS				
Simpanan nasabah dan dari Bank lain	12.327.261.667.172	6.132.016.481.642	18.459.278.148.814	*Customer deposits and from Other bank*
Liabilitas lainnya				*Other liabilities*
Jumlah Liabilitas	**39.991.421.607**	**21.430.503.432.959**	**21.470.494.854.566**	***Total Liabilities***

	2024			
	Wilayah Jawa *Java Region*	**Luar Wilayah Jawa** *Outside Java Island*	**Jumlah/ Total**	
PENDAPATAN				***INCOME***
Pendapatan bunga	831.393.887.261 -	444.614.474.135	386.779.413.126	*Interest income*
Pendapatan lainnya	7.992.550.927	1.039.217.973	9.031.768.900	*Other income*
HASIL				***RESULT***
Laba bersih	**99.975.727.194**	124.144.372.376	**224.120.099.570**	*Net profit*
INFORMASI LAINNYA ASET				***OTHER INFORMATION ASSET***
Penempatan pada Bank	-	1.400.554.714.626	1.400.554.714.626	*Placement at Bank Indonesia*
Kredit - bersih	459.981.775.442	15.461.821.130.965	15.921.802.906.407	*Credit - net*
Aset tetap-bersih	6.386.150.855	595.337.954.537	601.724.105.392	*Net fixed assets*
Aset lainnya	5.036.703.533	118.257.655.266	123.294.358.799	*Other assets*
Jumlah aset	10.095.644.920.615	11.023.499.706.397	21.119.144.627.012	***Total assets***
LIABILITAS				
Simpanan nasabah dan dari Bank lain	9.958.636.838.741	5.805.813.749.819	15.764.450.588.560	*Customer deposits and from Other bank*
Liabilitas lainnya				*Other liabilities*
Jumlah Liabilitas	**37.032.102.740**	**19.041.547.908.468**	**19.078.580.011.208**	***Total Liabilities***

44. MANAJEMEN RISIKO

Dalam menjalankan kegiatannya, Bank senantiasa berhadapan dengan risiko yang merupakan risiko bawaan dalam setiap kegiatannya antara lain dalam bentuk risiko kredit, risiko likuiditas, risiko pasar dan risiko operasional sehingga diperlukan pengelolaan Bank yang baik dan pengelolaan risiko yang terintegrasi dan berkesinambungan.

Sistem pengendalian risiko di Bank mulai disesuaikan dengan mengacu pada ketentuan Bank Indonesia dan ketentuan intern Bank, antara lain menyusun Pedoman Sistem Operasional Prosedur Manajemen risiko dan melakukan secara berkesinambungan sosialisasi kepada seluruh jajaran Bank agar manajemen risiko dapat terimplementasi secara terintegrasi ke dalam suatu sistem pengelolaan risiko yang akurat dan komprehensif serta mampu menganalisa dan mengelola seluruh risiko yang terkait.

44. RISK MANAGEMENT

In performing its activities, Bank always deal to risk, inherent risk in its activities among others are in the form of credit risks, liquidity risk, market risks and operational risks. So that Bank needs to adopt the Good Corporate Governance principles and integrated as well as sustainable risk management.

The risk control system in PT Bank Sulut has been adjusted by referring to the regulations of Bank Indonesia and PT Bank Sulut internal procedures, such as composing the guidance of Operational Procedure System in Management risk and continously socializing them to the whole level of employees at Bank for the integrated implementation in a risk management system that accurate and comprehensive and able to analyze and manage the whole related risk.

44. MANAJEMEN RISIKO (Lanjutan)

Risiko Kredit

Dengan diterbitkannya peraturan Otoritas Jasa Keuangan mengenai Penerapan Manajemen Risiko Bank Umum maka program kerja bank dalam manajemen risiko diarahkan sesuai dengan pedoman kerja Bank Indonesia tersebut.

Sebagai media *intermediary*, Bank ikut menyampaikan fasilitas kredit dan tidak dapat di pungkiri akan berhadapan dengan risiko sebagai akibat kegagalan *counterparty* dalam memenuhi kewajibannya. Untuk mengeliminasi risiko maka Bank dalam menyalurkan kredit tetap selektif dan mengacu pada prinsip pemberian kredit yang sehat dan prinsip kehati-hatian secara konsisten, memantau dan mengevaluasi pekembangan kolektifitas kredit, penyelamatan kredit berkala sesuai ketentuan. Membentuk penyisihan penghapusan aset produktif untuk mengcover aset produktif bermasalah. Sebagai tindakan preventif dilakukan peningkatan kualitas sumber daya manusia melalui pelatihan dan pendidikan pengelola kredit baik secara intern maupun ekstern.

Risiko Likuiditas

Berdasarkan Rapat Umum Pemegang Saham Luar Biasa PT Bank Sulut yang diaktakan dengan akta No. 128 tanggal 24 November 2008 oleh M.S.E. Pangemanan, S.H., notaris di Manado, pemegang saham telah menyetujui dan mengesahkan kebijakan Bank dalam menghadapi dampak krisis financial global, adalah sebagai berikut :

- Kredit konsumtif sementara *zero growth*
- Pemberian kredit produktf secara selektif
- *Loan rewiews* seluruh fasilitas kredit yang diberikan
- Peningkatan kualitas Sumber Daya Manusia
- Efisiensi yang lebih ketat
- *Market intelegence*
- Peningkatan *fee based income* dan bisnis *chanelling*
- Mengoptimalkan penagihan kredit macet
- Meningkatan frekuensi dan kualitas pengawasan intern
- Memperbaiki funding mix atau mencari dana murah
- Meminta pemegang saham menambah modal

Bank sangat mementingkan penjagaan kecukupan likuiditas dalam memenuhi komitmennya kepada para nasabah dan pihak lainnya, baik dalam rangka pemberian kredit, pembayaran kembali simpanan nasabah, maupun untuk memenuhi kebutuhan likuiditas operasional.

Bank menjaga likuiditas dengan mempertahankan jumlah aset likuid yang cukup untuk membayar simpanan para nasabah, dan menjaga agar jumlah aset yang jatuh tempo pada setiap periode dapat menutupi jumlah Liabilitas yang jatuh tempo.

Aset likuid bank terutama terdiri dari penempatan pada bank-bank lain dan lembaga keuangan lainnya, giro pada Bank Indonesia dan kas. Apabila Bank memerlukan likuiditas, dengan segera Bank dapat menarik cadangan dana dalam giro pada Bank Indonesia atau mencari pinjaman di pasar uang antar bank di Indonesia. Cadangan utama Bank terdiri dari cadangan Giro Wajib Minimum dan kas di kantor-kantor cabang.

44. RISK MANAGEMENT (Continued)

Credit Risk

When Otoritas Jasa Keuangan regulation was issued about the Implementation of Risk Management in Commercial Banks, the bank's working program in risk management has been oriented and developed to in accordance with the Regulation.

As an intermediary institution, Bank transfered credit facilities and it is unquestionable it wil confront to the risk due to counter party's failures to meet its obligations. To eliminate the risks, the Bank remains selective in channeling the credits and refers to healthy and prudent credit transferring principles consistently. The Bank also monitors and evaluates credit colectibility and saves credit periodicaly. The bank established Allowance for Impairment Losses (CKPN) to cover non-performing productive assets. As the preventive action, the Bank has improved its human resources' quality via training and educations on credit management, both internally and externally.

Liquidity Risk

Based on the Extraordinary General Meeting of Shareholders of PT Bank Sulut No. 128 dated November 24, 2008 notarized by the Deed by M.S.E.Pangemanan, S.H. Shareholders decided and legalized Bank policies to face global financial crisis impact, with detail as folows :

- *Consumtif loan held in zero growth*
- *Productive loan selectively*
- *Loan reviews for all credit facilities*
- *Increasing of Human Resources Quality*
- *More tight efficiency*
- *Market intelegence*
- *Increasing fee based income and chanelling business*
- *Optimalized non performing loans*
- *Increasing frequency and quality of intern control*
- *Fixing funding mix or finding a cheap fund*
- *Proposed shareholder to increasing capital*

Bank particularly emphasizes on maintaining its liquidity adequacy to meet its commitments to customers and other parties, within the framework of credits channeling, repay of customers' deposits or to fulfill operational liquidity need.

The Bank keeps its liquidity by maintaining sufficient amount of liquid assets to pay deposits from customers and maintaining the number of assets due in each period sufficiency to cover the amount of liabilities due.

Liquid assets of bank consists of placement with other banks and other financial institutions. Current Account with Bank Indonesia and cash. If the Bank needs liquidity, the Bank can immediately withdraw its fund reserves in the forms of demand deposits from Bank Indonesia, sell SBI with sale purchase agreement or seek credits at inter-bank money market in Indonesia. The bank's main reserves consist of the Minimum Compulsory Demand Deposits and Cash at branches office.

44. MANAJEMEN RISIKO (Lanjutan)

Saat ini peraturan Bank Indonesia mewajibkan bank-bank di Indonesia untuk menjaga (Giro Wajib Minimum) secara harian, dalam bentuk simpanan tanpa bunga pada Bank Indonesia sekurang-kurangnya sebesar 5% dan meningkat menjadi 7,5% per 1 juni 2022 dan 9% per 1 september 2022 dari Liabilitas pihak ketiga bukan bank dalam Rupiah.

Pengendalian likuiditas senantiasa dilakukan dengan cara melakukan keseimbangan antara sumber-sumber dana dan pemanfaatannya, sehingga benar-benar masih dalam limit risiko yang dapat diterima dan memberikan kontribusi berupa profit yang wajar, yang pengelolaannya oleh *Divisi Treasury* dan *tim ALCO (Asset Liability Comitee)*.

Risiko Operasional

Pengelolaan risiko operasional dilakukan dengan terus melakukan penyempurnaan atau penyesuaian sistem dan prosedur, pengembangan teknologi informasi secara kesinambungan dengan harapan dapat memenuhi kebutuhan atau harapan nasabah. Untuk memenuhi kebutuhan ini harus didukung oleh sumber daya manusia yang berkualitas dan mempunyai integritas yang tinggi melalui program penetapan limit/otorisasi, pendidikan dan pelatihan yang dilakukan baik inhouse training maupun eksternal dan berkesinambungan serta menetapkan prinsip pengenalan nasabah dengan harapan risiko operasional dapat terkelola dengan baik.

Risiko Pasar

Risiko pasar merupakan risiko yang timbul dari pergerakan tingkat suku bunga maupun nilai tukar yang ada di pasar dari portofolio yang dimiliki oleh Bank, sehingga pengendalian risiko pasar hanya melalui mekanisme penempatan dana pada bank lain dengan mempertimbangkan tingkat suku bunga dan kesehatan Bank yang menawarkan.

44. RISK MANAGEMENT (Continued)

Currently, Bank Indonesia Regulation requires commercial banks in Indonesia to retain the Minimum Compulsory Demand Deposits on daily basis, in the form of non-interest deposits with Bank Indonesia at least 5% and increased to 7.5% as of June 1, 2022 and 9% as of September 1, 2022 of the non-banks third parties' liabilities in Rupiah.

The liquidity control is always done through balancing fund resources and their applications to keep the risks under acceptable limits and provides contribution in the form of proper profits, managed by Treasury Division and Asset Liability Committee Team.

Operational Risk

Operational risks management is performed by continuosly improving or adjusting the systems and procedures, sustainable development of information technologies to meet customers' needs and expectations. To meet this requirement, it must be supported by high quality and integrity human resources through limits/authorization setting programs, education and training, both internally and externally and sustainably and applied the customer knowing principles so as to manage the operational risk properly.

Market Risk

The market risks occurred from interest rate movement and foreign exchange rate in market from securities and bonds owned by Bank, therefore market rsik controlling only from fund placement to other bank with considering interest rate and the offered well-being level of Bank.

45. JAMINAN TERHADAP KEWAJIBAN PEMBAYARAN BANK UMUM

Berdasarkan Undang-Undang No.24 tanggal 22 September 2004, efektif sejak tanggal 22 September 2005, Lembaga Penjaminan Simpanan (LPS) dibentuk untuk menjamin kewajiban tertentu bank-bank umum berdasarkan program penjaminan yang berlaku. Undang-Undang tersebut telah diubah dengan Peraturan Pemerintah Pengganti Undang-Undang No.3 tahun 2008, yang mana telah ditetapkan menjadi Undang-Undang sejak tanggal 13 Januari 2009 berdasarkan Undang-Undang No.7 tahun 2009.

Berdasarkan Peraturan Pemerintah Republik Indonesia No.66/2008 tanggal 13 Oktober 2008 mengenai besarnya nilai simpanan yang dijamin LPS, pada tanggal 31 Desember 2024 dan 2023 jumlah simpanan yang dijamin LPS adalah simpanan sampai dengan Rp 2.000.000.000,- untuk per nasabah bank.

Pada tanggal 31 Desember 2025 dan 2024, Bank adalah peserta dari program penjaminan tersebut.

45. GUARANTEE TOWARDS LIABILITIES OF COMMERCIAL BANKS

Under Law 24 dated 22 September 2004, effective since September 22, 2005, the Deposit Insurance Agency (LPS) was formed to guarantee certain liabilities of commercial banks based on the applicable guarantee program. The Act has been amended by Government Regulation in Lieu of Law 3 of 2008, which has been set into the Act since January 13, 2009 under Act No. 7, 2009.

Under Indonesian Government Regulation No.66/2008 dated October 13, 2008 regarding the value of deposits guaranteed by LPS, on December 31, 2024 and 2023, the amount of deposits guaranteed by LPS is saving up to Rp 2,000,000,000.- for a bank customer.

On December 31, 2025 and 2024 the Bank is a participant of the guarantee program.

46. TANGGUNG JAWAB SOSIAL PERUSAHAAN

Berdasarkan Akta Berita Acara Rapat Umum Pemegang Saham Tahunan Nomor : 01 tanggal 05 Februari 2024, Notaris Edmund Lodi Mangowal, SH., Mkn, Notaris Kota Manado, sehubungan dengan tanggungjawab sosial Perusahaan atau Corporate Sosial Responsibility (CSR), menyetujui dan menetapkan total Dana Tanggung Jawab Sosial dan Keuangan Berkelanjutan di tahun 2024 sebesar Rp. 40.000.000.000,- (empat puluh miliar rupiah). Sebesar Rp. 8.000.000.000,- (delapan miliar rupiah) disishkan dari laba bersih tahun buku 2023, dan sebesar Rp. 32.000.000.000 (tiga puluh dua miliar rupiah) dibebankan pada Laba Operasional tahun 2024. Sebesar Rp. 38.000.000.000 (tiga puluh delapan miliar rupiah) dibagikan kepada seluruh pemegang saham dengan metode pembagian secara proporsional berdasarkan share saham terakhir dan sebesar Rp. 2.000.000.000,- (dua miliar rupiah) digunakan untuk rencana aksi keuangan berkelanjutan yang dikelola oleh perusahaan, sesuai dengan amanat POJK No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik.

Berdasarkan Berita Acara Rapat Umum Pemegang Saham Tahunan Perseroan Terbatas PT. Bank Pembangunan Daerah Sulawesi Utara Gorontalo (BANK SULUTGO) Nomor : 01 tanggal 05 Februari 2024, Edmund Lodi Mangowal, SH., Mkn, Notaris Kota Manado, sehubungan dengan tanggungjawab sosial Perusahaan atau Corporate Sosial Responsibility (CSR), Menyetujui dan menetapkan total Dana Tanggung Jawab Sosial dan Keuangan Berkelanjutan di Tahun 2024 sebesar Rp. 40.000.000.000,- (empat puluh miliar rupiah) dari jumlah tersebut sebesar Rp. 8.000.000.000,- (delapan miliar rupiah) disisihkan dari laba bersih Tahun Buku 2023 dan sebesar Rp. 32.000.000.000,- (tiga puluh dua miliar rupiah) dibebankan pada Laba Operasional Tahun 2024 digunakan untuk rencana aksi keuangan berkelanjutan yang dikelola oleh perusahaan, sesuai dengan amanat POJK No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik.

Berdasarkan Akta Berita Acara Rapat Umum Pemegang Saham Tahunan Nomor : 10 tanggal 9 Februari 2023, Notaris Edmund Lodi Mangowal, SH., Mkn, Notaris Kota Manado, sehubungan dengan tanggungjawab sosial Perusahaan atau Corporate Sosial Responsibility (CSR), menyetujui dan menetapkan total Dana Tanggung Jawab Sosial dan Keuangan Berkelanjutan di tahun 2023 sebesar Rp. 40.000.000.000,- (empat puluh miliar rupiah). Sebesar Rp. 8.000.000.000,- (delapan miliar rupiah) disishkan dari laba bersih tahun buku 2022, dan sebesar Rp. 32.000.000.000 (tiga puluh dua miliar rupiah) dibebankan pada Laba Operasional tahun 2023. Sebesar Rp. 38.000.000.000 (tiga puluh delapan miliar rupiah) dibagikan kepada seluruh pemegang saham dengan metode pembagian secara proporsional berdasarkan share saham terakhir dan sebesar Rp. 2.000.000.000,- (dua miliar rupiah) digunakan untuk rencana aksi keuangan berkelanjutan yang dikelola oleh perusahaan, sesuai dengan amanat POJK No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik.

46. CORPORATE SOCIAL RESPONSIBILITY

Based on the Deed of Minutes of the Annual General Meeting of Shareholders Number: 01 dated February 5, 2024, Notary Edmund Lodi Mangowal, SH, Mkn, Notary of Manado City, in connection with the Company's social responsibility or Corporate Social Responsibility (CSR), approved and determined the total Social Responsibility and Sustainable Finance Fund in 2024 of Rp. 40,000,000,000, - (forty billion rupiah). Rp. 8,000,000,000,- (eight billion rupiah) will be deducted from the net profit of the 2023 fiscal year, and Rp. 32,000,000,000 (thirty-two billion rupiah) will be charged to the Operating Profit in 2024. Rp. 38,000,000,000 (thirty-eight billion rupiah) is distributed to all shareholders with a proportional distribution method based on the last share and Rp. 2,000,000,000 (two billion rupiah) is used for sustainable finance action plans managed by the company, in accordance with the mandate of POJK No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies.

Based on the Minutes of the Annual General Meeting of Shareholders of the Limited Liability Company PT. Bank Pembangunan Daerah Sulawesi Utara Gorontalo (BANK SULUTGO) Number: 01 dated February 5, 2024, Edmund Lodi Mangowal, SH, Mkn, Notary of Manado City, in connection with the Company's social responsibility or Corporate Social Responsibility (CSR), Approved and determined the total Social Responsibility and Sustainable Finance Fund in 2024 of Rp. 40,000,000,000,- (forty billion rupiah) of which Rp. 8. 000,000,000,- (eight billion rupiah) is set aside from the net profit of the Fiscal Year 2023 and Rp. 32,000,000,000,- (thirty-two billion rupiah) is charged to the Operating Profit of the Year 2024 to be used for sustainable finance action plans managed by the company, in accordance with the mandate of POJK No. 51/POJK.032017 concerning the Implementation of Sustainable Finance. /2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies.

Based on the Deed of Minutes of the Annual General Meeting of Shareholders Number: 10 dated February 9, 2023, Notary Edmund Lodi Mangowal, SH, Mkn, Notary of Manado City, in connection with the Company's social responsibility or Corporate Social Responsibility (CSR), approved and determined the total Social Responsibility and Sustainable Finance Fund in 2023 of Rp. 40,000,000,000, - (forty billion rupiah). Rp. 8,000,000,000,- (eight billion rupiah) will be deducted from the net profit of the 2022 fiscal year, and Rp. 32,000,000,000 (thirty-two billion rupiah) will be charged to the Operating Profit in 2023. Rp. 38,000,000,000 (thirty-eight billion rupiah) is distributed to all shareholders with a proportional distribution method based on the last share and Rp. 2,000,000,000 (two billion rupiah) is used for sustainable finance action plans managed by the company, in accordance with the mandate of POJK No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies.

47. PERATURAN-PERATURAN BARU YANG TELAH DITERBITKAN

Peraturan-peraturan yang telah terbit dan berlaku serta dapat memberikan dampak signifikan terhadap kegiatan usaha Perseroan adalah sebagai berikut:

1. Peraturan Otoritas Jasa Keuangan No. 27 Tahun 2022 tanggal 26 Desember 2022 perihal Kewajiban Penyediaan Modal Minimum Bank Umum. yang merupakan perubahan atas Peraturan Otoritas Jasa Keuangan No. 34/POJK.03/2016 tanggal 22 September 2016 perihal Kewajiban Penyediaan Modal Minimum (KPMM) Bank Umum.

   a. *Capital Conservation Buffer* adalah tambahan modal yang berfungsi sebagai penyangga (buffer) apabila terjadi kerugian pada periode krisis, ditetapkan sebesar 2,5% dari ATMR;

   b. *Countercyclical Buffer* adalah tambahan modal yang berfungsi sebagai penyangga (buffer) untuk mengantisipasi kerugian apabila terjadi pertumbuhan kredit perbankan yang berlebihan sehingga berpotensi mengganggu stabilitas sistem keuangan. Ditetapkan dalam kisaran sebesar 0% sampai dengan 2,5% dari ATMR, berdasarkan penetapan otoritas yang berwenang;

   c. *Capital Surcharge* untuk *Domestic Systemically Important Bank* adalah tambahan modal yang berfungsi mengurangi dampak negatif terhadap stabilitas sistem keuangan dan perekonomian apabila terjadi kegagalan bank yang berdampak sistemik melalui peningkatan kemampuan Bank dalam menyerap kerugian. Ditetapkan dalam kisaran 1% sampai dengan 2,5% dari ATMR. Otoritas Jasa Keuangan menetapkan besarnya persentase *Capital Surcharge* untuk Bank sistemik.

2. Selain KPMM berdasarkan profil risiko, bank wajib membentuk tambahan modal sebagai penyangga (buffer) sebagai berikut:
   a. *Capital Conservation Buffer* sebesar 2,5% dari ATMR bagi bank yang tergolong sebagai Bank Umum Kegiatan Usaha (BUKU) 3 dan BUKU 4, dan berlaku secara bertahap mulai tanggal 1 Januari 2016.
   b. *Countercyclical Buffer* ditetapkan dalam kisaran sebesar 0% (nol persen) sampai dengan 2,5% (dua koma lima persen) dari ATMR;
   c. *Capital Surcharge* untuk D-SIB ditetapkan dalam kisaran sebesar 1% (satu persen) sampai dengan 2,5% (dua koma lima persen) dari ATMR.

   Bank wajib menyediakan modal inti *(Tier 1)* paling rendah sebesar 6% dari ATMR dan modal inti utama *(Common Equity Tier 1)* paling rendah sebesar 4,5% dari ATMR. Pemenuhan rasio modal inti dan modal inti utama sampai dengan tanggal 31 Desember 2014 masih menggunakan komponen modal inti Indonesia No.14/18/PBI/2012 tentang Kewajiban Penyediaan Modal Minimum Bank Umum.

b. POJK No. 37/POJK.03/2019 tanggal 19 Desember 2019 dan SEOJK No. 9/SEOJK.03/2020 tanggal 30 Juni 2020 tentang Transparansi dan Publikasi Laporan Bank.

47. APPLICABLE REGULATIONS

The regulations that have been issued and are in effect and may have a significant impact on the Company's business activities are as follows:

1. Otoritas Jasa Keuangan Regulation No. 27 of 2022 dated 26 December 2022 concerning the Capital Adequacy Ratio (CAR) for Commercial Banks. which is an amendment to the Otoritas Jasa Keuangan Regulation No. 34/POJK.03/2016 dated 22 September 2016 concerning the Capital Adequacy Ratio (CAR) for Commercial Banks.

   a. Capital Conservation Buffer is additional capital that functions as a buffer in the event of a loss during the crisis period, set at 2.5% of RWA;

   b. Countercyclical Buffer is additional capital that functions as a buffer to anticipate losses in the event of excessive bank credit growth that has the potential to disrupt financial system stability. Determined in the range of 0% to 2.5% of RWA, based on the determination of the competent authority;

   c. Capital Surcharge for Domestic Systemically Important Banks is additional capital that serves to reduce the negative impact on financial system stability and the economy in the event of a bank failure which has a systemic impact by increasing the Bank's ability to absorb losses. Set in the range of 1% to 2.5% of RWA. The Financial Services Authority determines the percentage of Capital Surcharge for systemic Banks.

2. In addition to CAR, based on the risk profile, the bank is required to establish an additional capital as a buffer (buffer) as follows:
   a. Capital Conservation Buffer of 2.5% of RWA for banks classified as Commercial Banks for Business Activities (BUKU) 3 and BUKU 4, and will take effect in stages starting January 1, 2016.
   b. Countercyclical Buffer is set in the range of 0% (zero percent) to 2.5% (two point five percent) of the RWA;
   c. Capital Surcharge for D-SIB is set in the range of 1% (one percent) to 2.5% (two point five percent) of the RWA.

   Banks are required to provide a minimum Tier 1 capital of 6% of RWAs and a minimum Common Equity Tier 1 (CET1) capital of 4.5% of RWAs. The fulfillment of the core capital and common equity capital ratios until December 31, 2014, still used the components of core capital as stipulated in Indonesia Regulation No.14/18/PBI/2012 concerning the Obligation to Provide Minimum Capital for Commercial Banks.

b. POJK No. 37 / POJK.03 / 2019 dated 19 December 2019 and SEOJK No. 9 / SEOJK.03 / 2020 dated 30 June 2020 concerning Transparency and Publication of Bank Reports.

46. PERATURAN-PERATURAN YANG BERLAKU (Lanjutan)

Peraturan ini mengatur ketentuan mengenai penyusunan, pengumuman dan penyampaian Laporan Publikasi Bulanan, Laporan Publikasi Triwulanan, Laporan Publikasi Tahunan dan Laporan Publikasi Lainnya.

c. Surat Edaran Bank Indonesia No.17/11/DKSP tanggal 1 Juni 2015 perihal Kewajiban Penggunaan Rupiah di Wilayah Negara Kesatuan Republik Indonesia.

Peraturan ini mengatur penggunaan Rupiah dalam setiap transaksi yang dilakukan di Wilayah Negara Kesatuan Republik Indonesia, baik dilakukan oleh penduduk maupun bukan penduduk, transaksi tunai maupun non tunai, sepanjang dilakukan di Wilayah Negara Kesatuan Republik Indonesia. Peraturan ini berlaku efektif pada tanggal 1 Juli 2015.

d. Penerapan PSAK 109 mengenai Instrumen Keuangan: pengakuan dan pengukuran; PSAK 115 mengenai Pendapatan dari kontrak dengan pelanggan; PSAK 116 mengenai Sewa. Penerapan ini untuk tahun buku yang dimulai pada atau setelah tanggal 1 Januari 2025.

Penerapan dini diperkenankan. Jika entitas memilih untuk menerapkan dini Pernyataan ini, entitas harus mengungkapkan fakta tersebut dan menerapkan semua persyaratan dalam Pernyataan ini pada waktu yang sama.

Entitas menerapkan Pernyataan ini secara retrospektif sesuai dengan PSAK 208: Kebijakan Akuntansi, Perubahan Estimasi Akuntansi dan Kesalahan.

Pernyataan ini tidak diterapkan untuk item yang telah dihentikan pengakuannya pada tanggal penerapan awal.

Ketentuan Transisi untuk Akuntansi Lindung Nilai. Ketika entitas pertama kali menerapkan Pernyataan ini, entitas dapat memilih sebagai bagian kebijakan akuntansinya untuk menerapkan persyaratan dalam Bab 6 dari PSAK 71 ini atau terus menerapkan persyaratan akuntansi lindung nilai sesuai PSAK 55 untuk seluruh hubungan lindung nilainya. Hal ini dikarenakan PSAK 71 belum mengakomodir persyaratan terkait *macro hedging*.

e. POJK No. 12/POJK.03/2019 tanggal 04 April 2019 tentang Pelaporan Bank Umum Melalui Sistem Pelaporan Otoritas Jasa Keuangan

Bank wajib melaporan laporannya sebagaimana yang diatur dalam POJK tersebut pada aplikasi pelaporan Otoritas Jasa Keuangan, yang implementasinya akan dilakukan secara bertahap terhadap masing-masing laporan

46. *APPLICABLE REGULATIONS (Continued)*

This regulation regulates the provisions regarding the preparation, announcement and submission of Monthly Publication Reports, Quarterly Publication Reports, Annual Publication Reports and Other Publication Reports.

c. Bank Indonesia Circular Letter No.17 / 11 / DKSP dated June 1, 2015 concerning obligation Rupiah use in the territory of the Republic of Indonesia.

This regulation provides that the use amount in each transaction made in the territory of the Republic of Indonesia, both conducted by residents and non-residents, cash and non-cash transactions, all carried out in the territory of the Republic of Indonesia. This regulation became effective on July 1, 2015.

d. The Application of PSAK 109 regarding Financial Instruments: recognition and measurement; PSAK 115 concerning Revenue from contracts with customers; PSAK 116 concerning Leases. This applies to financial years beginning on or after January 1, 2025.

Early application is permitted. If the entity chooses to apply this Statement early, the entity must disclose this fact and apply all the requirements in this Statement at the same time.

The entity applies this Statement retrospectively in accordance with PSAK 208: Accounting Policies, Changes in Accounting Estimates and Errors.

This statement is not applied to items that have been terminated on the date of initial application.

Transitional Provisions for Hedging Accounting. When an entity first applies this Statement, the entity may choose as part of its accounting policy to apply the requirements in Chapter 6 of this PSAK 71 or continue to apply hedge accounting requirements in accordance with PSAK 55 for all hedging relationships. This is because PSAK 71 has not accommodated the requirements regarding hedging macros.

e. POJK No. 12 / POJK.03 / 2019 dated 04 April 2019 concerning Commercial Bank Reporting Through the Financial Services Authority Reporting System

Banks are required to report their reports as stipulated in the POJK in the Financial Services Authority reporting application, the implementation of which will be carried out in stages for each report.

47. PERATURAN-PERATURAN BARU YANG TELAH DITERBITKAN (Lanjutan)

f. POJK No. 31/POJK.03/2019 tanggal 02 Desember 2019 tentang Kewajiban Pemenuhan Ratio Pengungkit Bank Umum

Rasio Pengungkit atau *Leverage Ratio* yang selanjutnya disebut Rasio Pengungkit adalah perbandingan antara modal inti dengan total eksposur. Bank wajib menyediakan Modal Inti yang memadai berdasarkan Total Eksposur yang tercatat pada laporan posisi keuangan serta laporan komitmen dan kontinjensi. Bank wajib memenuhi Rasio Pengungkit sebagaimana dimaksud pada ayat (2) paling rendah sebesar 3% (tiga persen) setiap waktu.

g. SEOJK No. 6/SEOJK.03/2020 tanggal 29 April 2020 tentang Perhitungan ATMR Risiko Operasional Dengan Menggunakan Pendekatan Standar Bagi Bank Umum.

Perhitungan wajib dilakukan untuk posisi akhir bulan Desember 2022.

h. POJK No. 12/POJK.03/2020 Tentang Konsolidasi Bank Umum

Konsolidasi Bank dilakukan melalui skema:

a. Penggabungan, Peleburan, atau Integrasi;
b. Pengambilalihan yang diikuti dengan Penggabungan, Peleburan, atau Integrasi;
c. Pembentukan Kelompok Usaha Bank terhadap Bank yang telah dimiliki;
d. Pembentukan Kelompok Usaha Bank karena Pemisahan Unit Usaha Syariah; atau
e. Pembentukan Kelompok Usaha Bank karena Pengambilalihan.

Bank wajib memenuhi Modal Inti minimum yang ditetapkan oleh Otoritas Jasa Keuangan. Modal Inti minimum sebagaimana paling sedikit Rp3.000.000.000.000,00 (tiga triliun rupiah).

Modal Inti minimum sebagaimana dimaksud wajib dipenuhi paling lambat tanggal 31 Desember 2022. Dengan tahapan sebagai berikut:

- Rp1.000.000.000.000,00 (satu triliun rupiah) paling lambat tanggal 31 Desember 2020;
- Rp2.000.000.000.000,00 (dua triliun rupiah) paling lambat tanggal 31 Desember 2021; dan
- Rp3.000.000.000.000,00 (tiga triliun rupiah) paling lambat tanggal 31 Desember 2022

Bagi Bank milik pemerintah daerah wajib memenuhi Modal Inti minimum paling sedikit Rp3.000.000.000.000,00 (tiga triliun rupiah) paling lambat tanggal 31 Desember 2024.

i. SEOJK No. 24/SEOJK.03/2021 tanggal 07 Oktober 2021 tentang Perhitungan ATMR Risiko Kredit Dengan Menggunakan Pendekatan Standar Bagi Bank Umum.

Perhitungan wajib dilakukan untuk posisi akhir bulan Januari 2023.

47. NEW RULES THAT HAVE BEEN PUBLISHED (Continued)

f. POJK No. 31 / POJK.03 / 2019 dated 02 December 2019 concerning the Obligatory Leverage Ratio for Commercial Banks

Leverage Ratio, hereinafter referred to as Leverage Ratio, is the ratio between core capital and total exposure. Banks are required to provide adequate Core Capital based on the Total Exposure recorded in the statement of financial position as well as the report on commitments and contingencies. Banks are required to meet the Leverage Ratio as referred to in paragraph (2) at a minimum of 3% (three percent) at all times.

g. SEOJK No. 6 / SEOJK.03 / 2020 dated 29 April 2020 concerning the Calculation of Operational Risk RWA Using the Standard Approach for Commercial Banks.

The calculation must be made for the position at the end of December 2022.

h. POJK No. 12 / POJK.03 / 2020 concerning Commercial Bank Consolidation
Bank consolidation is carried out through the following schemes:

a. Merger, Consolidation, or Integration;
b. Acquisition followed by Merger, Consolidation, or Integration;
c. Establishment of Bank Business Groups for Banks that are already owned;
d. Establishment of a Bank Business Group due to Separation of Sharia Business Units; or
e. Establishment of a Bank Business Group due to Takeover.

Banks are required to meet the minimum Tier 1 Capital determined by the Financial Services Authority. Minimum Core Capital as minimum Rp3,000,000,000,000.00 (three trillion rupiah).

The minimum core capital as referred to must be met no later than December 31, 2022. With the following stages:

- *Rp1,000,000,000,000.00 (one trillion rupiah) no later than December 31, 2020;*
- *Rp2,000,000,000,000.00 (two trillion rupiah) no later than December 31, 2021; and*
- *Rp3,000,000,000,000.00 (three trillion rupiah) no later than December 31, 2022*

Banks owned by regional governments are required to fulfill a minimum Core Capital of Rp. 3,000,000,000.00 (three trillion rupiah) no later than December 31, 2024.

i. SEOJK No. 24/SEOJK.03/2021 dated 07 October 2021 concerning Calculation of RWA for Credit Risk Using the Standard Approach for Commercial Banks.

Compulsory calculations are made for positions at the end of January 2023.

48. EKSPOSUR RISIKO / *48. RISK EXPOSURE*

Berdasarkan sisa jangka waktu kontrak / ***Based on the remaining term of the contract***

31 Desember 2025 / December 31, 2025 (Dalam jutaan Rupiah/ *In million rupiah*)

No.	Kategori Portofolio / *Portfolio Category*	Tagihan bersih berdasarkan jangka waktu kontrak / Net bill based on the term of the contract					
		< 1 tahun / < 1 year	> 1 tahun s.d 3 tahun / > 1 year to 3 years	> 3 tahun s.d 5 tahun / > 3 years to 5 years	> 5 tahun / > 5 years	Non Kontraktual / Non contractual	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	Tagihan Kepada Pemerintah / *Claims to Government*	3.456.665	400.788	223.616	-	-	4.081.069
2.	Tagihan Kepada Entitas Sektor Publik / *Claims on Public Sector*	-	-	-	-	-	-
3.	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / *Bill on Multilateral Development Banks and*	-	-	-	-	-	-
4.	Tagihan Kepada Bank / *Claims on Banks*	1.843.829	31.911	-	-	-	1.875.740
5.	Tagihan berupa Covered Bond / *Covered Bond Receivables*	-	-	-	-	-	-
6.	Tagihan kepada Perusahaan Efek dan Lembaga Keuangan Lainnya / *Receivables from Securities Companies and Other Financial Institutions*	-	-	-	-	-	-
7.	Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas dan Instrumen Modal Lainnya/ *Receivables in the form of Securities/ Subordinated Debt, Equity and Other Capital*	-	-	-	-	1.186	1.186
8.	Kredit Beragun Rumah Tinggal / *Home-backed mortgage loans*	930	6.805	5.038	19.929	-	32.702
9.	Kredit Beragun Properti Komersial / *Commercial Property Backed Loans*	-	1.093	330	-	-	1.423
10.	Kredit untuk Pengadaan Tanah, Pengelolaan Tanah dan Konstruksi / *Loans for Land Acquisition, Land Management and Construction*	1.638	600	-	-	-	2.238
11.	Kredit Pegawai /Pensiunan / *Employee / Retiree Credit*	108.728	1.110.028	1.581.276	12.026.032	-	14.826.065
12.	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / *Claims on Micro, Small Business and Retail Portfolios*	71.159	316.324	412.364	287.198	-	1.087.046
13.	Tagihan Kepada Korporasi / *Corporate Bill*	52.797	108.575	294.152	-	-	455.524
14.	Tagihan Yang Telah Jatuh Tempo / *Claims That Have Been Due Date*	140.359	28.674	12.855	132.995	-	314.882
15.	Aset Lainnya / *Other Assets*	-	-	-	-	920.316	920.316
TOTAL		**5.676.105**	**2.004.798**	**2.529.631**	**12.466.155**	**921.502**	**23.598.191**

48. EKSPOSUR RISIKO (Lanjutan) / ***48. RISK EXPOSURE (Continued)***

Berdasarkan sisa jangka waktu kontrak / ***Based on the remaining term of the contract***

31 Desember 2024 / December 31, 2024 (**Dalam jutaan Rupiah/ *In million rupiah***)

No.	Kategori Portofolio / *Portfolio Category*	Tagihan bersih berdasarkan jangka waktu kontrak / Net bill based on the term of the contract					
		< 1 tahun / < 1 year	> 1 tahun s.d 3 tahun / > 1 year to 3 years	> 3 tahun s.d 5 tahun / > 3 years to 5 years	> 5 tahun / > 5 years	Non Kontraktual / Non contractual	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	Tagihan Kepada Pemerintah / *Claims to Government*	-	-	-	-	3.261.710	3.261.710
2.	Tagihan Kepada Entitas Sektor Publik / *Claims on Public Sector*	-	-	-	-	-	-
3.	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / *Bill on Multilateral Development Banks and*	-	-	-	-	-	-
4.	Tagihan Kepada Bank / *Claims on Banks*	940.244	-	-	-	-	940.244
5.	Tagihan berupa Covered Bond / *Covered Bond Receivables*	-	-	-	-	-	-
6.	Tagihan kepada Perusahaan Efek dan Lembaga Keuangan Lainnya / *Receivables from Securities Companies and Other Financial Institutions*	-	-	-	-	-	-
7.	Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas dan Instrumen Modal Lainnya/ *Receivables in the form of Securities/ Subordinated Debt, Equity and Other Capital*	-	-	-	-	978	978
8.	Kredit Beragun Rumah Tinggal / *Home-backed mortgage loans*	1.682	4.387	6.184	22.464	-	34.717
9.	Kredit Beragun Properti Komersial / *Commercial Property Backed Loans*	182	1.151	802	-	-	2.134
10.	Kredit untuk Pengadaan Tanah, Pengelolaan Tanah dan Konstruksi / *Loans for Land Acquisition, Land Management and Construction*	-	2.802	-	-	-	2.802
11.	Kredit Pegawai /Pensiunan / *Employee / Retiree Credit*	80.230	727.382	1.857.148	11.814.891	-	14.479.651
12.	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / *Claims on Micro, Small Business and Retail Portfolios*	113.368	196.214	178.759	326.698	-	815.038
13.	Tagihan Kepada Korporasi / *Corporate Bill*	94.597	63.213	120.228	183.824	-	461.861
14.	Tagihan Yang Telah Jatuh Tempo / *Claims That Have Been Due Date*	62.704	5.926	10.639	134.386	-	213.655
15.	Aset Lainnya / *Other Assets*	-	-	-	-	636.116	636.116
TOTAL		**1.293.006**	**1.001.074**	**2.173.760**	**12.482.262**	**3.898.804**	**20.848.906**

49. EKSPOSUR RISIKO (Lanjutan)

Berdasarkan sektor ekonomi

49. *RISK EXPOSURE (Continued)*

Based on the economic sector

31 Desember 2025 / *December 31, 2025*

(Dalam jutaan Rupiah/ *In million rupiah*)

No	Kategori Portofolio / *Portfolio Category*	Berdasarkan Sektor Ekonomi / Based on Economic Sector															
		Tagihan Kepada Pemerintah / Claims to Government	Tagihan Kepada Entitas Sektor Publik / Claims on Public Sector Entities	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Bill on Multilateral Development Banks and International Institutions	Tagihan Kepada Bank / Claims on Banks	Tagihan berupa Covered Bond / Covered Bond Receivables	Tagihan kepada Perusahaan Efek dan Lembaga Keuangan Lainnya / Receivables from Securities Companies and Other Financial Institutions	Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas dan Instrumen Modal Lainnya/ Receivables in the form of Securities/ Subordinated Debt, Equity and Other Capital Instruments	Kredit Beragun Rumah Tinggal / Home-backed mortgage loans	Kredit Beragun Properti Komersial / Commercial Property Backed Loans	Kredit untuk Pengadaan Tanah, Pengelolaan Tanah dan Konstruksi / Loans for Land Acquisition, Land Management and Construction	Kredit Pegawai /Pensiunan / Employee / Retiree Credit	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Claims on Micro, Small Business and Retail Portfolios	Tagihan Kepada Korporasi / Corporate Bill	Tagihan Yang Telah Jatuh Tempo / Claims That Have Been Due Date	Aset Lainnya / Other Assets	Total
1.	Pertanian, kehutanan, dan perikanan / *Agriculture, forestry, and fisheries*	-	-	-	-	-	-	-	2.423	-	-	-	165.450	-	4.897	-	172.770
2.	Pertambangan dan penggalian / *Mining and excavation*	-	-	-	-	-	-	-	-	-	-	-	1.123	-	87	-	1.210
3.	Industri pengolahan / *Processing industry*	-	-	-	-	-	-	-	243	-	-	-	35.187	298.489	6.251	-	340.171
4.	Pengadaan listrik, gas, uap, dan udara dingin / *Procurement of electricity, gas, steam and cold air*	-	-	-	-	-	-	-	-	-	-	-	207	78.260	35	-	78.502
5.	Pengelolaan air, limbah, dan daur ulang sampah / *Water, waste and recycling management*	-	-	-	-	-	-	-	-	-	-	-	916	-	-	-	916
6.	Konstruksi / *Construction*	-	-	-	-	-	-	-	-	-	-	-	10.872	-	86.966	-	97.838
7.	Perdagangan besar dan eceran; Reparasi dan perawatan mobil dan sepeda motor / *Wholesale and retail trade; Repair and maintenance of cars and motorcycles*	-	-	-	-	-	-	-	4.865	1.072	-	-	229.263	28.297	29.012	-	292.510
8.	Pengangkutan dan pergudangan / *Transportation and warehousing*	-	-	-	-	-	-	-	-	-	-	-	11.352	24.499	1.228	-	37.079
9.	Penyediaan akomodasi dan makan minum / *Provision of accommodation and food and drink*	-	-	-	-	-	-	-	2.895	351	-	-	87.468	25.978	2.417	-	119.109
10.	Informasi dan komunikasi / *Information and communication*	-	-	-	-	-	-	-	-	-	-	-	521	-	24	-	544
11	Aktivitas keuangan dan asuransi / *Financial and insurance activities*	4.081.069	-	-	1.875.740	-	-	1.186	-	-	-	-	-	-	-	-	5.957.995
12	Real estate	-	-	-	-	-	-	-	121	-	2.238	-	2.808	-	1.240	-	6.407
13	Aktivitas profesi, ilmiah, dan teknis / *Professional, scientific and technical activities*	-	-	-	-	-	-	-	-	-	-	-	2.661	-	2	-	2.664
14	Aktivitas penyewaan dan sewa guna usaha tanpa hak opsi, ketenagakerjaan, agen perjalanan, dan penunjang usaha lainnya / *Leasing and leasing activities without option rights, employment, travel agents, and other business support*	-	-	-	-	-	-	-	238	-	-	-	5.957	-	568	-	6.762
15	Administrasi pemerintahan, pertahanan, dan jaminan sosial wajib /	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Pendidikan / *Education*	-	-	-	-	-	-	-	-	-	-	-	731	-	-	-	731
17	Aktivitas kesehatan manusia dan sosial / *Human health and social activities*	-	-	-	-	-	-	-	-	-	-	-	9.987	-	10	-	9.997
18	Kesenian, hiburan, dan rekreasi / *Arts, entertainment and recreation*	-	-	-	-	-	-	-	33	-	-	-	11.321	-	176	-	11.530
19.	Jasa lain / *Other services*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20.	Aktivitas rumah tangga sebagai pemberi kerja / *Household activities as employer*	-	-	-	-	-	-	-	820	-	-	-	55.633	-	2.707	-	59.160
20	Aktivitas badan internasional / *International agency activities*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22	Bukan lapangan usaha / *Not a business*	-	-	-	-	-	-	-	21.064	-	-	14.826.065	455.589	-	179.260	-	15.481.978
23	Lainnya / *Others*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	920.316	920.316
TOTAL		**4.081.069**	**-**	**-**	**1.875.740**	**-**	**-**	**1.186**	**32.702**	**1.423**	**2.238**	**14.826.065**	**1.087.046**	**455.524**	**314.882**	**920.316**	**23.598.191**

49. EKSPOSUR RISIKO (Lanjutan)

Berdasarkan sektor ekonomi

49. *RISK EXPOSURE (Continued)*

Based on the economic sector

31 Desember 2024 / *December 31, 2024*

(Dalam jutaan Rupiah/ *In million rupiah*)

No	Kategori Portofolio / *Portfolio Category*	Berdasarkan Sektor Ekonomi / Based on Economic Sector															
		Tagihan Kepada Pemerintah / Claims to Government	Tagihan Kepada Entitas Sektor Publik / Claims on Public Sector Entities	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Bill on Multilateral Development Banks and International Institutions	Tagihan Kepada Bank / Claims on Banks	Tagihan berupa Covered Bond / Covered Bond Receivables	Tagihan kepada Perusahaan Efek dan Lembaga Keuangan Lainnya / Receivables from Securities Companies and Other Financial Institutions	Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas dan Instrumen Modal Lainnya/ Receivables in the form of Securities/ Subordinated Debt, Equity and Other Capital Instruments	Kredit Beragun Rumah Tinggal / Home-backed mortgage loans	Kredit Beragun Properti Komersial / Commercial Property Backed Loans	Kredit untuk Pengadaan Tanah, Pengelolaan Tanah dan Konstruksi / Loans for Land Acquisition, Land Management and Construction	Kredit Pegawai /Pensiunan / Employee / Retiree Credit	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Claims on Micro, Small Business and Retail Portfolios	Tagihan Kepada Korporasi / Corporate Bill	Tagihan Yang Telah Jatuh Tempo / Claims That Have Been Due Date	Aset Lainnya / Other Assets	Total
1.	Pertanian, kehutanan, dan perikanan / *Agriculture, forestry, and fisheries*	-	-	-	-	-	-	-	2.914	419	-	-	149.712	-	4.464	-	157.508
2.	Pertambangan dan penggalian / *Mining and excavation*	-	-	-	-	-	-	-	-	-	-	-	1.367	47.545	-	-	48.913
3.	Industri pengolahan / *Processing industry*	-	-	-	-	-	-	-	142	-	-	-	35.611	221.954	6.412	-	264.118
4.	Pengadaan listrik, gas, uap, dan udara dingin / *Procurement of electricity, gas, steam and cold air*	-	-	-	-	-	-	-	-	-	-	-	552	93.205	35	-	93.792
5.	Pengelolaan air, limbah, dan daur ulang sampah / *Water, waste and recycling management*	-	-	-	-	-	-	-	-	-	-	-	779	-	-	-	779
6.	Konstruksi / *Construction*	-	-	-	-	-	-	-	306	-	-	-	16.396	13.944	77.219	-	107.865
7.	Perdagangan besar dan eceran; Reparasi dan perawatan mobil dan sepeda motor / *Wholesale and retail trade; Repair and maintenance of cars and motorcycles*	-	-	-	-	-	-	-	3.988	1.422	-	-	235.921	57.239	29.189	-	327.759
8.	Pengangkutan dan pergudangan / *Transportation and warehousing*	-	-	-	-	-	-	-	-	-	-	-	45.130	-	1.240	-	46.370
9.	Penyediaan akomodasi dan makan minum / *Provision of accommodation and food and drink*	-	-	-	-	-	-	-	2.198	293	-	-	79.298	27.975	2.156	-	111.919
10.	Informasi dan komunikasi / *Information and communication*	-	-	-	-	-	-	-	-	-	-	-	261	-	-	-	261
11	Aktivitas keuangan dan asuransi / *Financial and insurance activities*	-	-	-	940.244	-	-	978	-	-	-	-	-	-	-	-	941.222
12	Real estate	-	-	-	-	-	-	-	181	-	2.802	-	2.675	-	1.228	-	6.886
13	Aktivitas profesi, ilmiah, dan teknis / *Professional, scientific and technical activities*	-	-	-	-	-	-	-	-	-	-	-	2.710	-	22	-	2.732
14	Aktivitas penyewaan dan sewa guna usaha tanpa hak opsi, ketenagakerjaan, agen perjalanan, dan penunjang usaha lainnya / *Leasing and leasing activities without option rights, employment, travel agents, and other business support*	-	-	-	-	-	-	-	482	-	-	-	6.025	-	545	-	7.052
15	Administrasi pemerintahan, pertahanan, dan jaminan sosial wajib /	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Pendidikan / *Education*	-	-	-	-	-	-	-	-	-	-	-	449	-	20	-	469
17	Aktivitas kesehatan manusia dan sosial / *Human health and social activities*	-	-	-	-	-	-	-	-	-	-	-	7.004	-	5	-	7.010
18	Kesenian, hiburan, dan rekreasi / *Arts, entertainment and recreation*	-	-	-	-	-	-	-	567	-	-	-	10.641	-	134	-	11.343
19.	Jasa lain / *Other services*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20.	Aktivitas rumah tangga sebagai pemberi kerja / *Household activities as employer*	-	-	-	-	-	-	-	617	-	-	-	58.792	-	2.647	-	62.056
20	Aktivitas badan internasional / *International agency activities*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22	Bukan lapangan usaha / *Not a business*	-	-	-	-	-	-	-	23.323	-	-	14.479.651	161.715	-	88.337	-	14.753.026
23	Lainnya / *Others*	3.261.710	-	-	-	-	-	-	-	-	-	-	-	-	-	636.116	3.897.826
TOTAL		**3.261.710**	**-**	**-**	**940.244**	**-**	**-**	**978**	**34.717**	**2.134**	**2.802**	**14.479.651**	**815.038**	**461.861**	**213.655**	**636.116**	**20.848.906**

50. EKSPOSUR RISIKO (Lanjutan) / ***50. RISK EXPOSURE (Continued)***

Berdasarkan wilayah / ***By region***

31 Desember 2024 / December 31, 2025 (Dalam jutaan Rupiah/ *In million rupiah*)

No	Kategori Portofolio / *Portfolio Category*	Tagihan bersih berdasarkan wilayah / Net bills by region					
		Manado & Minahasa	Bolaang Mongondow	Sangihe & Talaud	Gorontalo	Jawa	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	Tagihan Kepada Pemerintah / Claims to Government	4.081.069	-	-	-	-	4.081.069
2.	Tagihan Kepada Entitas Sektor Publik / Claims on Public Sector Entities	-	-	-	-	-	-
3.	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Bill on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4.	Tagihan Kepada Bank / Claims on Banks	1.866.833	835	1.008	3.640	3.425	1.875.740
5.	Tagihan berupa Covered Bond / Covered Bond Receivables	-	-	-	-	-	-
6.	Tagihan kepada Perusahaan Efek dan Lembaga Keuangan Lainnya / Receivables from Securities Companies and Other Financial Institutions	-	-	-	-	-	-
7.	Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas dan Instrumen Modal Lainnya/ Receivables in the form of Securities/ Subordinated Debt, Equity and Other Capital Instruments	1.186	-	-	-	-	1.186
8.	Kredit Beragun Rumah Tinggal / Home-backed mortgage loans	3.445	4.850	1.702	20.588	2.117	32.702
9.	Kredit Beragun Properti Komersial / Commercial Property Backed Loans	147	498	339	92	347	1.423
10.	Kredit untuk Pengadaan Tanah, Pengelolaan Tanah dan Konstruksi / Loans for Land Acquisition, Land Management and Construction	2.238	-	-	-	-	2.238
11.	Kredit Pegawai /Pensiunan / Employee / Retiree Credit	6.417.548	2.392.970	1.922.491	4.071.753	21.303	14.826.065
12.	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Claims on Micro, Small Business and Retail Portfolios	456.535	254.965	85.165	262.804	27.577	1.087.046
13.	Tagihan Kepada Korporasi / Corporate Bill	7.574	-	-	18.404	429.546	455.524
14.	Tagihan Yang Telah Jatuh Tempo / Claims That Have Been Due Date	171.171	35.257	18.260	88.975	1.219	314.882
15.	Aset Lainnya / Other Assets	920.316	-	-	-	-	920.316
TOTAL		**13.928.062**	**2.689.376**	**2.028.964**	**4.466.256**	**485.532**	**23.598.191**

31 Desember 2024 / December 31, 2024 (Dalam jutaan Rupiah/ *In million rupiah*)

No	Kategori Portofolio / *Portfolio Category*	Tagihan bersih berdasarkan wilayah / Net bills by region					
		Manado & Minahasa	Bolaang Mongondow	Sangihe & Talaud	Gorontalo	Jawa	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	Tagihan Kepada Pemerintah / Claims to Government	3.261.710	-	-	-	-	3.261.710
2.	Tagihan Kepada Entitas Sektor Publik / Claims on Public Sector Entities	-	-	-	-	-	-
3.	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Bill on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4.	Tagihan Kepada Bank / Claims on Banks	940.244	-	-	-	-	940.244
5.	Tagihan berupa Covered Bond / Covered Bond	-	-	-	-	-	-
6.	Tagihan kepada Perusahaan Efek dan Lembaga	-	-	-	-	-	-
7.	Tagihan berupa Surat Berharga/ Piutang	978	-	-	-	-	978
8.	Kredit Beragun Rumah Tinggal / Home-backed	3.563	2.843	3.288	21.453	3.569	34.717
9.	Kredit Beragun Properti Komersial / Commercial Property Backed Loans	-	981	678	-	475	2.134
10.	Kredit untuk Pengadaan Tanah, Pengelolaan Tanah dan Konstruksi / Loans for Land	2.802	-	-	-	-	2.802
11.	Kredit Pegawai /Pensiunan / Employee / Retiree Credit	6.148.527	2.380.592	1.894.477	4.033.307	22.747	14.479.651
12.	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Claims on Micro, Small Business and Retail Portfolios	355.858	185.795	62.908	150.048	60.429	815.038
13.	Tagihan Kepada Korporasi / Corporate Bill	62.073	-	-	19.044	380.745	461.861
14.	Tagihan Yang Telah Jatuh Tempo / Claims That Have Been Due Date	117.738	20.082	10.024	64.446	1.365	213.655
15.	Aset Lainnya / Other Assets	636.116	-	-	-	-	636.116
TOTAL		**11.529.609**	**2.590.294**	**1.971.375**	**4.288.298**	**469.330**	**20.848.906**

51. PENGUNGKAPAN TAGIHAN DAN PENCADANGAN / *51. DISCLOSURE OF BILLING AND BACKUP*

Berdasarkan wilayah / ***By region***

31 Desember 2025 / *December 31, 2025* — **(Dalam jutaan Rupiah/ *In million rupiah*)**

No	Keterangan / *Information*	Tagihan dan Pencadangan Berdasarkan Wilayah/*Billing and Reserves by Region*					
		Manado & Minahasa	**Bolaang Mongondow**	**Sangihe & Talaud**	**Gorontalo**	**Jawa**	**Total**
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	Tagihan (Non Impaired) / *Bill (Non Impaired)*	13.703.498	2.634.935	1.705.501	4.078.696	601.441	22.724.072
2.	Tagihan Yang Mengalami Peningkatan/Pemburukan Risiko Kredit / *Receivables that have increased / deteriorated credit risk*	-	-	-	-	-	-
	a. Belum Jatuh Tempo / *Not yet due*	58.369	21.578	309.847	308.182	863	698.838
	b. Telah Jatuh Tempo / *Has Matured*	278.853	46.645	25.029	144.095	3.151	497.773
3.	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 1 / *Allowance for Impairment Losses (CKPN) - Stage 1*	10.492	2.973	1.517	4.266	5.020	24.268
4.	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 2 / *Allowance for Impairment Losses (CKPN) - Stage 2*	3.255	875	3.345	8.243	200	15.917
5.	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 3 / *Allowance for Impairment Losses (CKPN) - Stage 3*	107.682	11.388	6.769	55.120	1.932	182.890
6.	Tagihan Yang Telah Dihapus Buku / *Write off Bills*	-	-	-	-	-	-

31 Desember 2024 / *December 31, 2024* — **(Dalam jutaan Rupiah/ *In million rupiah*)**

No	Keterangan / *Information*	Tagihan dan Pencadangan Berdasarkan Wilayah/*Billing and Reserves by Region*					
		Manado & Minahasa	Bolaang Mongondow	Sangihe & Talaud	Gorontalo	Jawa	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	Tagihan (Non Impaired) / *Bill (Non Impaired)*	11.398.964	2.559.476	1.955.000	4.203.129	471.864	20.588.432
2.	Tagihan Yang Mengalami Peningkatan/Pemburukan Risiko Kredit / *Receivables that have increased / deteriorated credit risk*	-	-	-	-	-	-
	a. Belum Jatuh Tempo / *Not yet due*	56.378	11.606	7.725	18.964	384	95.057
	b. Telah Jatuh Tempo / *Has Matured*	221.495	30.925	15.564	116.734	3.395	388.112
3.	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 1 / *Allowance for Impairment Losses (CKPN) - Stage 1*	11.238	2.620	1.802	4.732	5.344	25.736
4.	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 2 / *Allowance for Impairment Losses (CKPN) - Stage 2*	6.729	645	601	1.176	34	9.185
5.	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 3 / *Allowance for Impairment Losses (CKPN) - Stage 3*	103.757	10.842	5.540	52.288	2.030	174.457
6.	Tagihan Yang Telah Dihapus Buku / *Write off Bills*	-	-	-	-	-	-

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51. PENGUNGKAPAN TAGIHAN DAN PENCADANGAN (Lanjutan) / *51. DISCLOSURE OF BILLING AND BACKUP (Continued)*

Berdasarkan wilayah / **By region**

31 Desember 2025 / *December 31, 2025* **(Dalam jutaan Rupiah/ *In million rupiah*)**

No.	Berdasarkan Sektor ekonomi / *Based on Economic Sector*	Berdasarkan Sektor Ekonomi / *Based on Economic Sector*							
		Tagihan (Non Impaired) / *Bill (Non Impaired)*	Yang Mengalami Penurunan Nilai / *Who Has Decreased Value*		Cadagan Kerugian Penurunan Nilai (CKPN) - Stage 1 / *Allowance for Impairment Losses (CKPN) - Stage 1*	Cadagan Kerugian Penurunan Nilai (CKPN) - Stage 2 / *Allowance for Impairment Losses (CKPN) - Stage 2*	Cadagan Kerugian Penurunan Nilai (CKPN) - Stage 3 / *Allowance for Impairment Losses (CKPN) - Stage 3*	Tagihan Yang Telah Dihapus Buku / *Write Off Bills*	Total
			Belum Jatuh Tempo / *Not yet due*	Telah Jatuh Tempo / *Has Matured*					
1	Pertanian, kehutanan, dan perikanan / *Agriculture, forestry, and fisheries*	164.094	4.796	7.186	1.197	710	2.289	-	180.272
2	Pertambangan dan penggalian / *Mining and excavation*	1.131	-	158	3	-	70	-	1.363
3	Industri pengolahan / *Processing industry*	424.205	1.867	11.135	3.465	236	4.884	-	445.791
4	Pengadaan listrik, gas, uap, dan udara dingin / *Procurement of electricity, gas, steam and cold air*	78.467	-	82	986	-	47	-	79.582
5	Pengelolaan air, limbah, dan daur ulang sampah / *Water, waste and recycling management*	916	-	-	16	-	-	-	933
6	Konstruksi / *Construction*	11.720	78	194.011	1.475	46	107.044	-	314.374
7	Perdagangan besar dan eceran; Reparasi dan perawatan mobil dan sepeda motor / *Wholesale and retail trade; Repair and maintenance of cars and motorcycles*	1.208.451	5.028	51.899	3.214	889	22.887	-	1.292.367
8	Pengangkutan dan pergudangan / *Transportation and warehousing*	36.120	155	2.231	77	15	1.002	-	39.600
9	Penyediaan akomodasi dan makan minum / *Provision of accommodation and food and drink*	105.721	12.735	4.393	919	1.200	1.975	-	126.943
10	Informasi dan komunikasi / *Information and communication*	521	-	27	2	-	4	-	554
11	Aktivitas keuangan dan asuransi / *Financial and insurance activities*	5.037.543	-	-	1.670	-	-	-	5.039.212
12	Real estate	5.744	253	2.848	73	66	1.608	-	10.592
13	Aktivitas profesi, ilmiah, dan teknis / *Professional, scientific and technical activities*	2.651	15	12	44	5	10	-	2.738
14	Aktivitas penyewaan dan sewa guna usaha tanpa hak opsi, ketenagakerjaan, agen perjalanan, dan penunjang usaha lainnya / *Leasing and leasing activities without option rights, employment, travel agents, and other business support*	6.076	125	1.056	38	7	488	-	7.789
15	Administrasi pemerintahan, pertahanan, dan jaminan sosial wajib / *Government administration, defense and social security are mandatory*	-	-	-	-	-	-	-	-
16	Pendidikan / *Education*	731	-	-	6	-	-	-	737
17	Aktivitas kesehatan manusia dan sosial / *Human health and social activities*	9.939	50	17	58	3	6	-	10.072
18	Kesenian, hiburan, dan rekreasi / *Arts, entertainment and recreation*	11.305	74	352	274	25	176	-	12.206
19	Jasa lain / *Other services*	-	-	-	-	-	-	-	-
20	Aktivitas rumah tangga sebagai pemberi kerja / *Household activities as employer*	55.178	1.733	4.783	357	264	2.077	-	64.393
21	Aktivitas badan internasional / *International agency activities*	-	-	-	-	-	-	-	-
22	Bukan lapangan usaha / *Not a business*	14.643.241	671.929	217.584	10.395	12.451	38.324	-	15.593.925
23	Lainnya / *Others*	920.316	-	-	-	-	-	-	920.316
	TOTAL	**22.724.072**	**698.838**	**497.773**	**24.268**	**15.917**	**182.890**	**-**	**24.143.759**

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51. PENGUNGKAPAN TAGIHAN DAN PENCADANGAN (Lanjutan)
Berdasarkan wilayah

51. DISCLOSURE OF BILLING AND BACKUP (Continued)
By region

31 Desember 2024/ *December 31, 2024* **(Dalam jutaan Rupiah/ *In million rupiah*)**

No.	Berdasarkan Sektor ekonomi / *Based on Economic Sector*	Berdasarkan Sektor Ekonomi / *Based on Economic Sector*							
		Tagihan (Non Impaired) / *Bill (Non Impaired)*	Yang Mengalami Penurunan Nilai / *Who Has Decreased Value*		Cadagan Kerugian Penurunan Nilai (CKPN) - Stage 1 / *Allowance for Impairment Losses (CKPN) - Stage 1*	Cadagan Kerugian Penurunan Nilai (CKPN) - Stage 2 / *Allowance for Impairment Losses (CKPN) - Stage 2*	Cadagan Kerugian Penurunan Nilai (CKPN) - Stage 3 / *Allowance for Impairment Losses (CKPN) - Stage 3*	Tagihan Yang Telah Dihapus Buku / *Write Off Bills*	Total
			Belum Jatuh Tempo / *Not yet due*	Telah Jatuh Tempo / *Has Matured*					
1	Pertanian, kehutanan, dan perikanan / *Agriculture, forestry, and fisheries*	151.510	2.699	7.577	1.133	597	3.113	-	166.629
2	Pertambangan dan penggalian / *Mining and excavation*	55.522	219	-	642	12	-	-	56.395
3	Industri pengolahan / *Processing industry*	257.574	961	12.211	3.104	334	5.799	-	279.984
4	Pengadaan listrik, gas, uap, dan udara dingin / *Procurement of electricity, gas, steam and cold air*	97.302	-	82	1.144	-	47	-	98.575
5	Pengelolaan air, limbah, dan daur ulang sampah / *Water, waste and recycling management*	779	-	-	1	-	-	-	779
6	Konstruksi / *Construction*	22.150	17.436	182.778	1.649	2.652	105.559	-	332.225
7	Perdagangan besar dan eceran; Reparasi dan perawatan mobil dan sepeda motor / *Wholesale and retail trade; Repair and maintenance of cars and motorcycles*	287.335	5.292	52.622	4.248	1.181	23.433	-	374.110
8	Pengangkutan dan pergudangan / *Transportation and warehousing*	45.461	106	2.338	64	27	1.098	-	49.095
9	Penyediaan akomodasi dan makan minum / *Provision of accommodation and food and drink*	107.767	3.435	3.678	923	559	1.522	-	117.884
10	Informasi dan komunikasi / *Information and communication*	208	67	4	1	15	4	-	299
11	Aktivitas keuangan dan asuransi / *Financial and insurance activities*	673.385	-	-	1.538	-	-	-	674.923
12	Real estate	5.547	341	2.840	94	29	1.612	-	10.462
13	Aktivitas profesi, ilmiah, dan teknis / *Professional, scientific and technical activities*	2.700	12	34	17	2	12	-	2.777
14	Aktivitas penyewaan dan sewa guna usaha tanpa hak opsi, ketenagakerjaan, agen perjalanan, dan penunjang usaha lainnya / *Leasing and leasing activities without option rights, employment, travel agents, and other business support*	6.309	241	1.126	37	42	581	-	8.335
15	Administrasi pemerintahan, pertahanan, dan jaminan sosial wajib / *Government administration, defense and social security are mandatory*	-	-	-	-	-	-	-	-
16	Pendidikan / *Education*	449	-	55	1	-	35	-	540
17	Aktivitas kesehatan manusia dan sosial / *Human health and social activities*	7.004	-	18	24	-	13	-	7.059
18	Kesenian, hiburan, dan rekreasi / *Arts, entertainment and recreation*	11.617	39	297	303	17	163	-	12.435
19	Jasa lain / *Other services*	-	-	-	-	-	-	-	-
20	Aktivitas rumah tangga sebagai pemberi kerja / *Household activities as employer*	59.651	728	4.693	364	190	2.045	-	67.671
21	Aktivitas badan internasional / *International agency activities*	-	-	-	-	-	-	-	-
22	Bukan lapangan usaha / *Not a business*	14.604.737	63.480	117.760	10.451	3.528	29.422	-	14.829.377
23	Lainnya / *Others*	4.191.425	-	-	-	-	-	-	4.191.425
TOTAL		**20.588.432**	**95.057**	**388.112**	**25.736**	**9.185**	**174.457**	**-**	**21.280.979**

52. Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai

52. Disclosure of Details of Movements of Allowance for Impairment Losses

(Dalam jutaan Rupiah/ *In million rupiah*)

No	Keterangan	2025		
		Stage 1	Stage 2	Stage 3
1.	Saldo awal / *Beginning balance*	25.736	9.185	174.457
2.	Pembentukan (pemulihan) CKPN pada periode berjalan (Net)/ *Establishment (recovery) of CKPN in the current period (Net)*	-	-	-
	2.a. Pembentukan CKPN Pada Periode Berjalan/ *Formation of CKPN in the Current Period*	85.963	24.133	534.303
	2.b. Pemulihan CKPN Pada Periode Berjalan/ *Recovery of CKPN in the Current Period*	(87.430)	(17.400)	(525.869)
3.	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan/ *CKPN used to write off bills for the current period*	-	-	-
4.	Pembentukan (pemulihan) lainnya CKPN pada periode berjalan (Net)/ *Other establishment (recovery) of CKPN in the current period (Net)*		-	
Saldo Akhir /*Ending Balance*		**24.268**	**15.917**	**182.890**

No	Keterangan	2024		
		Stage 1	Stage 2	Stage 3
1.	Saldo awal / *Beginning balance*	77.518	4.386	162.484
2.	Pembentukan (pemulihan) CKPN pada periode berjalan (Net)/ *Establishment (recovery) of CKPN in the current period (Net)*	-	-	-
	2.a. Pembentukan CKPN Pada Periode Berjalan/ *Formation of CKPN in the Current Period*	127.758	16.033	521.987
	2.b. Pemulihan CKPN Pada Periode Berjalan/ *Recovery of CKPN in the Current Period*	(169.235)	(11.956)	(502.662)
3.	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan/ *CKPN used to write off bills for the current period*	-	-	-
4.	Pembentukan (pemulihan) lainnya CKPN pada periode berjalan (Net)/ *Other establishment (recovery) of CKPN in the current period (Net)*	-	-	-
Saldo Akhir /*Ending Balance*		**36.042**	**8.464**	**181.809**

53. Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat - Bank secara Individual

53. Net Charge Disclosures By Portfolio Category and Rating Scale - Banks individually

(Dalam jutaan Rupiah/ *In million rupiah*)

	31 Desember 2025/ December 31, 2025														
	Kategori Portofolio / *Portofolio Category*		**Tagihan Bersih / *Net Charge***												
		Lembaga Pemeringkat	**Peringkat Jangka panjang / *Long Term Rating***							**Peringkat Jangka Pendek / *Short Term Rating***				**Tanpa Peringkat / *Without Rating***	**Total**
		Standard and Poor's	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B-	A-1	A-2	A-3	Kurang dari A-3		
		Fitch Ratings	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B-	F1+ s.d F1	F2	F3	Kurang dari F3		
		Moody's	Aaa	Aa1 s.d Aa3	A1 s.d A3	Baa1 s.d Baa3	Ba1 s.d Ba3	B1 s.d B3	Kurang dari B3	P-1	P-2	P-3	Kurang dari P-3		
		PT Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn)	A+(idn) s.d. A-(idn)	BBB+(idn) s.d BBB-(idn)	BB+(idn) s.d BB-(idn)	B+(idn) s.d B (idn)	Kurang dari B-(idn)	F1+(idn) s.d F1(idn)	F2(idn)	F3(idn)	Kurang dari F3(idn)		
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA-	idA+ s.d id A-	id BBB+ s.d id BBB-	id BB+ s.d id BB-	id B+ s.d id B-	Kurang dari idB-	idA1	idA2	idA3 s.d id A4	Kurang dari idA4		
(1)	**(2)**	**(3)**	**(4)**	**(5)**	**(6)**	**(7)**	**(8)**	**(9)**	**(10)**	**(11)**	**(12)**	**(13)**	(14)	**(15)**	**(16)**
1	Tagihan Kepada Pemerintah / Claims to Government		-	-	-	-	-	-	-	-	-	-	-	4.081.069	4.081.069
2	Tagihan Kepada Entitas Sektor Publik / Claims on Public Sector Entities		-	-	-	-	-	-	-	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Bill on Multilateral Development Banks and International Institutions		-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Claims on Banks		1.843.829	-	-	-	-	-	-	-	-	-	-	31.911	1.875.740
5	Tagihan berupa Covered Bond / Covered Bond Receivables		-	-	-	-	-	-	-	-	-	-	-	-	-
6	Tagihan kepada Perusahaan Efek dan Lembaga Keuangan Lainnya / Receivables from Securities Companies and Other Financial Institutions		-	-	-	-	-	-	-	-	-	-	-	-	-
7	Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas dan Instrumen Modal Lainnya/ Receivables in the form of Securities/ Subordinated Debt, Equity and Other Capital Instruments		-	-	-	-	-	-	-	-	-	-	-	1.186	1.186
8	Kredit Beragun Properti Rumah Tinggal / Residential Property Backed Loan		-	-	-	-	-	-	-	-	-	-	-	32.702	32.702
9	Kredit Beragun Properti Komersial / Commercial Property Backed Loans		-	-	-	-	-	-	-	-	-	-	-	1.423	1.423
10	Kredit untuk Pengadaan Tanah, Pengelolaan Tanah dan Konstruksi / Loans for Land Acquisition, Land Management and Construction		-	-	-	-	-	-	-	-	-	-	-	2.238	2.238
11.	Kredit Pegawai /Pensiunan / Employee / Retiree Credit		-	-	-	-	-	-	-	-	-	-	-	14.826.065	14.826.065
12.	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Claims on Micro, Small Business and Retail Portfolios		-	-	-	-	-	-	-	-	-	-	-	1.087.046	1.087.046

13.	Tagihan Kepada Korporasi / Corporate Bill	-	-	-	-	-	-	-	-	-	-	-	455.524	455.524
14.	Tagihan Yang Telah Jatuh Tempo / Claims That Have Been Due Date	-	-	-	-	-	-	-	-	-	-	-	314.882	314.882
15.	Aset Lainnya / Other Assets	-	-	-	-	-	-	-	-	-	-	-	920.316	920.316
	TOTAL	**1.843.829**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**21.754.362**	**23.598.191**

53. Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat - Bank secara Individual (Lanjutan)

53. Net Charge Disclosures By Portfolio Category and Rating Scale - Banks individually (Continued)

(Dalam jutaan Rupiah/ *In million rupiah*)

	31 Desember 2024/ December 31, 2024														
	Kategori Portofolio / *Portofolio Category*		Tagihan Bersih / *Net Charge*												
		Lembaga Pemeringkat	Peringkat Jangka panjang / *Long Term Rating*							Peringkat Jangka Pendek / *Short Term Rating*				**Tanpa Peringkat / *Without Rating***	**Total**
		Standard and Poor's	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B-	A-1	A-2	A-3	Kurang dari A-3		
		Fitch Ratings	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B-	F1+ s.d F1	F2	F3	Kurang dari F3		
		Moody's	Aaa	Aa1 s.d Aa3	A1 s.d A3	Baa1 s.d Baa3	Ba1 s.d Ba3	B1 s.d B3	Kurang dari B3	P-1	P-2	P-3	Kurang dari P-3		
		PT Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn)	A+(idn) s.d. A-(idn)	BBB+(idn) s.d BBB-(idn)	BB+(idn) s.d BB-(idn)	B+(idn) s.d B (idn)	Kurang dari B-(idn)	F1+(idn) s.d F1(idn)	F2(idn)	F3(idn)	Kurang dari F3(idn)		
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA-	idA+ s.d id A-	id BBB+ s.d id BBB-	id BB+ s.d id BB-	id B+ s.d id B-	Kurang dari idB-	idA1	idA2	idA3 s.d id A4	Kurang dari idA4		
(1)	**(2)**	**(3)**	**(4)**	**(5)**	**(6)**	**(7)**	**(8)**	**(9)**	**(10)**	**(11)**	**(12)**	**(13)**	(14)	**(15)**	**(16)**
1	Tagihan Kepada Pemerintah / Claims to Government		-	-	-	-	-	-	-	-	-	-	-	3.261.710	3.261.710
2	Tagihan Kepada Entitas Sektor Publik / Claims on Public Sector Entities		-	-	-	-	-	-	-	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Bill on Multilateral Development Banks and International Institutions		-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Claims on Banks		940.244	-	-	-	-	-	-	-	-	-	-	-	940.244
5	Tagihan berupa Covered Bond / Covered Bond Receivables		-	-	-	-	-	-	-	-	-	-	-	-	-
6	Tagihan kepada Perusahaan Efek dan Lembaga Keuangan Lainnya / Receivables from Securities Companies and Other Financial Institutions		-	-	-	-	-	-	-	-	-	-	-	-	-
7	Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas dan Instrumen Modal Lainnya/ Receivables in the form of Securities/ Subordinated Debt, Equity and Other Capital Instruments		-	-	-	-	-	-	-	-	-	-	-	978	978
8	Kredit Beragun Properti Rumah Tinggal / Residential Property Backed Loan		-	-	-	-	-	-	-	-	-	-	-	34.717	34.717
9	Kredit Beragun Properti Komersial / Commercial Property Backed Loans		-	-	-	-	-	-	-	-	-	-	-	2.134	2.134
10	Kredit untuk Pengadaan Tanah, Pengelolaan Tanah dan Konstruksi / Loans for Land Acquisition, Land Management and Construction		-	-	-	-	-	-	-	-	-	-	-	2.802	2.802
11.	Kredit Pegawai /Pensiunan / Employee / Retiree Credit		-	-	-	-	-	-	-	-	-	-	-	14.479.651	14.479.651
12.	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Claims on Micro, Small Business and Retail Portfolios		-	-	-	-	-	-	-	-	-	-	-	815.038	815.038

13.	Tagihan Kepada Korporasi / Corporate Bill	-	-	-	-	-	-	-	-	-	-	-	461.861	461.861
14.	Tagihan Yang Telah Jatuh Tempo / Claims That Have Been Due Date	-	-	-	-	-	-	-	-	-	-	-	213.655	213.655
15.	Aset Lainnya / Other Assets	-	-	-	-	-	-	-	-	-	-	-	636.116	636.116
	TOTAL	**940.244**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**19.908.662**	**20.848.906**

54. Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank secara Individual

54. Disclosure of Net Charge Based on Risk Weights after Considering the Impact of Credit Risk Mitigation - Banks individually

(Dalam jutaan Rupiah/*In million rupiah*)

No.	Kategori Portofolio / *Portofolio Category*	31 Desember 2025/*December 31, 2025*										ATMR / *RWA*	Beban Modal / *Capital Charge*
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit / *Net Charge After Calculating the Impact of Credit Risk Mitigation*											
		0%	20%	45%	50%	75%	85%	100%	150%	250%	Lainnya		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
A	**Eksposur Laporan Posisi Keuangan / *Statement of Financial Position Exposure***												
1.	Tagihan Kepada Pemerintah / *Claims to Government*	4.081.069	-	-	-	-	-	-	-	-		-	-
2.	Tagihan Kepada Entitas Sektor Publik / *Claims on Public Sector Entities*	-	-	-	-	-	-	-	-	-		-	-
3.	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / *Bill on Multilateral Development Banks and International Institutions*	-	-	-	-	-	-	-	-	-		-	-
4.	Tagihan Kepada Bank / *Claims on Banks*	11.330	380.976	-	-	20.581	-	-	-	-		91.631	8.604
5.	Tagihan berupa Covered Bond / *Covered Bond Receivables*	-	-	-	-	-	-	-	-	-		-	-
6.	Tagihan kepada Perusahaan Efek dan Lembaga Keuangan Lainnya / *Receivables from Securities Companies and Other Financial Institutions*	-	-	-	-	-	-	-	-	-		-	-
7.	Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas dan Instrumen Modal Lainnya/ *Receivables in the form of Securities/ Subordinated Debt, Equity and Other Capital Instruments*	-	-	-	-	-	-	-	-	1.186		2.965	278
8.	Kredit Beragun Rumah Tinggal / *Home-backed mortgage loans*	-	-	-	-	21.064	11.416	-	-	-		25.502	2.395
9.	Kredit Beragun Properti Komersial / *Commercial Property Backed Loans*	-	-	-	-	-	1.424	-	-	-		1.210	114
10.	Kredit untuk Pengadaan Tanah, Pengelolaan Tanah dan Konstruksi / *Loans for Land Acquisition, Land Management and Construction*	-	-	-	-	-	-	1.729	-	-		1.729	162
11.	Kredit Pegawai /Pensiunan / *Employee / Retiree Credit*	-	-	-	14.826.065	-	-	-	-	-		7.413.033	696.084

54. Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank secara Individual (lanjutan)

54. Disclosure of Net Charge Based on Risk Weights after Considering the Impact of Credit Risk Mitigation - Banks individually (continued)

(Dalam jutaan Rupiah/ *In million rupiah*)

No.	Kategori Portofolio / *Portofolio Category*	31 Desember 2024/ *December 31, 2024*										ATMR / *RWA*	Beban Modal / *Capital Charge*
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit / *Net Charge After Calculating the Impact of Credit Risk Mitigation*											
		0%	20%	45%	50%	75%	85%	100%	150%	250%	Lainnya		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
A	**Eksposur Laporan Posisi Keuangan / *Statement of Financial Position Exposure***												
12.	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / *Claims on Micro, Small Business and Retail Portfolios*	15.373	-	-	-	-	612.846	453.770	-	-		974.689	91.523
13.	Tagihan Kepada Korporasi / *Corporate Bill*	4.828	-	-	-	-	-	372.920	-	-		372.920	35.017
14.	Tagihan Yang Telah Jatuh Tempo / *Claims That Have Been Due Date*	-	-	-	64.808	-	-	46.249	203.825	-		384.391	36.094
15.	Aset Lainnya / *Other Assets*	269.239	-	-	-	-	-	651.077	-	-		651.077	61.136
	Total Eksposur Laporan Posisi Keuangan / *Statement of Financial Position Exposure Total*	4.381.839	380.976	-	14.890.873	41.645	625.686	1.525.745	203.825	1.186	-	9.919.146	931.408
B	**Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif / *Committed/Contingent Liability Exposure in Administrative Account Transactions***												
1.	Tagihan Kepada Pemerintah / *Charge to Government*	-	-	-	-	-	-	-	-	-		-	-
2.	Tagihan Kepada Entitas Sektor Publik / *Charge 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 to Banks*	-	-	-	-	-	-	-	-	-		-	-
5.	Tagihan berupa Covered Bond / *Covered Bond Receivables*	-	-	-	-	-	-	-	-	-		-	-
6.	Tagihan kepada Perusahaan Efek dan Lembaga Keuangan Lainnya / *Receivables from Securities Companies and Other Financial Institutions*	-	-	-	-	-	-	-	-	-		-	-
7.	Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas dan Instrumen Modal Lainnya/ Receivables in the form of Securities/ Subordinated Debt, Equity and Other Capital Instruments	-	-	-	-	-	-	-	-	-		-	-

54. Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank secara Individual (lanjutan)

54. Disclosure of Net Charge Based on Risk Weights after Considering the Impact of Credit Risk Mitigation - Banks individually (continued)

(Dalam jutaan Rupiah/ *In million rupiah*)

No.	Kategori Portofolio / *Portofolio Category*	31 Desember 2024/ *December 31, 2024*										ATMR / *RWA*	Beban Modal / *Capital Charge*
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit / *Net Charge After Calculating the Impact of Credit Risk Mitigation*											
		0%	20%	45%	50%	75%	85%	100%	150%	250%	Lainnya		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
B	**Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif / *Committed/Contingent Liability Exposure in Administrative Account Transactions***												
8.	Kredit Beragun Properti Rumah Tinggal / Residential Property BackedLoan	-	-	-	-	-	222	-	-	-		189	18
9.	Kredit Beragun Properti Komersial / *Commercial Property Backed Loans*	-	-	-	-	-	-	-	-	-		-	-
10.	Kredit untuk Pengadaan Tanah, Pengelolaan Tanah dan Konstruksi / Loans for Land Acquisition, Land Management and Construction	-	-	-	-	-	-	509	-	-		509	48
11.	Kredit Pegawai/Pensiunan / *Employee/ Retirement Loans*	-	-	-	-	-	-	-	-	-		-	-
12.	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / *Charge on Micro, Small Business and Retail Portfolio*	1.134	1.791	-	-	-	2.132	-	-	-		2.170	204
13.	Tagihan kepada Korporasi / *Charge to Corporations*	16.989	-	-	-	-	-	60.788	-	-		60.788	5.708
14.	Tagihan yang Telah Jatuh Tempo / *Charge That Have Been Due Date*	-	-	-	-	-	-	-	-	-		-	-
	Total Eksposur Transaksi Rekening Administratif / *Total Administrative Account Transaction Exposure*	18.123	1.791	-	-	-	2.354	61.297	-	-	-	63.656	5.977
C	***Eksposur Risiko Kredit akibat Kegagalan Pihak Lawan / Counterparty Credit Risk***												
1	Tagihan Kepada Pemerintah / *Charge to Government*	-	-	-	-	-	-	-	-	-		-	-
2	Tagihan Kepada Entitas Sektor Publik / *Charge on Public Sector Entities*	-	-	-	-	-	-	-	-	-		-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / *Claims on Multilateral Development Banks and International Institutions*	-	-	-	-	-	-	-	-	-		-	-

54. Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank secara Individual (lanjutan)

54. Disclosure of Net Charge Based on Risk Weights after Considering the Impact of Credit Risk Mitigation - Banks individually (continued)

(Dalam jutaan Rupiah/ *In million rupiah*)

No.	Kategori Portofolio / *Portofolio Category*	31 Desember 2024/ *December 31, 2024*										ATMR / *RWA*	Beban Modal / *Capital Charge*
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit / *Net Charge After Calculating the Impact of Credit Risk Mitigation*											
		0%	20%	45%	50%	75%	85%	100%	150%	250%	Lainnya		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
C	***Eksposur Risiko Kredit akibat Kegagalan Pihak Lawan / Counterparty Credit Risk***												
4	Tagihan Kepada Bank / *Claims to Banks*	-	1.462.853	-	-	-	-	-	-	-		292.571	27.472
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya / *Receivables from Securities Companies and Other Financial Services Institutions*	-	-				-					-	-
6	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / *Charge on Micro, Small Business and Retail Portfolio*	-	-	-	-	-	-	-	-	-		-	-
7.	Tagihan kepada Korporasi / *Charge to Corporations*	-	-	-	-	-	-	-	-	-		-	-
	Total Eksposur *Counterparty Credit Risk / Counterparty Credit Risk Total*	-	1.462.853	-	-	-	-	-	-	-	-	292.571	27.472

(Dalam jutaan Rupiah/ *In million rupiah*)

No.	Kategori Portofolio / *Portofolio Category*	31 Desember 2024/ *December 31, 2024*										ATMR / *RWA*	Beban Modal / *Capital Charge*
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit / *Net Charge After Calculating the Impact of Credit Risk Mitigation*											
		0%	20%	45%	50%	75%	85%	100%	150%	250%	Lainnya		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
A	**Eksposur Laporan Posisi Keuangan / *Statement of Financial Position Exposure***												
1.	Tagihan Kepada Pemerintah / *Claims to Government*	3.261.159	-	-	-	-	-	-	-	-		-	-
2.	Tagihan Kepada Entitas Sektor Publik / *Claims on Public Sector Entities*	-	-	-	-	-	-	-	-	-		-	-
3.	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / *Bill on Multilateral Development Banks and International Institutions*	-	-	-	-	-	-	-	-	-		-	-
4.	Tagihan Kepada Bank / *Claims on Banks*	18.760	436.456	-	-	30.872	-	-	-	-		110.445	10.260
5.	Tagihan berupa Covered Bond / *Covered Bond Receivables*	-	-	-	-	-	-	-	-	-		-	-

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No.	Kategori Portofolio / *Portofolio Category*	31 Desember 2024/ *December 31, 2024*										ATMR / *RWA*	Beban Modal / *Capital Charge*
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit / *Net Charge After Calculating the Impact of Credit Risk Mitigation*											
		0%	20%	45%	50%	75%	85%	100%	150%	250%	Lainnya		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
A	**Eksposur Laporan Posisi Keuangan / *Statement of Financial Position Exposure***												
6.	Tagihan kepada Perusahaan Efek dan Lembaga Keuangan Lainnya / *Receivables from Securities Companies and Other Financial Institutions*	-	-	-	-	-	-	-	-	-		-	-
7.	Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas dan	-	-	-	-	-	-	-	-	978		2.445	227
8.	Kredit Beragun Rumah Tinggal / *Home-backed mortgage loans*	-	-	-	-	23.323	10.821	-	-	-		26.690	2.480
9.	Kredit Beragun Properti Komersial / *Commercial Property Backed Loans*	-	-	-	-	-	2.134	-	-	-		1.814	169
10.	Kredit untuk Pengadaan Tanah, Pengelolaan Tanah dan Konstruksi / *Loans for Land Acquisition, Land Management and Construction*	-	-	-	-	-	-	2.668	-	-		2.668	248
11.	Kredit Pegawai /Pensiunan / *Employee / Retiree Credit*	-	-	-	14.479.651	-	-	-	-	-		7.239.826	672.580

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55 Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank secara Individual

55 Disclosure of Net Charge and Credit Risk Mitigation Techniques - Banks Individually

(Dalam jutaan Rupiah/ *In million rupiah*)

No.	Kategori Portofolio / *Portofolio Category*	31 Desember 2025/ *December 31, 2025*					
		Tagihan Bersih / *Net Charge*	Bagian Yang Dijamin Dengan / *Part Guaranteed With*				Bagian Yang Tidak Dijamin / *Non-guaranteed Part*
			Agunan / *Collateral*	Garansi / *Warranty*	Asuransi Kredit / *Loans Insurance*	Lainnya / *Others*	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (3)-[(4)+(5)+(6)+(7)]
A	***Eksposur Laporan Posisi Keuangan / Statement of Financial Position Exposure***						
1.	Tagihan Kepada Pemerintah */ Claims to Government*	4.081.069	-	-	-		4.081.069
2.	Tagihan Kepada Entitas Sektor Publik / *Claims on Public Sector Entities*	-	-	-	-		-
3.	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / *Bill on Multilateral Development Banks and International Institutions*	-	-	-	-		-
4.	Tagihan Kepada Bank / *Claims on Banks*	412.887	11.330	-	-		401.557
5.	Tagihan berupa Covered Bond / *Covered Bond Receivables*	-	-	-	-		-
6.	Tagihan kepada Perusahaan Efek dan Lembaga Keuangan Lainnya / *Receivables from Securities Companies and Other Financial Institutions*	-	-	-	-		-
7.	Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas dan Instrumen Modal Lainnya/ *Receivables in the form of Securities/ Subordinated Debt, Equity and Other Capital Instruments*	1.186	-	-	-		1.186
8.	Kredit Beragun Rumah Tinggal / *Home-backed mortgage loans*	32.480	-	-	-		32.480
9.	Kredit Beragun Properti Komersial / *Commercial Property Backed Loans*	1.423	-	-	-		1.423
10.	Kredit untuk Pengadaan Tanah, Pengelolaan Tanah dan Konstruksi / *Loans for Land Acquisition, Land Management and Construction*	1.729	-	-	-		1.729
11.	Kredit Pegawai /Pensiunan / *Employee / Retiree Credit*	14.826.065	-	-	-		14.826.065
12.	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / *Claims on Micro, Small Business and Retail Portfolios*	1.081.989	15.373	-	-		1.066.616
13.	Tagihan Kepada Korporasi / *Corporate Bill*	377.747	4.828	-	-		372.919
14.	Tagihan Yang Telah Jatuh Tempo / *Claims That Have Been Due Date*	314.882	-	-	-		314.882
15.	Aset Lainnya / *Other Assets*	920.316	-	-	-		920.316
Total Eksposur Laporan Posisi Keuangan / *Statement of Financial Position Exposure Total*		22.051.773	31.531	-	-	-	22.020.242
B	***Eksposur Transaksi Rekening Adminsitratif / Administrative Transaction Account Exposure***						
1.	Tagihan Kepada Pemerintah / *Charge to Government*	-	-	-	-		-
2.	Tagihan Kepada Entitas Sektor Publik / *Charge 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 to Banks*	-	-	-	-		-
5.	Tagihan berupa Covered Bond / *Covered Bond Receivables*	-	-	-	-		-
6.	Tagihan kepada Perusahaan Efek dan Lembaga Keuangan Lainnya / *Receivables from Securities Companies and Other Financial Institutions*	-	-	-	-		-
7.	Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas dan Instrumen Modal Lainnya/ *Receivables in the form of Securities/ Subordinated Debt, Equity and Other Capital Instruments*	-	-	-	-		-
8.	Kredit Beragun Properti Rumah Tinggal / *Residential Property Backed Loan*	222	-	-	-		222
9.	Kredit Beragun Properti Komersial / *Commercial Property Backed Loans*	-	-	-	-		-
10.	Kredit untuk Pengadaan Tanah, Pengelolaan Tanah dan Konstruksi / Loans for Land Acquisition, Land Management and Construction	509	-	-	-		509
11.	Kredit Pegawai/Pensiunan / *Employee/ Retirement Loans*	-	-	-	-		-
12.	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / *Charge on Micro, Small Business and Retail Portfolio*	5.057	1.134	1.791	-		2.132
13.	Tagihan kepada Korporasi / *Charge to Corporations*	77.777	16.989	-	-		60.788
14.	Tagihan yang Telah Jatuh Tempo / *Charge That Have Been Due Date*	-	-	-	-		-
Total Eksposur Transaksi Rekening Administratif / *Total Administrative Account Transaction Exposure*		83.565	18.123	1.791	-	-	63.651

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No.	Kategori Portofolio / *Portofolio Category*	31 Desember 2025/ *December 31, 2025*					
		Tagihan Bersih / *Net Charge*	Bagian Yang Dijamin Dengan / *Part Guaranteed With*				Bagian Yang Tidak Dijamin / *Non-guaranteed Part*
			Agunan / *Collateral*	Garansi / *Warranty*	Asuransi Kredit / *Loans Insurance*	Lainnya / *Others*	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (3)-[(4)+(5)+(6)+(7)]
C	***Eksposur Risiko Kredit akibat Kegagalan Pihak Lawan / Counterparty Credit Risk***						
1	Tagihan Kepada Pemerintah / *Charge to Government*	-	-	-	-		-
2	Tagihan Kepada Entitas Sektor Publik / *Charge 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 to Banks*	1.462.853	-	-	-		1.462.853
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya / *Receivables from Securities Companies and Other Financial Services Institutions*	-	-	-	-		-
6	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / *Charge on Micro, Small Business and Retail Portfolio*						-
7.	Tagihan kepada Korporasi / *Charge to Corporations*	-	-	-	-		-
Total Eksposur Risiko Kredit akibat Kegagalan Pihak Lawan / *Counterparty Credit Risk*		1.462.853	-	-	-		1.462.853
TOTAL (A+B+C)							23.546.746

55 Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank secara Individual (Lanjutan)

55 Disclosure of Net Charge and Credit Risk Mitigation Techniques - Banks Individually (Continued)

(Dalam jutaan Rupiah/ *In million rupiah*)

No.	Kategori Portofolio / *Portofolio Category*	31 Desember 2024/ *December 31, 2024*					
		Tagihan Bersih / *Net Charge*	Bagian Yang Dijamin Dengan / *Part Guaranteed With*				Bagian Yang Tidak Dijamin / *Non-guaranteed Part*
			Agunan / *Collateral*	Garansi / *Warranty*	Asuransi Kredit / *Loans Insurance*	Lainnya / *Others*	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (3)-[(4)+(5)+(6)+(7)]
A	***Eksposur Laporan Posisi Keuangan / Statement of Financial Position Exposure***						
1.	Tagihan Kepada Pemerintah */ Claims to Government*	3.261.159	-	-	-		3.261.159
2.	Tagihan Kepada Entitas Sektor Publik / *Claims on Public Sector Entities*	-	-	-	-		-
3.	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / *Bill on Multilateral Development Banks and International Institutions*	-	-	-	-		-
4.	Tagihan Kepada Bank / *Claims on Banks*	486.088	18.760	-	-		467.328
5.	Tagihan berupa Covered Bond / *Covered Bond Receivables*	-	-	-	-		-
6.	Tagihan kepada Perusahaan Efek dan Lembaga Keuangan Lainnya / *Receivables from Securities Companies and Other Financial Institutions*	-	-	-	-		-
7.	Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas dan Instrumen	978	-	-	-		978
8.	Kredit Beragun Rumah Tinggal / *Home-backed mortgage loans*	34.144	-	-	-		34.144
9.	Kredit Beragun Properti Komersial / *Commercial Property Backed Loans*	2.134	-	-	-		2.134
10.	Kredit untuk Pengadaan Tanah, Pengelolaan Tanah dan Konstruksi / *Loans for Land Acquisition, Land Management and Construction*	2.668	-	-	-		2.668
11.	Kredit Pegawai /Pensiunan / *Employee / Retiree Credit*	14.479.651	-	-	-		14.479.651
12.	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / *Claims on Micro, Small Business and Retail Portfolios*	803.543	29.121	-	-		774.422
13.	Tagihan Kepada Korporasi / *Corporate Bill*	451.856	47.048	-	-		404.808
14.	Tagihan Yang Telah Jatuh Tempo / *Claims That Have Been Due Date*	213.655	-	-	-		213.655
15.	Aset Lainnya / *Other Assets*	636.116	-	-	-		636.116
Total Eksposur Laporan Posisi Keuangan / *Statement of Financial Position Exposure Total*		20.371.992	94.929	-	-	-	20.277.063
B	***Eksposur Transaksi Rekening Adminsitratif / Administrative Transaction Account Exposure***						
1.	Tagihan Kepada Pemerintah / *Charge to Government*	-	-	-	-		-
2.	Tagihan Kepada Entitas Sektor Publik / *Charge on Public Sector Entities*	-	-	-	-		-
3.	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional /	-	-	-	-		-
4.	Tagihan Kepada Bank / *Claims to Banks*	6.498	440	-	-		6.058
5.	Tagihan berupa Covered Bond / *Covered Bond Receivables*	-	-	-	-		-
6.	Tagihan kepada Perusahaan Efek dan Lembaga Keuangan Lainnya / *Receivables from Securities Companies and Other Financial Institutions*	-	-	-	-		-
7.	Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas dan Instrumen Modal Lainnya/ *Receivables in the form of Securities/ Subordinated Debt,*	-	-	-	-		-
8.	Kredit Beragun Properti Rumah Tinggal / *Residential Property Backed Loan*	573	-	-	-		573
9.	Kredit Beragun Properti Komersial / *Commercial Property Backed Loans*	-	-	-	-		-
10.	Kredit untuk Pengadaan Tanah, Pengelolaan Tanah dan Konstruksi / Loans for Land Acquisition, Land Management and Construction	134	-	-	-		134
11.	Kredit Pegawai/Pensiunan / *Employee/ Retirement Loans*	-	-	-	-		-
12.	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / *Charge on Micro, Small Business and Retail Portfolio*	11.495	580	5.413	-		5.502
13.	Tagihan kepada Korporasi / *Charge to Corporations*	10.005	101	2.594	-		7.310
14.	Tagihan yang Telah Jatuh Tempo / *Charge That Have Been Due Date*	-	-	-	-		-
Total Eksposur Transaksi Rekening Administratif / *Total Administrative Account Transaction Exposure*		28.705	1.121	8.007	-	-	19.577

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No.	Kategori Portofolio / *Portofolio Category*	31 Desember 2024/ *December 31, 2024*					
		Tagihan Bersih / *Net Charge*	Bagian Yang Dijamin Dengan / *Part Guaranteed With*				Bagian Yang Tidak Dijamin / *Non-guaranteed Part*
			Agunan / *Collateral*	Garansi / *Warranty*	Asuransi Kredit / *Loans Insurance*	Lainnya / *Others*	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (3)-[(4)+(5)+(6)+(7)]
C	***Eksposur Risiko Kredit akibat Kegagalan Pihak Lawan / Counterparty Credit Risk***						
1	Tagihan Kepada Pemerintah / *Charge to Government*	551	-	-	-		551
2	Tagihan Kepada Entitas Sektor Publik / *Charge 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 to Banks*	447.658	-	-	-		447.658
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya / *Receivables from Securities Companies and Other Financial Services Institutions*	-	-	-	-		-
6	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / *Charge on Micro, Small Business and Retail Portfolio*						
7.	Tagihan kepada Korporasi / *Charge to Corporations*	-	-	-	-		-
Total Eksposur Risiko Kredit akibat Kegagalan Pihak Lawan / *Counterparty Credit Risk*		448.209	-	-	-	-	448.209
TOTAL (A+B+C)		20.848.906	96.050	8.007	-	-	20.744.849

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56. Pengungkapan Perhitungan ATMR Risiko Kredit dengan Menggunakan Pendekatan Standar - Bank secara Individu

56. Disclosure of RWA Credit Risk Calculations Using Standardized Approaches - Banks Individually

1. Eksposur Aset di laporan posisi keuangan, kecuali eksposur sekuritisasi

1. Asset exposure on the statement of financial position, except for securitization exposure

(Dalam jutaan Rupiah/ *In million rupiah*)

No	Kategori Portofolio / *Portofolio Category*	31 Desember 2025/ December 31, 2025		
		Tagihan Bersih / *Net Charge*	ATMR Sebelum MRK / *RWA Before MRK*	ATMR Setelah MRK / *RWA After MRK*
(1)	(2)	(3)	(4)	(5)
1.	Tagihan Kepada Pemerintah / *Charge to Government*	4.081.069	-	-
	a. Tagihan Kepada Pemerintah Indonesia / *Charge to Indonesian Government*	4.081.069	-	-
	b. Tagihan Kepada Pemerintah Negara Lain / *Charge to Governments of Other Countries*	-	-	-
2.	Tagihan Kepada Entitas Sektor Publik / *Charge on Public Sector Entities*	-	-	-
3.	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / *Charge on Multilateral Development Banks and International Institutions*	-	-	-
4.	Tagihan Kepada Bank / *Charge on Banks*	412.887	100.128	91.631
	a. Tagihan Jangka Pendek / *Short-term*	380.976	76.195	76.195
	b. Tagihan Jangka Panjang / *Long-term*	31.911	23.933	15.436
5.	Tagihan berupa Covered Bond / *Covered Bond Receivables*	-	-	-
6.	Tagihan kepada Perusahaan Efek dan Lembaga Keuangan Lainnya / *Receivables from Securities Companies and Other Financial Institutions*	-	-	-
	a. Tagihan Jangka Pendek / *Short-term*	-	-	-
	b. Tagihan Jangka Panjang / *Long-term*	-	-	-
7.	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas dan Instrumen Modal Lainnya /*Receivables in the form of Securities/Subordinated Debt, Equity and Other Capital Instruments*	1.186	2.965	2.965
	a. Surat Berharga/Piutang Subordinasi / *Securities/Subordinated Debt*	-	-	-
	b. Instrumen Ekuitas / *Equity Instruments*	1.186	2.965	2.965
	c. Instrumen Modal Lainnya / *Other Capital Instruments*	-	-	-
	d. Penyertaan dalam Rangka Program Nasional / *Participation in the National Program*	-	-	-
8.	Kredit Beragun Properti Rumah Tinggal / *Residential Property Backed Loan*	32.480	25.502	25.502
9.	Kredit Beragun Properti Komersial / *Commercial Property Backed Loans*	1.423	1.210	1.210
10.	Kredit untuk Pengadaan Tanah, Pengelolaan Tanah dan Konstruksi / *Loans for Land Acquisition, Land Management and Construction*	1.729	1.729	1.729
11.	Kredit Pegawai atau Pensiunan / *Employee/Retirement Loans*	14.826.065	7.413.033	7.413.033
12.	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel / *Charge on Micro, Small Business and Retail Portfolio*	1.081.989	988.030	974.689
13.	Tagihan Kepada Korporasi / *Charge to Corporations*	377.747	377.747	372.920
14.	Tagihan Yang Telah Jatuh Tempo / *Charge That Have Been Due Date*	314.882	384.391	384.391
	a. Kredit Beragun Properti Rumah Tinggal / Residential Property Backed Loan	2.778	2.778	2.778
	b. Eksposur Lainnya / *Other Exposures*	312.104	381.613	381.613
15.	Aset Lainnya / *Other Assets*	920.316	651.077	651.077
	a. Uang tunai, emas, dan *commemorative coin* / *Cash, gold and commemorative coins*	269.239	-	-
	b. Aset tetap dan inventaris neto / Fixed assets and net inventory	648.431	648.431	648.431
	c. Agunan Yang Diambil Alih (AYDA) / Foreclosed Collateral	-	-	-
	d. Antar kantor neto / Inter office net	-	-	-
	e. Lainnya / Others	2.646	2.646	2.646
TOTAL		**22.051.773**	**9.945.812**	**9.919.147**

No	Kategori Portofolio / *Portofolio Category*	31 Desember 2024/ December 31, 2024		
		Tagihan Bersih / *Net Charge*	ATMR Sebelum MRK / *RWA Before MRK*	ATMR Setelah MRK / *RWA After MRK*
(1)	(2)	(3)	(4)	(5)
1.	Tagihan Kepada Pemerintah / *Charge to Government*	3.261.159	-	-
	a. Tagihan Kepada Pemerintah Indonesia / *Charge to Indonesian Government*	3.261.159	-	-
	b. Tagihan Kepada Pemerintah Negara Lain / *Charge to Governments of Other Countries*	-	-	-
2.	Tagihan Kepada Entitas Sektor Publik / *Charge on Public Sector Entities*	-	-	-
3.	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / *Charge on Multilateral Development Banks and International Institutions*	-	-	-
4.	Tagihan Kepada Bank / *Charge on Banks*	486.088	124.515	110.445
	a. Tagihan Jangka Pendek / *Short-term*	436.456	87.291	87.291
	b. Tagihan Jangka Panjang / *Long-term*	49.632	37.224	23.154
5.	Tagihan berupa Covered Bond / *Covered Bond Receivables*	-	-	-
6.	Tagihan kepada Perusahaan Efek dan Lembaga Keuangan Lainnya / *Receivables from Securities*	-	-	-
	a. Tagihan Jangka Pendek / *Short-term*	-	-	-
	b. Tagihan Jangka Panjang / *Long-term*	-	-	-
7.	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas dan Instrumen Modal Lainnya /*Receivables in the form of Securities/Subordinated Debt, Equity and Other Capital Instruments*	978	2.445	2.445
	a. Surat Berharga/Piutang Subordinasi / *Securities/Subordinated Debt*	-	-	-
	b. Instrumen Ekuitas / *Equity Instruments*	978	2.445	2.445
	c. Instrumen Modal Lainnya / *Other Capital Instruments*	-	-	-
	d. Penyertaan dalam Rangka Program Nasional / *Participation in the National Program*	-	-	-
8.	Kredit Beragun Properti Rumah Tinggal / *Residential Property Backed Loan*	34.144	26.690	26.690
9.	Kredit Beragun Properti Komersial / *Commercial Property Backed Loans*	2.134	1.814	1.814
10.	Kredit untuk Pengadaan Tanah, Pengelolaan Tanah dan Konstruksi / *Loans for Land Acquisition, Land Management and Construction*	2.668	2.668	2.668
11.	Kredit Pegawai atau Pensiunan / *Employee/Retirement Loans*	14.479.651	7.239.826	7.239.826
12.	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel / *Charge on Micro, Small Business and Retail Portfolio*	803.543	666.840	643.448
13.	Tagihan Kepada Korporasi / *Charge to Corporations*	451.856	451.856	404.808

PT BANK PEMBANGUNAN DAERAH SULAWESI UTARA GORONTALO
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN-TAHUN YANG BERAKHIR PADA TANGGAL
31 DESEMBER 2025 DAN 2024
(Dinyatakan dalam Rupiah penuh, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH SULAWESI UTARA GORONTALO
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEARS ENDED
31 DESEMBER 2025 DAN 2024
(Expressed in Rupiah, unless otherwise stated)

14.	Tagihan Yang Telah Jatuh Tempo / *Charge That Have Been Due Date*	213.655	238.687	238.687
	a. Kredit Beragun Properti Rumah Tinggal / Residential Property Backed Loan	2.923	2.923	2.923
	b. Eksposur Lainnya / *Other Exposures*	210.732	235.764	235.764
15.	Aset Lainnya / *Other Assets*	636.116	353.489	353.489
	a. Uang tunai, emas, dan *commemorative coin / Cash, gold and commemorative coins*	282.627	-	-
	b. Aset tetap dan inventaris neto / Fixed assets and net inventory	351.366	351.366	351.366
	c. Agunan Yang Diambil Alih (AYDA) / Foreclosed Collateral	-	-	-
	d. Antar kantor neto / Inter office net	-	-	-
	e. Lainnya / Others	2.123	2.123	2.123
TOTAL		**20.371.992**	**9.108.830**	**9.024.320**

56. Pengungkapan Perhitungan ATMR Risiko Kredit dengan Menggunakan Pendekatan Standar - Bank secara Individu (lanjutan)

56. Disclosure of RWA Credit Risk Calculations Using Standardized Approaches - Banks Individually

2. Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif, kecuali eksposur sekuritisasi

2. Exposure to Commitment/Contingencies Liabilities in Administrative Account Transactions, except for securitization exposure

(Dalam jutaan Rupiah/ *In million rupiah*)

No	Kategori Portofolio / *Portofolio Category*	31 Desember 2025/ December 31, 2025		
		Tagihan Bersih / *Net Charge*	ATMR Sebelum MRK / *RWA Before MRK*	ATMR Setelah MRK / *RWA After MRK*
(1)	(2)	(3)	(4)	(5)
1.	Tagihan Kepada Pemerintah / *Charge to Government*	-	-	-
	a. Tagihan Kepada Pemerintah Indonesia / *Charge to Indonesian Government*	-	-	-
	b. Tagihan Kepada Pemerintah Negara Lain / *Charge to Governments of Other Countries*	-	-	-
2.	Tagihan Kepada Entitas Sektor Publik / *Charge on Public Sector Entities*	-	-	-
3.	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / *Charge on Multilateral Development Banks and International Institutions*	-	-	-
4.	Tagihan Kepada Bank / *Charge on Banks*	-	-	-
	a. Tagihan Jangka Pendek / *Short-term*	-	-	-
	b. Tagihan Jangka Panjang / *Long-term*	-	-	-
5.	Tagihan kepada Perusahaan Efek dan Lembaga Keuangan Lainnya / *Receivables from Securities Companies and Other Financial Institutions*	-	-	-
	a. Tagihan Jangka Pendek / *Short-term*	-	-	-
	b. Tagihan Jangka Panjang / *Long-term*	-	-	-
6.	Kredit Beragun Rumah Tinggal / *Residential Backed Loans*	222	189	189
7.	Kredit Beragun Properti Komersial / *Commercial Property Backed Loans*	-	-	-
8.	Kredit Pegawai atau Pensiunan / *Employee/Retirement Loans*	-	-	-
9.	Kredit untuk Pengadaan Tanah, Pengelolaan Tanah dan Konstruksi / *Loans for Land Acquisition, Land Management and Construction*	509	509	509
10.	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel / *Charge on Micro, Small Business and Retail Portfolio*	5.057	4.298	2.170
11.	Tagihan Kepada Korporasi / *Charge to Corporations*	77.777	77.777	60.788
12.	Tagihan Yang Telah Jatuh Tempo / *Charge That Have Been Due Date*	-	-	-
	a. Kredit Beragun Properti Rumah Tinggal / Residential Property Backed Loan	-	-	-
	b. Eksposur Lainnya / *Other Exposures*	-	-	-
	TOTAL	**83.565**	**82.773**	**63.656**

No	Kategori Portofolio / *Portofolio Category*	31 Desember 2024/ December 31, 2024		
		Tagihan Bersih / *Net Charge*	ATMR Sebelum MRK / *RWA Before MRK*	ATMR Setelah MRK / *RWA After MRK*
(1)	(2)	(3)	(4)	(5)
1.	Tagihan Kepada Pemerintah / *Charge to Government*	-	-	-
	a. Tagihan Kepada Pemerintah Indonesia / *Charge to Indonesian Government*	-	-	-
	b. Tagihan Kepada Pemerintah Negara Lain / *Charge to Governments of Other Countries*	-	-	-
2.	Tagihan Kepada Entitas Sektor Publik / *Charge on Public Sector Entities*	-	-	-
3.	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / *Charge on Multilateral Development Banks and International Institutions*	-	-	-
4.	Tagihan Kepada Bank / *Charge on Banks*	6.498	4.874	4.544
	a. Tagihan Jangka Pendek / *Short-term*	-	-	-
	b. Tagihan Jangka Panjang / *Long-term*	6.498	4.874	4.544
5.	Tagihan kepada Perusahaan Efek dan Lembaga Keuangan Lainnya / *Receivables from Securities*	-	-	-
	a. Tagihan Jangka Pendek / *Short-term*	-	-	-
	b. Tagihan Jangka Panjang / *Long-term*	-	-	-
6.	Kredit Beragun Rumah Tinggal / *Residential Backed Loans*	573	487	487
7.	Kredit Beragun Properti Komersial / *Commercial Property Backed Loans*	-	-	-
8.	Kredit Pegawai atau Pensiunan / *Employee/Retirement Loans*	-	-	-
9.	Kredit untuk Pengadaan Tanah, Pengelolaan Tanah dan Konstruksi / *Loans for Land Acquisition,*	134	134	134
10.	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel / *Charge on Micro, Small Business*	11.495	9.771	5.760
11.	Tagihan Kepada Korporasi / *Charge to Corporations*	10.005	10.005	7.829
12.	Tagihan Yang Telah Jatuh Tempo / *Charge That Have Been Due Date*	-	-	-
	a. Kredit Beragun Properti Rumah Tinggal / Residential Property Backed Loan	-	-	-
	b. Eksposur Lainnya / *Other Exposures*	-	-	-
	TOTAL	**28.705**	**25.271**	**18.754**

3. Eksposur yang Menimbulkan Risiko Kredit akibat kegagalan Pihak Lawan *(Counterparty Credit Risk)*

3. Counterparty Credit Risk Exposure

(Dalam jutaan Rupiah/ *In million rupiah*)

No	Kategori Portofolio / *Portofolio Category*	31 Desember 2025/ December 31, 2025		
		Tagihan Bersih / *Net Charge*	ATMR Sebelum MRK / *RWA Before MRK*	ATMR Setelah MRK / *RWA After MRK*
(1)	(2)	(3)	(4)	(5)
1.	Tagihan Kepada Pemerintah / *Charge to Government*	-	-	-
	a. Tagihan Kepada Pemerintah Indonesia / *Charge to Indonesian Government*	-	-	-
	b. Tagihan Kepada Pemerintah Negara Lain / *Charge to Governments of Other Countries*	-	-	-
2.	Tagihan Kepada Entitas Sektor Publik / *Charge on Public Sector Entities*	-	-	-
3.	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / *Charge on Multilateral Development Banks and International Institutions*	-	-	-
4.	Tagihan Kepada Bank / *Charge on Banks*	1.462.853	292.571	292.571

	a. Tagihan Jangka Pendek / *Short-term*	1.462.853	292.571	292.571
	b. Tagihan Jangka Panjang / *Long-term*	-	-	-
5.	Tagihan kepada Perusahaan Efek dan Lembaga Keuangan Lainnya / *Receivables from Securities Companies and Other Financial Institutions*	-	-	-
	a. Tagihan Jangka Pendek / *Short-term*	-	-	-
	b. Tagihan Jangka Panjang / *Long-term*	-	-	-
6.	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel / *Charge on Micro, Small Business and Retail Portfolio*	-	-	-
7.	Tagihan Kepada Korporasi / *Charge to Corporations*	-	-	-
	TOTAL	**1.462.853**	**292.571**	**292.571**

57. Pengungkapan Perhitungan ATMR Risiko Kredit dengan Menggunakan Pendekatan Standar - Bank secara Individu (lanjutan)

57. Disclosure of ATMR Credit Risk Calculations Using Standardized Approaches - Banks Individually (continued)

3. Eksposur yang Menimbulkan Risiko Kredit akibat kegagalan Pihak Lawan *(Counterparty Credit Risk)*

3. Counterparty Credit Risk Exposure

(Dalam jutaan Rupiah/ *In million rupiah*)

No	Kategori Portofolio / *Portofolio Category*	31 Desember 2024/ December 31, 2024		
		Tagihan Bersih / *Net Charge*	ATMR Sebelum MRK / *RWA Before MRK*	ATMR Setelah MRK / *RWA After MRK*
(1)	(2)	(3)	(4)	(5)
1.	Tagihan Kepada Pemerintah / *Charge to Government*	551	-	-
	a. Tagihan Kepada Pemerintah Indonesia / *Charge to Indonesian Government*	551	-	-
	b. Tagihan Kepada Pemerintah Negara Lain / *Charge to Governments of Other Countries*	-	-	-
2.	Tagihan Kepada Entitas Sektor Publik / *Charge on Public Sector Entities*	-	-	-
3.	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / *Charge on Multilateral Development Banks and International Institutions*	-	-	-
4.	Tagihan Kepada Bank / *Charge on Banks*	447.658	89.532	89.532
	a. Tagihan Jangka Pendek / *Short-term*	447.658	89.532	89.532
	b. Tagihan Jangka Panjang / *Long-term*	-	-	-
5.	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel / *Charge on Micro, Small Business and Retail Portfolio*	-	-	-
	a. Tagihan Jangka Pendek / *Short-term*	-	-	-
	b. Tagihan Jangka Panjang / *Long-term*	-	-	-
6.	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel / *Charge on Micro, Small Business and Retail Portfolio*	-	-	-
7.	Tagihan Kepada Korporasi / *Charge to Corporations*	-	-	-
	TOTAL	**448.209**	**89.532**	**89.532**

4. Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Setelmen *(settlement risk)*

4. Exposure Causing Credit Risk due to Settlement Failure (settlement risk)

(Dalam jutaan Rupiah/ *In million rupiah*)

No	Jenis Transaksi / *Transaction Type*	31 Desember 2025/ December 31, 2025			31 Desember 2024/ December 31, 2024		
		Nilai Eksposur / *Exposure Value*	Faktor Pengurang Modal / *Capital Deduction Factor*	ATMR / *RWA*	Nilai Eksposur / *Exposure Value*	Faktor Pengurang Modal / *Capital Deduction Factor*	ATMR / *RWA*
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	*Delivery versus payment*	-		-	-		-
	a. Beban Modal 8% (5-15 hari) / *Capital Charge 8% (5-15 days)*	-		-	-		-
	b. Beban Modal 50% (16-30 hari) / *Capital Charge 50% (16-30 days)*	-		-	-		-
	c. Beban Modal 75% (31-45 hari) / *Capital Charge 75% (31-45 days)*	-		-	-		-
	d. Beban Modal 100% (lebih dari 45 hari) / *Capital Charge 100% (more than 45 days)*	-		-	-		-
2.	*Non-delivery versus payment*	-	-		-		
	TOTAL	-	-	-	-	-	-

5. Eksposur Sekuritisasi

5. Securitization Exposure

(Dalam jutaan Rupiah/ *In million rupiah*)

No	Jenis Transaksi / *Transaction Type*	31 Desember 2025/ December 31, 2025		31 Desember 2024/ December 31, 2024	
		Faktor Pengurang Modal / *Capital Deduction Factor*	ATMR / *RWA*	Faktor Pengurang Modal / *Capital Deduction Factor*	ATMR / *RWA*
(1)	(2)	(3)	(4)	(5)	(6)
1.	ATMR atas Eksposur Sekuritisasi yang dihitung dengan Metode *External Rating Base Approach* (ERBA) / *RWA on Securitization Exposure calculated using the External Rating Base Approach (ERBA) Method*		-		-
2.	ATMR atas Eksposur Sekuritisasi yang dihitung dengan Metode *Standardized Approach* (SA) / *RWA for Securitization Exposure calculated using the Standardized Approach (SA) Method*		-		-
3.	Eksposur Sekuritisasi yang merupakan Faktor Pengurang Modal Inti Utama / *Exposure to Securitization which is a Deduction Factor for Main Core Capital*	-		-	
	TOTAL	-	-	-	-

6. Eksposur Derivatif

6. Eksposur Derivatif

(Dalam jutaan Rupiah/ *In million rupiah*)

No	Kategori Portofolio / *Portofolio Category*	31 Desember 2025/ December 31, 2025			31 Desember 2024/ December 31, 2024		
		Tagihan Bersih / *Net Charge*	ATMR Sebelum MRK / *RWA Before MRK*	ATMR Setelah MRK / *RWA After MRK*	Tagihan Bersih / *Net Charge*	ATMR Sebelum MRK / *RWA Before MRK*	ATMR Setelah MRK / *RWA After MRK*
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	Tagihan Kepada Pemerintah / *Charge to Government*	-	-	-	-	-	-
	a. Tagihan Kepada Pemerintah Indonesia / *Charge to Indonesian Government*	-	-	-	-	-	-
	b. Tagihan Kepada Pemerintah Negara Lain / *Charge to Governments of Other Countries*	-	-	-	-	-	-
2.	Tagihan Kepada Entitas Sektor Publik / *Charge on Public Sector Entities*	-	-	-	-	-	-

3.	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / *Charge on Multilateral Development Banks and International Institutions*	-	-	-	-	-	-
4.	Tagihan Kepada Bank / *Charge on Banks*	-	-	-	-	-	-
	a. Tagihan Jangka Pendek / *Short-term*	-	-	-	-	-	-
	b. Tagihan Jangka Panjang / *Long-term*	-	-	-	-	-	-
5.	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel / *Charge on Micro, Small Business and Retail Portfolio*	-	-	-	-	-	-
6.	Tagihan Kepada Korporasi / *Charge to Corporations*	-	-	-	-	-	-
7.	Eksposur tertimbang dari *Credit Valuation Adjustment* (CVA *risk weighted assets*) / *Weighted exposure from Credit Valuation Adjustment (CVA risk weighted assets)*	-	-	-	-	-	-
TOTAL		**-**	**-**	**-**	**-**	**-**	**-**

58. Pengungkapan Perhitungan ATMR Risiko Kredit dengan Menggunakan Pendekatan Standar - Bank secara Individu (lanjutan)

58. Disclosure of ATMR Credit Risk Calculations Using Standardized Approaches - Banks Individually (continued)

7. Total Pengukuran Risiko Kredit (1+2+3+4+5+6)

7. Total Credit Risk Measurement (1+2+3+4+5+6)

(Dalam jutaan Rupiah/ *In million rupiah*)

		31 Desember 2025/ December 31, 2025	31 Desember 2024/ December 31, 2024
TOTAL ATMR RISIKO KREDIT / *TOTAL CREDIT RISK RWA*	**(A)**	**10.275.374**	**9.132.606**
FAKTOR PENGURANG ATMR RISIKO KREDIT: Selisih lebih antara cadangan umum PPKA atas aset produktif yang wajib dihitung dan 1,25% ATMR untuk Risiko Kredit	**(B)**		
TOTAL ATMR RISIKO KREDIT (A) - (B)	**(C)**	**10.275.374**	**9.132.606**
TOTAL FAKTOR PENGURANG MODAL	**(D)**		

55. Pengungkapan Risiko Operasional - Bank secara Individual

55. Disclosure of Operational Risk - Banks Individually

(Dalam jutaan Rupiah/ *In million rupiah*)

No.	Pendekatan Yang Digunakan / *Approach Used*	31 Desember 2025/ December 31, 2025			31 Desember 2024/ December 31, 2024		
		Komponen Indikator Bisnis (KIB) / *Business Indicator Component*	Beban Modal / *Capital Expenses*	ATMR / *RWA*	Pendapatan Bruto (Rata-rata 3 tahun terakhir) / *Gross Income (Average of the last 3 years)*	Beban Modal / *Capital Expenses*	ATMR / *RWA*
(1)	(2)	(3)	(4)	(5)	(3)	(4)	(5)
1	Pendekatan Indikator Dasar / *Basic Indicator Approach*	58.685	61.620	770.246	54.142	58.473	730.916
Total		**58.685**	**61.620**	**770.246**	**54.142**	**58.473**	**730.916**

58. Laporan Eksposur Risiko dan Ratio Leverage

58. Risk Exposure and Leverage Ratio Reporting

(Dalam jutaan Rupiah/ *In million rupiah*)

No	Keterangan / *Description*	PERIODE / *PERIOD*	
		31 Desember 2025/ December 31, 2025	31 Desember 2024/ December 31, 2024
		Total	Total
1	Total aset di neraca pada laporan keuangan publikasi (nilai gross sebelum dikurangi CKPN) / *Total assets on the balance sheet in published financial reports (gross value before deducting CKPN).*	23.903.331	20.911.785
2	Penyesuaian untuk nilai penyertaan pada bank, lembaga keuangan, perusahaan asuransi, dan/atau entitas lain yang berdasarkan standar akuntansi keuangan harus dikonsolidasikan namun diluar cakupan konsolidasi berdasarkan ketentuan Otoritas Jasa Keuangan / *Adjustments to the value of investments in banks, financial institutions, insurance companies and/or other entities based on financial accounting standards must be consolidated but outside the scope of consolidation based on the provisions of the Otoritas Jasa Keuangan.*	N/A	N/A
3	Penyesuaian untuk nilai kumpulan aset keuangan atau aset syariah yang mendasari (*underlying*) yang telah dialihkan dalam sekuritisasi aset yang 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 (*underlying*) tersebut telah dikurangkan dari total aset di neraca pada laporan keuangan publikasi (baris nomor 1) maka baris ini diisi sebesar 0 (nol) / *Adjustment for the value of a collection of financial assets or underlying sharia assets that have been transferred in asset securitization that meets the terms of sale and settlement as stipulated in the OJK laws and regulations regarding Prudential Principles in Asset Securitization Activities for Commercial Banks. In the event that the underlying financial assets or sharia assets have been deducted from the total assets on the balance sheet in the published financial statements (line number 1), this line is filled with 0 (zero).*	-	-
4	Penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada) / *Adjustments to temporary exemptions for placement of current accounts with Bank Indonesia in order to comply with the statutory reserve requirements (if any).*	N/A	N/A
5	Penyesuaian untuk aset fidusia yang diakui sebagai komponen neraca berdasarkan standar akuntansi keuangan namun dikeluarkan dari perhitungan total eksposur dalam Rasio *Leverage* / *Adjustments for fiduciary assets that are recognized as components of the balance sheet based on financial accounting standards are excluded from calculating the total exposure in the Leverage Ratio.*	-	-
6	Penyesuaian untuk nilai pembelian atau penjualan aset keuangan secara regular dengan menggunakan metode akuntansi tanggal perdagangan / *Adjustments to the value of purchases or sales of financial assets are made regularly using the trade date method of accounting.*		
7	Penyesuaian untuk nilai transaksi dalam fasilitas *cash pooling* yang memenuhi persyaratan sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan ini / *Adjustments for transaction values in cash pooling facilities that meet the requirements as stipulated in this Otoritas Jasa Keuangan Regulation.*		
8	Penyesuaian untuk nilai eksposur transaksi derivatif / *Adjustments for derivative transaction exposure values.*		
9	Penyesuaian untuk nilai eksposur *Securitities Financing Transaction* (SFT) sebagai contoh transaksi reverse repo / *Adjustment for the exposure value of the Securities Financing Transaction (SFT) as an example of a reverse repo transaction.*		
10	Penyesuaian untuk nilai eksposur Transaksi Rekening Administratif (TRA) yang telah dikalikan dengan Faktor Konversi Kredit (FKK) / *Adjustment for the Administrative Account Transaction (TRA) exposure value that has been multiplied by the Credit Conversion Factor (FKK).*	208.018	67.759
11	*Prudent valuation adjustments* berupa faktor pengurang modal dan Cadangan Kerugian Penurunan Nilai (CKPN) / *Prudent valuation adjustments in the form of a capital reduction factor and Allowance for Impairment Losses (CKPN)*	(654.788)	(524.731)
12	Penyesuaian lainnya (jika ada) / *Other adjustments (if any).*		
	Total Eksposur dalam Perhitungan Rasio *Leverage* / *Total Exposure in Leverage Ratio Calculation*	**23.456.560**	**20.454.813**

59. Perbedaan Antara Cakupan Konsolidasi Dan Mapping Pada Laporan Keuangan Sesuai SAK Dengan Kategori Risiko Sesuai Dengan Ketentuan OJK Kategori Risiko

59. The Difference Between Consolidation And Mapping Coverage On Financial Statements According To SAK With Risk Categories In Accordance To OJK Provisions For Risk Categories

(Dalam jutaan Rupiah/ *In million rupiah*)

Keterangan / *Description*	31 Desember 2025/ *December 31, 2025*						
	Nilai tercatat masing-masing risiko / *The carrying amount of each risk*						
	Nilai tercatat sebagaimana tercantum dalam publikasi laporan keuangan / *Carrying values as reported in published financial statements*	*Nilai tercatat berdasarkan prinsip kehati-hatian / Carrying values under scope of regulatory consolidation*	Sesuai kerangka risiko kredit / *Subject to credit risk framework*	Sesuai kerangka *counterparty credit risk* / *Subject to counterparty credit risk framework*	Sesuai kerangka sekuritisasi / *Subject to the securitisation framework*	Sesuai kerangka risiko pasar/ *Subject to the market risk framework*	Tidak mengacu pada persyaratan permodalan atau berdasarkan pengurangan modal / *Not subject to capital requirements or subject to deduction from capital*
Indonesia / *English*							
Aset / *Assets*							
Kas / *Cash*	269.239	269.239	-	-	-	-	-
Penempatan pada Bank Indonesia / *Placement with Bank Indonesia*	1.497.256	1.497.256	-	-	-	-	-
Penempatan pada bank lain / *Placement with other bank*	350.627	350.627	70.131	-	-	-	-
Tagihan spot dan derivatif / *Spot and derivatives receivables*	-	-	-	-	-	-	-
Surat berharga yang dimiliki / *Owned securities*	2.575.085	2.575.085	-	-	-	-	-
Repo	148.723	148.723	-	-	-	-	-
Reverse repo	1.462.269	1.462.269	-	292.571	-	-	-
Tagihan akseptasi / *Acceptance charge*	-	-	-	-	-	-	-
Kredit yang diberikan / *Loans*	16.766.825	16.766.825	9.188.909	-	-	-	-
Pembiayaan syariah / *Sharia financing*	-	-	-	-	-	-	-
Penyertaan modal / *Equity capital*	1.186	1.186	2.965	-	-	-	-
Aset keuangan lainnya / *Other financial assets*	-	-	-	-	-	-	-
Cadangan kerugian penurunan nilai aset keuangan / *Allowance for impairment losses on financial assets*	(222.800)	(222.800)	-	-	-	-	-
a. Surat berharga / *Securities*	-	-	-	-	-	-	-
b. Kredit / *Credit*	(222.793)	(222.793)	-	-	-	-	-
c. Lainnya / *Others*	(7)	(7)	-	-	-	-	-
Aset tidak berwujud / *Intangible assets*	7.149	7.149	2.646	-	-	-	-
Akumulasi amortisasi aset tidak berwujud / *Accumulated amortization of intangible assets*	(4.503)	(4.503)	-	-	-	-	-
Aset tetap dan inventaris / *Fixed assets and inventory*	921.594	921.594	648.431	-	-	-	-
Akumulasi penyusutan aset tetap dan inventaris / *Accumulated depreciation of fixed assets and inventory*	(273.163)	(273.163)	-	-	-	-	-
Aset non produktif / *Non-productive*	-	-	-	-	-	-	-
a. Properti terbengkalai / *Abandoned property*	-	-	-	-	-	-	-
b. Aset yang diambil alih / *Repossessed assets*	-	-	-	-	-	-	-
c. Rekening tunda / *Pending account*	-	-	-	-	-	-	-
d. Aset antar kantor / *Inter-office assets*	-	-	-	-	-	-	-
Aset lainnya / *Other assets*	176.909	176.909	6.064	-	-	-	-
Total aset / *Total assets*	**23.676.397**	**23.676.397**	**9.919.147**	**292.571**	**-**	**-**	**-**
Kewajiban / *Liabilities*							
Giro / *Current account*	2.117.779	2.117.779	-	-	-	-	-
Tabungan / *Saving*	2.712.052	2.712.052	-	-	-	-	-
Deposito / *Deposit*	13.376.988	13.376.988	-	-	-	-	-
Uang elektronik / *e-money*	-	-	-	-	-	-	-
Liabilitas kepada Bank Indonesia / *Liability to Bank Indonesia*	-	-	-	-	-	-	-
Liabilitas kepada Bank Lain / *Liability to other bank*	252.460	252.460	-	-	-	-	-
Liabilitas spot dan derivatif/forward / *Spot and derivative/forward liabilities*	-	-	-	-	-	-	-
Liabilitas atas surat berharga yang dijual dengan janji dibeli kembali / *Repo liability*	149.494	149.494	-	-	-	-	-
Liabilitas akseptasi / *Acceptances payable*	-	-	-	-	-	-	-
Surat berharga yang diterbitkan / *Securities issued*	749.392	749.392	-	-	-	-	-
Pinjaman/pembiayaan yang diterima / *Loans/financing received*	1.600.000	1.600.000	-	-	-	-	-
Setoran jaminan / *Guarantee deposit*	16	16	-	-	-	-	-
Liabilitas antar kantor / *Inter-office liabilities*	-	-	-	-	-	-	-
Liabilitas lainnya / *Other liabilities*	512.316	512.316	-	-	-	-	-
Kepentingan minoritas / *Minority interest*	-	-	-	-	-	-	-
Total kewajiban / *Total Liabilities*	**21.470.495**	**21.470.495**	**-**	**-**	**-**	**-**	**-**

59. Perbedaan Antara Cakupan Konsolidasi Dan Mapping Pada Laporan Keuangan Sesuai SAK Dengan Kategori Risiko Sesuai Dengan Ketentuan OJK Kategori Risiko

59. The Difference Between Consolidation And Mapping Coverage On Financial Statements According To SAK With Risk Categories In Accordance To OJK Provisions For Risk Categories

(Dalam jutaan Rupiah/ *In million rupiah*)

Keterangan / *Description*	Nilai tercatat sebagaimana tercantum dalam publikasi laporan keuangan / *Carrying values as reported in published financial statements*	*Nilai tercatat berdasarkan prinsip kehati-hatian / Carrying values under scope of regulatory consolidation*	Nilai tercatat masing-masing risiko / *The carrying amount of each risk*				
			Sesuai kerangka risiko kredit / *Subject to credit risk framework*	Sesuai kerangka *counterparty credit risk* / *Subject to counterparty credit risk framework*	Sesuai kerangka sekuritisasi / *Subject to the securitisation framework*	Sesuai kerangka risiko pasar/ *Subject to the market risk framework*	Tidak mengacu pada persyaratan permodalan atau berdasarkan pengurangan modal / *Not subject to capital requirements or subject to deduction from capital*
31 Desember 2025/ *December 31, 2025*							
Ekuitas / *Equity*							
Modal disetor / *Paid-up capital*	1.400.068	1.400.068	-	-	-	-	-
a. Modal dasar / *Authorized capital*	5.000.000	5.000.000	-	-	-	-	-
b. Modal yang belum disetor / *Unpaid capital*	(3.599.932)	(3.599.932)	-	-	-	-	-
c. Saham yang dibeli kembali / *Treasury stock*	-	-	-	-	-	-	-
Tambahan modal disetor / *Additional paid-in capital*	65.741	65.741	-	-	-	-	-
a. Agio	11.966	11.966	-	-	-	-	-
b. Disagio -/-	-	-	-	-	-	-	-
c. Modal sumbangan / *Donated capital*	-	-	-	-	-	-	-
d. Dana setoran modal / *Capital deposit fund*	53.775	53.775	-	-	-	-	-
e. Lainnya / *Others*	-	-	-	-	-	-	-
Penghasilan komprehensif lainnya / *Other comprehensive income*	72.734	72.734	-	-	-	-	-
a. Keuntungan / *Income*	214.002	214.002	-	-	-	-	-
b. Kerugian / *Loss*	(141.269)	(141.269)	-	-	-	-	-
Cadangan / *Reserve*	386.357	386.357	-	-	-	-	-
a. Cadangan umum / *General reserve*	386.357	386.357	-	-	-	-	-
b. Cadangan tujuan / *Destination backup*	-	-	-	-	-	-	-
Laba/rugi / *Profit/loss*	281.002	281.002	-	-	-	-	-
a. Tahun-tahun lalu / *Prior years*	-	-	-	-	-	-	-
b. Tahun berjalan / *Current year*	281.002	281.002	-	-	-	-	-
c. Dividen yang dibayarkan / *Dividends*		-	-	-	-	-	-
Total ekuitas / *Total equity*	**2.205.902**	**2.205.902**	**-**	**-**	**-**	**-**	**-**
Total kewajiban dan ekuitas / *Total liabilities and equity*	**23.676.397**	**23.676.397**					
Kewajiban komitmen dan kewajiban kontijensi / *Commitment obligations and contingent liabilities*							
Kewajiban komitmen / *Commitment obligation*	204.437	204.437	63.298	-	-	-	-
Kewajiban kontijensi / *Contingent liability*	3.581	3.581	358	-	-	-	-
Total kewajiban komitmen dan kontijensi / *Total commitments and contingencies*	**208.018**	**208.018**	**63.656**				
Analisis Kualitatif/ *Qualitative analysis*							

60. Laporan Eksposur Risiko dan Ratio Leverage (lanjutan) / ***60. Risk Exposure and Leverage Ratio Reporting (continued)***

(Dalam jutaan Rupiah/ ***In million rupiah*****)**

	Keterangan / *Description*	Periode / *Period*	
		31 Desember 2025/ December 31, 2025	31 Desember 2024/ December 31, 2024
Eksposur Aset dalam Laporan Posisi Keuangan (Neraca) / *Asset Exposure in the Statement of Financial Position (Balance Sheet)*			
1	Eksposur Aset dalam Laporan Posisi Keuangan (Neraca) termasuk aset jaminan yang tercatat dalam neraca, namun tidak termasuk eksposur transaksi derivatif dan eksposur SFT / *Asset Exposure in the Statement of Financial Position (Balance Sheet) includes collateral assets recorded in the balance sheet, but excludes exposure to derivative transactions and SFT exposure.* *Menggunakan nilai gross sebelum dikurangi CKPN / *Using the gross value before deducting CKPN.*	23.903.331	20.911.785
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 / *The value added back for derivative collateral submitted to counterparties and the provision of such collateral resulted in a decrease in total asset exposure in the balance sheet due to the application of accounting standards.*	-	-
3	(Pengurangan atas piutang terkait *cash variation margin* yang diberikan dalam transaksi derivatif) / *(Deduction on receivables related to cash variation margin provided in derivative transactions).*	-	-
4	(Penyesuaian untuk surat berharga yang diterima dalam eksposur SFT yang telah dicatat sebagai aset dalam neraca Bank) / *(Adjustments for securities received in SFT exposure that have been recorded as assets in the Bank's balance sheet).*	-	-
5	(Cadangan Kerugian Penurunan Nilai (CKPN) atas aset tersebut sesuai standar akuntansi yang berlaku) / *(Allowance for Impairment Losses (CKPN) on these assets according to applicable accounting standards).*	(222.800)	(208.880)
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 calculated as a deduction factor for Core Capital (tier 1) as referred to in the Otoritas Jasa Keuangan Regulation which regulates the minimum capital adequacy requirement for commercial banks).*	(431.712)	(315.354)
7	**Total Eksposur Aset dalam Laporan Posisi Keuangan (Neraca) / *Total Asset Exposure in the Statement of Financial Position (Balance Sheet)*** **(Penjumlahan dari baris 1 sampai dengan baris 6) / *(Sum from line 1 to line 6)***	23.248.819	20.387.552
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 saling 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 an offsetting agreement that meets certain requirements.*	-	-
9	Nilai penambahan yang merupakan *Potential Futures Exposures* (PFE) untuk seluruh transaksi derivatif / *Additional value which is Potential Futures Exposures (PFE) for all derivative transactions.*		
10	(Pengecualian atas eksposur transaksi derivatif yang diselesaikan melalui *central clearing counterparty* (CCP)) / *(Exception for exposure to derivative transactions settled through a central clearing counterparty (CCP))*	N/A	N/A
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) / *(Adjustments to the effective notional amount are made for offsetting and reducing add-ons for credit derivative sales transactions).*	-	-
13	**Total Eksposur Transaksi Derivatif (Penjumlahan baris 8 sampai dengan baris 12) / *Total Derivative Transaction Exposure (Summary line 8 to line 12)***	-	-
Eksposur *Securities Financing Transaction* (SFT) / *Securities Financing Transaction (SFT) Exposure*			
14	Nilai Gross SFT / *Gross Value SFT*		
15	(Nilai bersih antara liabilitas kas dan tagihan kas) / *(Net value 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 due to counterparty failure related to SFT assets which refers to the Current Exposure calculation as stipulated in Attachment I to this Otoritas Jasa Keuangan Regulation.*	-	-
17	Eksposur sebagai agen SFT / *Exposure as an SFT agent.*		
18	**Total Eksposur SFT (Penjumlahan baris 14 sampai dengan baris 17) / *Total SFT Exposure (Sum of lines 14 to 17)***	-	-
Eksposur Transaksi Rekening Administratif (TRA) / *Administrative Account Transaction (TRA) Exposure*			
19	Nilai seluruh kewajiban komitmen atau kewajiban kontijensi / *The value of all commitments or contingent liabilities.* *Nilai gross sebelum dikurangi CKPN / *Gross value before deducting CKPN*	208.018	67.759
20	(Penyesuaian terhadap hasil perkalian antara nilai kewajiban komitmen atau kewajiban kontijensi dan Faktor Konversi Kredit (FKK)) / *(Adjustments to the multiplication result between the value of commitments or contingent liabilities and the Credit Conversion Factor (FKK)).*	-	-
21	(Cadangan Kerugian Penurunan Nilai (CKPN) atas TRA tersebut sesuai standar akuntansi yang berlaku) / *(Allowance for Impairment Losses (CKPN) on the TRA is in accordance with the applicable accounting standards).*	(276)	(498)
22	**Total Eksposur Transaksi Rekening Administratif (TRA) / *Total Administrative Account Transaction Exposure (TRA)*** **(Penjumlahan dari baris 19 sampai dengan baris 21) / *(Sum from line 19 to line 21)***	207.742	67.262
Modal dan Total Eksposur / *Capital and Total Exposure*			
23	**Modal Inti (*Tier* 1) / *Core Capital (Tier 1)***	1.870.957	1.803.181
24	**Total Eksposur (Penjumlahan baris 7, 13, 18, dan 22) / *Total Exposure (Sum of lines 7, 13, 18, and 22)***	23.456.560	20.454.813
Rasio *Leverage* / *Leverage Ratio*			
25	Nilai Rasio *Leverage* (Kolom 23 ÷ Kolom 24) / *Leverage Ratio Value (Column 23 ÷ Column 24)*	7,98%	8,82%
26	**Nilai Minimum Rasio *Leverage* / *Leverage Ratio Minimum Value***	3%	3%
27	***Buffer* terhadap nilai Rasio *Leverage* / *Buffer to the Leverage Ratio value***	N/A	N/A

61. Laporan Eksposur Risiko dan Ratio Leverage (lanjutan)

61. Risk Exposure and Leverage Ratio Reporting (continued)

(Dalam jutaan Rupiah/ *In million rupiah*)

No.	Keterangan / *Description*	31 Desember 2025 / December 31, 2025	30 September 2025 / September 30, 2025	30 Juni 2025 / June 30, 2025	31 Maret 2025 / 31 March 2025	31 Desember 2024 / December 31, 2024
	Modal yang Tersedia (nilai) / *Available capital (amounts)*					
1	Modal Inti Utama (CET1) / *Common Equity Tier 1 (CET1)*	1.870.957	1.867.834	1.828.046	1.940.369	1.803.181
1a	Model Kerugian Kredit Ekspektasian sesuai PSAK 71 secara Penuh / *Fully loaded ECL accounting model*	N/A	N/A	N/A	N/A	N/A
2	Modal Inti / *Main Capital* (*Tier* 1)	1.870.957	1.867.834	1.828.046	1.940.369	1.803.181
2a	Modal inti *Tier 1* dengan adanya Model Kerugian Kredit Ekspektasian sesuai PSAK 71 secara Penuh / *Fully loaded ECL accounting model Tier 1*	N/A	N/A	N/A	N/A	N/A
3	Total modal / *Total capital*	1.999.399	1.991.310	1.947.927	2.055.854	1.917.338
3a	Total Modal dengan adanya Model Kerugian Kredit Ekspektasian sesuai PSAK 71 secara Penuh / *Total capital with fully loaded ECL accounting model*	N/A	N/A	N/A	N/A	N/A
	Aset Tertimbang Menurut Risiko (Nilai) / *Risk-weighted assets (amounts)*					
4	Total Aset Tertimbang Menurut Risiko (ATMR) / *Total risk-weighted assets (RWA)*	11.045.620	10.648.337	10.360.744	10.009.052	9.863.522
4a	Total Aset Tertimbang Menurut Risiko (*pre-floor*) / *Total risk-weighted assets (pre-floor)*	N/A	N/A	N/A	N/A	N/A
	Rasio Modal berbasis Risiko dalam bentuk persentase dari ATMR / *Risk-based capital ratios as a percentage of RWA*					
5	Rasio CET1 (%) / *CET1 ratio (%)*	16,94%	17,54%	17,64%	19,39%	18,28%
5a	CET1 dengan adanya Model Kerugian Kredit Ekspektasian sesuai PSAK 71 secara Penuh (%) / *CET1 with fully loaded ECL accounting model (%)*	N/A	N/A	N/A	N/A	N/A
5b	Rasio CET1 (rasio *pre-floor*) (%) / *CET1 ratio (%) (pre-floor ratio)*	N/A	N/A	N/A	N/A	N/A
6	Rasio *Tier* 1 (%) / *Tier 1 ratio (%)*	16,94%	17,54%	17,64%	19,39%	18,28%
6a	Rasio Tier1 dengan adanya Model Kerugian Kredit Ekspektasian sesuai PSAK 71 secara Penuh (%) / *Tier 1 ratio with Fully loaded ECL accounting model (%)*	N/A	N/A	N/A	N/A	N/A
6b	Rasio Tier 1 (*rasio pre-floor*) (%) / *Tier 1 ratio (%) (pre-floor ratio)*	N/A	N/A	N/A	N/A	N/A
7	Rasio Total Modal (%) / *Total capital ratio (%)*	18,10%	18,70%	18,80%	20,54%	19,44%
7a	Rasio Total Modal dengan adanya Model Kerugian Kredit Ekspektasian sesuai PSAK 71 secara Penuh (%) / *Total capital ratio with fully loaded ECL accounting model (%)*	N/A	N/A	N/A	N/A	N/A
7b	Rasio Total Modal (ratio *pre-floor*) (%) / *Total capital ratio (%) (pre-floor ratio)*	N/A	N/A	N/A	N/A	N/A
	Tambahan CET1 yang berfungsi sebagai *buffer* dalam bentuk persentase dari ATMR / *Additional CET1 buffer requirements as a percentage of RWA*					
8	*Capital conservation buffer* (2.5% dari ATMR / 2.5% from RWA) (%)	0,00%	0,00%	0,00%	0,00%	0,00%
9	*Countercyclical Buffer* (0-2.5% dari ATMR / 0-2.5% from RWA) (%)	0,00%	0,00%	0,00%	0,00%	0,00%
10	*Capital Surcharge* untuk Bank Sistemik (1% - 2.5%) (%)/ Bank G-SIB and/or D-SIB additional requirements (%)	0,00%	0,00%	0,00%	0,00%	0,00%
11	Total CET1 sebagai buffer (Baris 8 + Baris 9 + Baris 10) / *Total of CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)*	0,00%	0,00%	0,00%	0,00%	0,00%
12	Komponen CET1 untuk *buffer* / *CET1 component for buffer (%)*					
	Rasio pengungkit sesuai Basel III / *Basel III leverage ratio*					
13	Total Eksposur / *Exposure total*	23.456.560	22.604.311	21.406.071	20.512.731	20.454.813
14	Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada) / *Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)*					
14a	Nilai Rasio pengungkit sesuai dengan Basel III dengan adanya Model Kerugian Kredit Ekspektasian sesuai PSAK 71 secara Penuh. (%) (baris 2a / baris13) / *Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)*	N/A	N/A	N/A	N/A	N/A

61. Laporan Eksposur Risiko dan Ratio Leverage (lanjutan)

61. Risk Exposure and Leverage Ratio Reporting (continued)

(Dalam jutaan Rupiah/ *In million rupiah*)

No.	Keterangan / *Description*	31 Desember 2025 / December 31, 2025	30 September 2025 / September 30, 2025	30 Juni 2025 / June 30, 2025	31 Maret 2025 / 31 March 2025	31 Desember 2024 / December 31, 2024
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) / *Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)*					
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 / *Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets*					
14d	Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara *gross / Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets*					
	Rasio Kecukupan Likuiditas (LCR) / *Liquidity Coverage Ratio (LCR)*					
15	Total Aset Likuid Berkualitas Tinggi (HQLA) / *Total high-quality liquid assets (HQLA)*	4.577.256	5.475.515	4.210.210	4.355.929	
16	Total Arus Kas Keluar Bersih (*net cash outflow*) / *Total net cash outflow*	3.272.697	3.290.857	2.917.056	3.235.419	
17	LCR (%) / *LCR ratio (%)*	139,86%	166,39%	144,33%	134,63%	
	Rasio Pendanaan Stabil Bersih (NSFR) / *Net Stable Funding Ratio (NSFR)*					
18	Total Pendanaan Stabil yang Tersedia (ASF) / *Total available stable funding*	14.332.917	13.063.428	11.794.120	11.399.053	
19	Total Pendanaan Stabil yang Diperlukan (RSF) / *Total required stable funding*	13.394.120	15.625.474	15.149.300	14.892.821	
20	NSFR (%) / *NSFR ratio (%)*	107,01%	83,60%	77,85%	76,54%	
	Analisis Kualitatif / *Qualitative analysis*					

62. Perbedaan Antara Cakupan Konsolidasi Dan Mapping Pada Laporan Keuangan Sesuai SAK Dengan Kategori Risiko Sesuai Dengan Ketentuan OJK Kategori Risiko (lanjutan)

62 The Difference Between Consolidation And Mapping Coverage On Financial Statements According To SAK With Risk Categories In Accordance To OJK Provisions For Risk Categories (continued)

(Dalam jutaan Rupiah/ *In million rupiah*)

Keterangan / *Description*	**Nilai tercatat sebagaimana tercantum dalam publikasi laporan keuangan / *Carrying values as reported in published financial statements***	***Nilai tercatat berdasarkan prinsip kehati-hatian / Carrying values under scope of regulatory consolidation***	**31 Desember 2024/ *December 31, 2024***				
			Nilai tercatat masing-masing risiko / *The carrying amount of each risk*				
			Sesuai kerangka risiko kredit / *Subject to credit risk framework*	**Sesuai kerangka *counterparty credit risk / Subject to counterparty credit risk framework***	**Sesuai kerangka sekuritisasi / *Subject to the securitisation framework***	**Sesuai kerangka risiko pasar/ *Subject to the market risk framework***	**Tidak mengacu pada persyaratan permodalan atau berdasarkan pengurangan modal / *Not subject to capital requirements or subject to deduction from capital***
Indonesia / *English*							
Aset / *Assets*							
Kas / *Cash*	282.627	282.627	-	-	-	-	-
Penempatan pada Bank Indonesia / *Placement with Bank Indonesia*	1.400.555	1.400.555	-	-	-	-	-
Penempatan pada bank lain / *Placement with other bank*	158.925	158.925	31.785	-	-	-	-
Tagihan spot dan derivatif / *Spot and derivatives receivables*	-	-	-	-	-	-	-
Surat berharga yang dimiliki / *Owned securities*	1.853.277	1.853.277	-	-	-	-	-
Repo	292.963	292.963	-	-	-	-	-
Reverse repo	447.605	447.605	-	89.532			
Tagihan akseptasi / *Acceptance charge*	-	-	-	-	-	-	-
Kredit yang diberikan / *Loans*	16.130.663	16.130.663	8.581.094	-	-	-	-
Pembiayaan syariah / *Sharia financing*	-	-	-	-	-	-	-
Penyertaan modal / *Equity capital*	978	978	2.444	-	-	-	-
Aset keuangan lainnya / *Other financial assets*	-	-	-	-	-	-	-
Cadangan kerugian penurunan nilai aset keuangan / *Allowance for impairment losses on financial assets*	(208.880)	(208.880)	-	-	-	-	-
a. Surat berharga / *Securities*	-	-	-	-	-	-	-
b. Kredit / *Credit*	(208.860)	(208.860)	-	-	-	-	-
c. Lainnya / *Others*	(20)	(20)	-	-	-	-	-
Aset tidak berwujud / *Intangible assets*	5.260	5.260	2.123	-	-	-	-
Akumulasi amortisasi aset tidak berwujud / *Accumulated amortization of intangible assets*	(3.137)	(3.137)	-	-	-	-	-
Aset tetap dan inventaris / *Fixed assets and inventory*	598.303	598.303	351.366	-	-	-	-
Akumulasi penyusutan aset tetap dan inventaris / *Accumulated depreciation of fixed assets and inventory*	(246.937)	(246.937)	-	-	-	-	-
Aset non produktif / *Non-productive*	-	-	-	-	-	-	-
a. Properti terbengkalai / *Abandoned property*	-	-	-	-	-	-	-
b. Aset yang diambil alih / *Repossessed assets*	-	-	-	-	-	-	-
c. Rekening tunda / *Pending account*	-	-	-	-	-	-	-
d. Aset antar kantor / *Inter-office assets*	-	-	-	-	-	-	-
Aset lainnya / *Other assets*	406.942	406.942	55.506	-	-	-	-
Total aset / *Total assets*	**21.119.145**	**21.119.145**	**9.024.318**	**89.532**	**-**	**-**	**-**
Kewajiban / *Liabilities*							
Giro / *Current account*	1.122.173	1.122.173	-	-	-	-	-
Tabungan / *Saving*	2.732.066	2.732.066	-	-	-	-	-
Deposito / *Deposit*	11.184.773	11.184.773	-	-	-	-	-
Uang elektronik / *e-money*	-	-	-	-	-	-	-
Liabilitas kepada Bank Indonesia / *Liability to Bank Indonesia*	-	-	-	-	-	-	-
Liabilitas kepada Bank Lain / *Liability to other bank*	725.439	725.439	-	-	-	-	-
Liabilitas spot dan derivatif/forward / *Spot and derivative/forward liabilities*	-	-	-	-	-	-	-
Liabilitas atas surat berharga yang dijual dengan janji dibeli kembali / *Repo liability*	292.412	292.412	-	-	-	-	-
Liabilitas akseptasi / *Acceptances payable*	-	-	-	-	-	-	-
Surat berharga yang diterbitkan / *Securities issued*	748.480	748.480	-	-	-	-	-
Pinjaman/pembiayaan yang diterima / *Loans/financing received*	1.850.000	1.850.000	-	-	-	-	-
Setoran jaminan / *Guarantee deposit*	1	1	-	-	-	-	-
Liabilitas antar kantor / *Inter-office liabilities*	-	-	-	-	-	-	-
Liabilitas lainnya / *Other liabilities*	423.237	423.237	-	-	-	-	-
Kepentingan minoritas / *Minority interest*	-	-	-	-	-	-	-
Total kewajiban / *Total Liabilities*	**19.078.580**	**19.078.580**	**-**	**-**	**-**	**-**	**-**

62. Perbedaan Antara Cakupan Konsolidasi Dan Mapping Pada Laporan Keuangan Sesuai SAK Dengan Kategori Risiko Sesuai Dengan Ketentuan OJK Kategori Risiko (lanjutan)

62 The Difference Between Consolidation And Mapping Coverage On Financial Statements According To SAK With Risk Categories In Accordance To OJK Provisions For Risk Categories (continued)

(Dalam jutaan Rupiah/ *In million rupiah*)

31 Desember 2024/ *December 31, 2024*							
Keterangan / *Description*	**Nilai tercatat sebagaimana tercantum dalam publikasi laporan keuangan / *Carrying values as reported in published financial statements***	***Nilai tercatat berdasarkan prinsip kehati-hatian / Carrying values under scope of regulatory consolidation***	**Nilai tercatat masing-masing risiko / *The carrying amount of each risk***				
			Sesuai kerangka risiko kredit / *Subject to credit risk framework*	**Sesuai kerangka *counterparty credit risk / Subject to counterparty credit risk framework***	**Sesuai kerangka sekuritisasi / *Subject to the securitisation framework***	**Sesuai kerangka risiko pasar/ *Subject to the market risk framework***	**Tidak mengacu pada persyaratan permodalan atau berdasarkan pengurangan modal / *Not subject to capital requirements or subject to deduction from capital***
Ekuitas / *Equity*							
Modal disetor / *Paid-up capital*	1.327.118	1.327.118	-	-	-	-	-
a. Modal dasar / *Authorized capital*	5.000.000	5.000.000	-	-	-	-	-
b. Modal yang belum disetor / *Unpaid capital*	(3.672.882)	(3.672.882)	-	-	-	-	-
c. Saham yang dibeli kembali / *Treasury stock*	-	-	-	-	-	-	-
Tambahan modal disetor / *Additional paid-in capital*	26.917	26.917	-	-	-	-	-
a. Agio	11.966	11.966	-	-	-	-	-
b. Disagio -/-	-	-	-	-	-	-	-
c. Modal sumbangan / *Donated capital*	-	-	-	-	-	-	-
d. Dana setoran modal / *Capital deposit fund*	14.951	14.951	-	-	-	-	-
e. Lainnya / *Others*	-	-	-	-	-	-	-
Penghasilan komprehensif lainnya / *Other comprehensive income*	77.933	77.933	-	-	-	-	-
a. Keuntungan / *Income*	212.536	212.536	-	-	-	-	-
b. Kerugian / *Loss*	(134.603)	(134.603)	-	-	-	-	-
Cadangan / *Reserve*	384.477	384.477	-	-	-	-	-
a. Cadangan umum / *General reserve*	384.477	384.477	-	-	-	-	-
b. Cadangan tujuan / *Destination backup*	-	-	-	-	-	-	-
Laba/rugi / *Profit/loss*	224.120	224.120	-	-	-	-	-
a. Tahun-tahun lalu / *Prior years*	224.120	224.120	-	-	-	-	-
b. Tahun berjalan / *Current year*	-	-	-	-	-	-	-
c. Dividen yang dibayarkan / *Dividends*		-	-	-	-	-	-
Total ekuitas / *Total equity*	**2.040.565**	**2.040.565**	**-**	**-**	**-**	**-**	**-**
Total kewajiban dan ekuitas / *Total liabilities and equity*	**21.119.145**	**21.119.145**					
Kewajiban komitmen dan kewajiban kontijensi / *Commitment obligations and contingent liabilities*							
Kewajiban komitmen / *Commitment obligation*	51.745	51.745	17.152	-	-	-	-
Kewajiban kontijensi / *Contingent liability*	16.015	16.015	1.601	-	-	-	-
Total kewajiban komitmen dan kontijensi / *Total commitments and contingencies*	**67.759**	**67.759**	**18.753**				
Analisis Kualitatif/ *Qualitative analysis*							

63. Komposisi Permodalan / *63. Capital Composition*

(Dalam jutaan Rupiah/ In million rupiah)

No	Komponen / *Component*	31 Desember 2025/ *December 31, 2025*	31 Desember 2024/ *December 31, 2024*
	CET 1: Instrumen dan Tambahan Modal Disetor / *Instruments and Additional Paid-in Capital*		
1	Saham biasa (termasuk *stock surplus*) / *Common stock*	1.465.809	1.354.035
2	Laba ditahan / *Retained earnings*	281.002	224.120
3	Akumulasi penghasilan komprehensif lain (dan cadangan lain) / *Other accumulated comprehensive income (and other reserves)*	575.549	573.670
4	Modal yang termasuk *phase out* dari CET1 / *Capital which includes the phase out of CET1*	N/A	N/A
5	Kepentingan Non Pengendali yang dapat diperhitungkan / *Non-Controlling Interests that can be taken into account*	-	-
6	CET1 sebelum *regulatory adjustment / CET1 before regulatory adjustment*	2.322.360	2.151.824
	CET 1: Faktor Pengurang / *Regulatory Adjustment*		
7	Selisih kurang jumlah penyesuaian nilai wajar dari instrumen keuangan dalam *trading book / The difference between the amount of fair value adjustment of financial instruments in the trading book*	-	-
8	*Goodwill*	N/A	N/A
9	Aset tidak berwujud lainnya (selain *Mortgage-Servicing Rights*) / *Other intangible assets*	-	-
10	Aset pajak tangguhan yang berasal dari *future profitability / Deferred tax assets originating from future profitability*	-	-
11	*Cash-flow hedge reserve*	-	-
12	*Shortfall on provisions to expected losses*	-	-
13	Keuntungan penjualan aset dalam transaksi sekuritisasi / *Gain on sale of assets in securitization transactions*	-	-
14	Peningkatan/ penurunan nilai wajar atas kewajiban keuangan (DVA) / *Increase/decrease in fair value of financial liabilities*	-	-
15	Aset pensiun manfaat pasti / *Defined benefit retirement assets*	-	-
16	Investasi pada saham sendiri (jika belum di *net* dalam modal di Laporan Posisi Keuangan) / *Investment in own shares (if not netted in capital in the Statement of Financial Position)*	-	-
17	Kepemilikan silang pada instrumen CET 1 pada entitas lain / *Cross-ownership of CET 1 instruments in other entities*	-	-
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 banks, financial and insurance entities outside the scope of consolidated regulations, net short positions are permitted, where the Bank does not own more than 10% of the issued share capital (amount above the limit of 10%)*	-	-
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 banks, financial and insurance entities outside the scope of regulatory consolidation, net short positions permitted (amount above the 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*	-	-
22	Jumlah melebihi batasan 15% dari: / *The amount exceeding the 15% limit of:*	-	-
23	Investasi signifikan pada saham biasa *financials / Significant investment in financials common stock*	-	-
24	*Mortgage servicing rights*	-	-
25	Pajak tangguhan dari perbedaan temporer / *Deferred tax from temporary differences*	-	-
26	Penyesuaian berdasarkan ketentuan spesifik nasional / *Adjustments based on national specific provisions*	-	-
26a.	Selisih PPKA dan CKPN / *The difference between PPKA and CKPN*	(431.712)	(315.354)
26b.	PPKA non produktif / *PPKA non-productive*	17.954	-
26c.	Aset Pajak Tangguhan / *Deferred tax assets*	(37.646)	(33.290)
26d.	Penyertaan / *Investments*	-	-
26e.	Kekurangan modal pada perusahaan anak asuransi / *Lack of capital in the insurance subsidiary company*	-	-
26f.	Eksposur sekuritisasi / *Securitization exposure*	-	-

63. Komposisi Permodalan / ***63. Capital Composition***

26g.	Lainnya / *Others*	-	-
27	Penyesuaian pada CET 1 akibat AT 1 dan *Tier* 2 lebih kecil daripada faktor pengurangnya / *The adjustment to CET 1 due to AT 1 and Tier 2 is smaller than the reduction factor*	-	-
28	**Jumlah pengurang (*regulatory adjustment*) terhadap CET 1**	(451.403)	(348.644)
29	**Jumlah CET 1 setelah faktor pengurang / *The total of CET 1 after the reduction factor***	1.870.957	1.803.181
	Modal Inti Tambahan (AT 1): Instrumen / *Additional Core Capital (AT 1): Instruments*		
30	Instrumen AT 1 yang diterbitkan oleh Bank (termasuk *stock surplus*) / *AT 1 instruments issued by the Bank (including surplus stock)*	-	-
31	Yang diklasifikasikan sebagai ekuitas berdasarkan standar akuntansi / *Which is classified as equity under accounting standards*	-	-
32	Yang diklasifikasikan sebagai liabilitas berdasarkan standar akuntansi / *Which is classified as a liability based on accounting standards*	-	-
33	Modal yang termasuk *phase out* dari AT 1 / *Capital which includes the phase out of AT1*	-	-
34	Instrumen AT 1 yang diterbitkan oleh Entitas Anak yang diakui dalam perhitungan KPMM secara konsolidasi / *The AT 1 instrument issued by a Subsidiary is recognized in the KPMM calculation on a consolidated basis*	-	-
35	Instrumen yang diterbitkan Entitas Anak yang termasuk *phase out* / *Instruments issued by Subsidiaries including phase out*	-	-
36	**Jumlah AT 1 sebelum *regulatory adjustment* / *Total AT 1 before regulatory adjustment***	-	-
	Modal Inti Tambahan: Faktor Pengurang / *Regulatory Adjustment*		
37	Investasi pada instrumen AT 1 sendiri / *Invest in own AT 1 instruments*	-	-
38	Kepemilikan silang pada instrumen AT 1 pada entitas lain / *Cross-ownership of AT 1 instruments in other entities*	-	-
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 banks, financial and insurance entities outside the scope of consolidated regulations, net short positions are permitted, where the Bank does not own more than 10% of the issued share capital (amount above the limit of 10%)*	-	-
40	Investasi signifikan pada modal Bank, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan (*net* posisi *short* yang diperkenankan) / *Significant investment in the capital of Banks, financial entities and insurance outside the scope of consolidation in terms of provisions (net short positions allowed)*	-	-
41	Penyesuaian berdasarkan ketentuan spesifik nasional / *Adjustments based on national specific provisions*	-	-
41a.	Penempatan dana pada instrumen AT 1 pada Bank lain / *Placement of funds in AT 1 instruments at other banks*	-	-
42	Penyesuaian pada AT 1 akibat *Tier* 2 lebih kecil daripada faktor pengurangnya / *The adjustment to AT 1 due to Tier 2 is smaller than the reduction factor*	-	-
43	**Jumlah faktor pengurang (*regulatory adjustment*) terhadap AT 1**	-	-
44	**Jumlah AT 1 setelah faktor pengurang / *Total AT 1 after the deduction factor***	-	-
45	**Jumlah Modal Inti / *Total Core Capital* (*Tier* 1) (CET 1 + AT 1)**	1.870.957	1.803.181
	Modal Pelengkap / *Complementary Capital* (*Tier* 2): Instrumen dan cadangan / *Instruments and reserves*		
46	Instrumen *Tier* 2 yang diterbitkan oleh Bank / *Tier 2 instruments issued by the Bank* (termasuk *stock surplus*)	-	-
47	Modal yang yang termasuk *phase out* dari *Tier 2* / *Capital which includes 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 that are recognized in the consolidated CAR calculation*	-	-
49	Modal yang diterbitkan Entitas Anak yang termasuk *phase out* / *Capital issued by Subsidiaries including 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 general reserves for productive assets that must be calculated with a maximum amount of 1.25% of RWA for Credit Risk*	128.442	114.158

63. Komposisi Permodalan / ***63. Capital Composition***

51	**Jumlah Modal Pelengkap (*Tier 2*) sebelum faktor pengurang / *Total Supplementary Capital (Tier 2) before deduction factor***	128.442	114.158
	Modal Pelengkap (*Tier* 2): Faktor Pengurang / *Regulatory Adjustment*		
52	Investasi pada instrumen *Tier* 2 sendiri / *Invest in own Tier 2 instruments*	-	-
53	Kepemilikan silang pada instrumen *Tier* 2 pada entitas lain / *Cross-ownership of a Tier 2 instrument in another entity*	-	-
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 TLAC capital liabilities of banks, financial and insurance entities outside the scope of consolidation by regulation, net short positions are permitted, where the Bank does not own more than 10% of the issued share capital: the previous value was set with a threshold of 5% but no longer meets the criteria (for Systemic banks)*	-	-
	Investasi pada kewajiban TLAC lainnya dari entitas perbankan, keuangan, dan asuransi yang berada di luar lingkup konsolidasi peraturan dan, yang mana bank tidak memiliki lebih dari 10% dari saham biasa entitas yang dikeluarkan: jumlah yang sebelumnya ditunjuk untuk batas 5% tetapi yang tidak lagi memenuhi syarat (hanya untuk Bank Sistemik ~~G-SIBs~~) / *Investments in other TLAC liabilities of banking, financial, and insurance entities that are outside the scope of regulatory consolidation and, for which the bank does not own more than 10% of the ordinary shares of the issued entity: amounts that were previously designated for the 5% limit but which are no longer eligible (only for G-SIBs Systemic Banks)*	-	-
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 capital or instruments of TLAC Banks, financial and insurance entities outside the scope of regulatory consolidation (net short positions allowed)*	-	-
56	Penyesuaian berdasarkan ketentuan spesifik nasional / *Adjustments based on national specific provisions*	-	-
56a.	*Sinking fund*	-	-
56b.	Penempatan dana pada instrumen *Tier* 2 pada Bank lain / *Placement of funds in Tier 2 instruments at other banks*	-	-
57	**Jumlah faktor pengurang (*regulatory adjustment*) Modal Pelengkap**	-	-
58	**Jumlah Modal Pelengkap (*Tier* 2) setelah *regulatory adjustment***	128.442	114.158
59	**Total Modal (Modal Inti + Modal Pelengkap) / *Total Capital (Core Capital + Complementary Capital)***	1.999.399	1.917.338
60	**Total Aset Tertimbang Menurut Risiko (ATMR) / *Total Risk Weighted Assets (RWA)***	11.045.620	9.863.522
	Rasio Kecukupan Pemenuhan Modal Minimum (KPMM) dan Tambahan Modal (*Capital Buffer*)		
61	Rasio CET 1 (persentase terhadap ATMR) / *CET ratio 1 (percentage of RWA)*	16,94%	18,28%
62	Rasio Modal Inti *Tier* 1 (persentase terhadap ATMR) / *Tier 1 Core Capital Ratio (percentage of RWA)*	16,94%	18,28%
63	Rasio Total Modal (persentase terhadap ATMR) / *Ratio of Total Capital (percentage to RWA)*	18,10%	19,44%
64	*Buffer* (persentase terhadap ATMR / *percentage to RWA*)	N/A	N/A
65	*Capital Conservation Buffer*	N/A	N/A
66	*Countercyclical Buffer*	N/A	N/A
67	*higher loss absorbency requirement*	N/A	N/A
68	Untuk bank umum konvensional: CET 1 yang tersedia untuk memenuhi Buffer / *For conventional commercial banks: CET 1 available to fulfill Buffer* (persentase terhadap ATMR / *percentage of RWA*) 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 branch offices of Banks domiciled abroad: The share of Business Funds placed in CEMA (expressed as a percentage of RWA) available to meet Buffers.*	-	-
	National minimal* (jika berbeda dari Basel 3) / *Minimum National (if different from Basel 3)		

63. Komposisi Permodalan / ***63. Capital Composition***

69	Rasio terendah CET 1 nasional (jika berbeda dengan Basel 3) / *National CET 1 lowest ratio (if different from Basel 3)*	N/A	N/A
70	Rasio terendah *Tier* 1 nasional (jika berbeda dengan Basel 3) / *National Tier 1 lowest ratio (if different from Basel 3)*	N/A	N/A
71	Rasio terendah total modal nasional (jika berbeda dengan Basel 3) / *The lowest ratio of total national capital (if different from Basel 3)*	N/A	N/A
	Jumlah di bawah batasan pengurangan (sebelum pembobotan risiko) / *Amount under deduction limit (before risk weighting)*		
72	Investasi non-signifikan pada modal atau kewajiban TLAC lainnya pada entitas keuangan lain / *Non-significant investments in TLAC's capital or other obligations in other financial entities*	N/A	N/A
73	Investasi signifikan pada saham biasa entitas keuangan / *Significant investments in the common stock of financial entities*	N/A	N/A
74	*Mortgage servicing rights* (net dari kewajiban pajak / *net of tax liability*)	N/A	N/A
75	Aset pajak tangguhan yang berasal dari perbedaan temporer (*net* dari kewajiban pajak) / *Deferred tax assets arising from temporary differences (net of tax liabilities)*	N/A	N/A
	Cap yang dikenakan untuk provisi pada *Tier 2* / *Stamp imposed for provision at Tier 2*		
76	Provisi yang dapat diakui sebagai Tier 2 sesuai dengan eksposur berdasarkan pendekatan standar (sebelum dikenakan cap) / *Provisions that can be recognized as Tier 2 according to exposure under the standard approach (before stamping)*	N/A	N/A
77	*Cap* atas provisi yang diakui sebagai *Tier* 2 berdasarkan pendekatan standar / *Stamp of provision recognized as Tier 2 under a standardized approach*	N/A	N/A
78	Provisi yang dapat diakui sebagai *Tier* 2 sesuai dengan eksposur berdasarkan pendekatan IRB (sebelum dikenakan *cap*) / *Provisions that can be recognized as Tier 2 according to exposure under the IRB approach (before stamping)*	N/A	N/A
79	*Cap* atas provisi yang diakui sebagai *Tier* 2 berdasarkan pendekatan IRB / *Stamp on provisions recognized as Tier 2 under the IRB approach*	N/A	N/A
	Instrumen Modal yang termasuk *phase out* (hanya berlaku antara 1 Jan 2018 s.d. 1 Jan 2022)		
80	*Cap* pada CET 1 yang temasuk *phase out* / *Stamp on CET 1 which includes phase out*	N/A	N/A
81	Jumlah yang dikecualikan dari CET 1 karena adanya *cap* (kelebihan di atas *cap* setelah *redemptions* dan *maturities*) / *Amount excluded from CET 1 due to cap (excess above cap after redemptions and maturities)*	N/A	N/A
82	*Cap* pada AT 1 yang temasuk *phase out* / *Stamp on AT 1 which includes phase out*	N/A	N/A
83	Jumlah yang dikecualikan dari AT 1 karena adanya *cap* (kelebihan di atas *cap* setelah *redemptions* dan *maturities*) / *Amount excluded from AT 1 due to cap (excess above cap after redemptions and maturities)*	N/A	N/A
84	*Cap* pada *Tier* 2 yang temasuk *phase out* / *Stamp on Tier 2 which includes phase out*	N/A	N/A
85	Jumlah yang dikecualikan dari *Tier* 2 karena adanya *cap* (kelebihan di atas *cap* setelah *redemptions* dan *maturities*) / *Amount excluded from Tier 2 due to cap (excess above cap after redemptions and maturities)*	N/A	N/A
	Analisis Kualitatif/ *Qualitative analysis*		

PT BANK PEMBANGUNAN DAERAH SULAWESI UTARA GORONTALO
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN-TAHUN YANG BERAKHIR PADA TANGGAL
31 DESEMBER 2025 DAN 2024
(Dinyatakan dalam Rupiah penuh, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH SULAWESI UTARA GORONTALO
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEARS ENDED
31 DESEMBER 2025 DAN 2024
(Expressed in Rupiah, unless otherwise stated)

54. Rekonsiliasi Permodalan / *54. Capital Reconciliation*

(Dalam jutaan Rupiah/ *In million rupiah*)

Keterangan / *Description*	31 Desember 2025/ *December 31, 2025*		31 Desember 2024/ *December 31, 2024*	
	Neraca Publikasi / *Publication Balance*	Neraca dengan cakupan berdasarkan ketentuan kehati-hatian / *Balance Sheet with coverage based on prudent provisions*	Neraca Publikasi / *Publication Balance*	Neraca dengan cakupan berdasarkan ketentuan kehati-hatian / *Balance Sheet with coverage based on prudent provisions*
Indonesia / *English*				
Aset / *Assets*				
Kas / *Cash*	269.239	269.239	282.627	282.627
Penempatan pada Bank Indonesia / *Placement with Bank Indonesia*	1.497.256	1.497.256	1.400.555	1.400.555
Penempatan pada bank lain / *Placement with other bank*	350.627	350.627	158.925	158.925
Tagihan spot dan derivatif / *Spot and derivatives receivables*	-	-	-	-
Surat berharga yang dimiliki / *Owned securities*	2.575.085	2.575.085	1.853.277	1.853.277
Repo	148.723	148.723	292.963	292.963
Reverse repo	1.462.269	1.462.269	447.605	447.605
Tagihan akseptasi / *Acceptance charge*	-	-	-	-
Kredit yang diberikan / *Loans*	16.766.825	16.766.825	16.130.663	16.130.663
Pembiayaan syariah / *Sharia financing*	-	-	-	-
Penyertaan modal / *Equity capital*	1.186	1.186	978	978
Aset keuangan lainnya / *Other financial assets*	-	-	-	-
Cadangan kerugian penurunan nilai aset keuangan / *Allowance for impairment losses on financial assets*	(222.800)	(222.800)	(208.880)	(208.880)
a. Surat berharga / *Securities*	-	-	-	-
b. Kredit / *Credit*	(222.793)	(222.793)	(208.860)	(208.860)
c. Lainnya / *Others*	(7)	(7)	(20)	(20)
Aset tidak berwujud / *Intangible assets*	7.149	7.149	5.260	5.260
Akumulasi amortisasi aset tidak berwujud / *Accumulated amortization of intangible assets*	(4.503)	(4.503)	(3.137)	(3.137)
Aset tetap dan inventaris / *Fixed assets and inventory*	921.594	921.594	598.303	598.303
Akumulasi penyusutan aset tetap dan inventaris / *Accumulated depreciation of fixed assets and inventory*	(273.163)	(273.163)	(246.937)	(246.937)
Aset non produktif / *Non-productive assets*	-	-	-	-
a. Properti terbengkalai / *Abandoned property*	-	-	-	-
b. Aset yang diambil alih / *Repossessed assets*	-	-	-	-
c. Rekening tunda / *Pending account*	-	-	-	-
d. Aset antar kantor / *Inter-office assets*	-	-	-	-
Aset lainnya / *Other assets*	176.909	176.909	406.942	406.942
Total aset / *Total assets*	**23.676.397**	**23.676.397**	**21.119.145**	**21.119.145**
Kewajiban / *Liabilities*				
Giro / *Current account*	2.117.779	2.117.779	1.122.173	1.122.173
Tabungan / *Saving*	2.712.052	2.712.052	2.732.066	2.732.066
Deposito / *Deposit*	13.376.988	13.376.988	11.184.773	11.184.773
Uang elektronik / *e-money*	-	-	-	-
Liabilitas kepada Bank Indonesia / *Liability to Bank Indonesia*	-	-	-	-
Liabilitas kepada Bank Lain / *Liability to other bank*	252.460	252.460	725.439	725.439
Liabilitas spot dan derivatif/forward / *Spot and derivative/forward liabilities*	-	-	-	-
Liabilitas atas surat berharga yang dijual dengan janji dibeli kembali / *Repo liability*	149.494	149.494	292.412	292.412
Liabilitas akseptasi / *Acceptances payable*	-	-	-	-
Surat berharga yang diterbitkan / *Securities issued*	749.392	749.392	748.480	748.480
Pinjaman/pembiayaan yang diterima / *Loans/financing received*	1.600.000	1.600.000	1.850.000	1.850.000
Setoran jaminan / *Guarantee deposit*	16	16	1	1
Liabilitas antar kantor / *Inter-office liabilities*	-	-	-	-
Liabilitas lainnya / *Other liabilities*	512.316	512.316	423.237	423.237
Kepentingan minoritas / *Minority interest*	-	-	-	-
Total kewajiban / *Total Liabilities*	**21.470.495**	**21.470.495**	**19.078.580**	**19.078.580**

54. Rekonsiliasi Permodalan / *54. Capital Reconciliation*

(Dalam jutaan Rupiah/ *In million rupiah*)

Keterangan / *Description*	31 Desember 2025/ *December 31, 2025*		31 Desember 2024/ *December 31, 2024*	
	Neraca Publikasi / *Publication Balance*	Neraca dengan cakupan berdasarkan ketentuan kehati-hatian / *Balance Sheet with coverage based on prudent provisions*	Neraca Publikasi / *Publication Balance*	Neraca dengan cakupan berdasarkan ketentuan kehati-hatian / *Balance Sheet with coverage based on prudent provisions*
Indonesia / *English*				
Ekuitas / *Equity*				
Modal disetor / *Paid-up capital*	1.400.068	1.400.068	1.327.118	1.327.118
a. Modal dasar / *Authorized capital*	5.000.000	5.000.000	5.000.000	5.000.000
b. Modal yang belum disetor / *Unpaid capital*	(3.599.932)	(3.599.932)	(3.672.882)	(3.672.882)
c. Saham yang dibeli kembali / *Treasury stock*	-	-	-	-
Tambahan modal disetor / *Additional paid-in capital*	65.741	65.741	26.917	26.917
a. Agio	11.966	11.966	11.966	11.966
b. Disagio -/-	-	-	-	-
c. Modal sumbangan / *Donated capital*	-	-	-	-
d. Dana setoran modal / *Capital deposit fund*	53.775	53.775	14.951	14.951
e. Lainnya / *Others*	-	-	-	-
Penghasilan komprehensif lainnya / *Other comprehensive income*	72.734	72.734	77.933	77.933
a. Keuntungan / *Income*	214.002	214.002	212.536	212.536
b. Kerugian / *Loss*	(141.269)	(141.269)	(134.603)	(134.603)
Cadangan / *Reserve*	386.357	386.357	384.477	384.477
a. Cadangan umum / *General reserve*	386.357	386.357	384.477	384.477
b. Cadangan tujuan / *Destination backup*	-	-	-	-
Laba/rugi / *Profit/loss*	281.002	281.002	224.120	224.120
a. Tahun-tahun lalu / *Prior years*	-	-	224.120	224.120
b. Tahun berjalan / *Current year*	281.002	281.002	-	-
c. Dividen yang dibayarkan / *Dividends paid*		-	-	-
Total ekuitas / *Total equity*	**2.205.902**	**2.205.902**	**2.040.565**	**2.040.565**
Total kewajiban dan ekuitas / *Total liabilities and equity*	**23.676.397**	**23.676.397**	**21.119.145**	**21.119.145**
Kewajiban komitmen dan kewajiban kontijensi / *Commitment obligations and contingent liabilities*				
Kewajiban komitmen / *Commitment obligation*	204.437	204.437	51.745	51.745
Kewajiban kontijensi / *Contingent liability*	3.581	3.581	16.015	16.015
Total kewajiban komitmen dan kontijensi / *Total commitments and contingencies*	**208.018**	**208.018**	**67.759**	**67.759**
Analisis Kualitatif/ *Qualitative analysis*				

55. Perbedaan Utama Antara Eksposur Sesuai Ketentuan Kehati-Hatian denga sesuai standar akuntansi keuangan

55. The Main Difference Between Exposure Under Prudential Provisions and carrying values under financial accounting standards

(Dalam jutaan Rupiah/ *In million rupiah*)

31 Desember 2025/ *December 31, 2025*					
Keterangan / *Description*	Total	Item sesuai: / *Item according:*			
		Kerangka risiko kredit / *Credit risk framework*	Kerangka sekuritisasi / *Securitization framework*	Kerangka *counterparty credit risk / Counterparty credit risk framework*	Kerangka risiko pasar / *Market risk framework*
Indonesia					
Nilai tercatat aset sesuai dengan cakupan konsolidasi ketentuan kehati-hatian (sebagaimana dilaporkan pada *template* LI1)/ Asset carrying value amount under scope of regulatory consolidation (as per template LI1)	23.676.397	9.919.147	-	292.571	-
Nilai tercatat liabilitas sesuai lingkup sesuai dengan cakupan konsolidasi ketentuan kehati-hatian (sebagaimana dilaporkan pada *template* LI1)/ Liabilities carrying value amount under regulatory scope of consolidation (as per template LI1)	21.470.495	-	-	-	-
Total nilai bersih sesuai dengan cakupan konsolidasi ketentuan kehati-hatian/ Total net amount under regulatory scope of consolidation					
Nilai rekening administratif/ Off-balance sheet amounts	208.018	63.656	-	-	-
Perbedaan valuasi/ Differences in valuations					
Perbedaan antara *netting rules*, selain dari yang termasuk pada baris 2/ Differences due to different netting rules, other than those already included in row 2					
Perbedaan provisi/ Differences due to consideration of provisions					
Perbedaan *prudential filters*/ Differences due to prudential filters					
Nilai eksposur yang dipertimbangkan, sesuai dengan cakupan konsolidasi ketentuan kehati-hatian/ Exposure amounts considered for regulatory purposes					
Analisis Kualitatif / *Qualitative Analysis*					

(Dalam jutaan Rupiah/ *In million rupiah*)

31 Desember 2024/ *December 31, 2024*					
Keterangan / *Description*	Total	Item sesuai: / *Item according:*			
		Kerangka risiko kredit / *Credit risk framework*	Kerangka sekuritisasi / *Securitization framework*	Kerangka *counterparty credit risk / Counterparty credit risk framework*	Kerangka risiko pasar / *Market risk framework*
Indonesia					
Nilai tercatat aset sesuai dengan cakupan konsolidasi ketentuan kehati-hatian (sebagaimana dilaporkan pada *template* LI1)/ Asset carrying value amount under scope of regulatory consolidation (as per template LI1)	21.119.145	9.024.318	-	89.532	-
Nilai tercatat liabilitas sesuai lingkup sesuai dengan cakupan konsolidasi ketentuan kehati-hatian (sebagaimana dilaporkan pada *template* LI1)/ Liabilities carrying value amount under regulatory scope of consolidation (as per template LI1)	19.078.580	-	-	-	-
Total nilai bersih sesuai dengan cakupan konsolidasi ketentuan kehati-hatian/ Total net amount under regulatory scope of consolidation					
Nilai rekening administratif/ Off-balance sheet amounts	67.759	18.753	-	-	-
Perbedaan valuasi/ Differences in valuations					
Perbedaan antara *netting rules*, selain dari yang termasuk pada baris 2/ Differences due to different netting rules, other than those already included in row 2					
Perbedaan provisi/ Differences due to consideration of provisions					
Perbedaan *prudential filters*/ Differences due to prudential filters					
Nilai eksposur yang dipertimbangkan, sesuai dengan cakupan konsolidasi ketentuan kehati-hatian/ Exposure amounts considered for regulatory purposes					
Analisis Kualitatif / *Qualitative Analysis*					

56. INFORMASI TAMBAHAN

Penerapan PSAK 109 Instrumen Keuangan

Berdasarkan hasil Post Implementation Review (PIR) yang telah dilakukan terhadap implementasi PSAK 109 Instrumen Keuangan, terdapat penyempurnaan dan penyesuaian Cadangan Kerugian Kredit Ekspektasian (CKKE) sebagai berikut:

1. Penyempurnaan teknis perhitungan Cadangan Kerugian Kredit Ekspektasian (CKKE) tidak akan merubah Tarif *Probability of Default*, Tarif *Loss Given Default*, Skala *Forward Looking Adjustment* serta tarif *Discount Factor*. Perhitungan data historis untuk mendapatkan tarif tetap menggunakan tarif yang sama dengan saat penerapan yaitu tarif triwulan I dan akan disesuaikan jika dilakukan penyesuaian tarif dalam tahun depan (evaluasi tahunan).

2. Pembentukan Cadangan Kerugian Kredit Ekspektasian (CKKE) 12 bulan tetap sama mengingat teknik penetapan saldo EAD adalah sama yaitu sebesar *outstanding* debitur per bulan laporan.

3. Pembentukan Cadangan Kerugian Kredit Ekspektasian (CKKE) *Life Time* disempurnakan yaitu pada perhitungan *existing* "menggunakan saldo bulan laporan dan saldo pada akhir tahun-tahun berikutnya sampai dengan jatuh tempo. Pada perhitungan penyempurnaan, pembentukan Cadangan Kerugian Kredit Ekspektasian (CKKE) *life time* "menggunakan saldo *cash flow* pembayaran (pokok dan bunga) sampai dengan tanggal jatuh tempo sesuai dengan kontrak pembiayaan.

4. Berdasarkan analisis, hasil perhitungan Cadangan Kerugian Kredit Ekspektasian (CKKE) life time dengan menggunakan *cash flow* lebih sesuai dengan ketentuan PSAK 109 Instrumen Keuangan dan juga dinilai lebih sesuai dengan Profil Risiko kredit PT Bank SulutGo.

5. Model penyempurnaan yang menggunakan pendekatan secara *Cash Flow* telah sesuai secara *best practice* dan juga telah diterapkan di beberapa bank.

6. Menetapkan kriteria significant loan adalah sebagai berikut:
   - Data terakhir selama 3 (tiga) tahun Data terakhir selama 3 (tiga) tahun/36 (tiga puluh enam) bulan;
   - Baki debet lebih dari Rp 3.000.000.000,- (tiga miliar Rupiah);
   - Pengelompokkan fasilitas kredit tersebut berdasarkan umur tunggakan berada dalam kondisi rating 5 sampai dengan

7 Minimum kriteria non significant loan adalah sebagai berikut:
   - Data terakhir selama 3 (tiga) tahun Data terakhir selama 3 (tiga) tahun/36 (tiga puluh enam) bulan;
   - Baki debet kurang dari atau sama dengan Rp 3.000.000.000,- (tiga miliar Rupiah);
   - Pengelompokkan fasilitas kredit tersebut berdasarkan umur tunggakan berada dalam kondisi rating 1 sampai dengan rating 8.
   - Baki debet lebih dari Rp 3.000.000.000,- (tiga miliar Rupiah) namun berada pada kondisi rating 1 sampai dengan rating 4.

56. ADDITIONAL INFORMATION

The Implementation of PSAK 109 Financial Instrument

Based on the results of the Post Implementation Review (PIR) that have been carried out on the implementation of PSAK 109 Financial Instruments, there are improvements and adjustments to the Allowance for Expected Credit Losses (CKKE) as follows:

1. *The technical improvement in calculating the Expected Credit Loss Allowance (CKKE) will not change the Probability of Default Tariff, Given Default Loss Rate, Forward Looking Adjustment Scale and Discount Factor rates. The calculation of historical data to obtain fixed rates uses the same rates as the time of application, namely the rates for the first quarter and will be adjusted if tariff adjustments are made in the next year (annual evaluation).*

2. *The formation of Allowance for Expected Credit Losses (CKKE) for 12 months remains the same considering that the EAD balance determination technique is the same, namely the amount of the outstanding debtor per reporting month.*

3. *The formation of Allowances for Life Time Expected Credit Losses (CKKE) is enhanced, namely the existing calculation "uses the balance of the reporting month and the balance at the end of the following years until maturity. In the calculation of improvement, the formation of Allowance for Life Time Expected Credit Losses (CKKE)" uses the balance cash flow payments (principal and interest) up to the maturity date in accordance with the financing contract.*

4. *Based on the analysis, the results of the calculation of Provision for Expected Credit Losses (CKKE) for life time using cash flow are more in accordance with the provisions of PSAK 109 Financial Instruments and are also considered more in accordance with the credit Risk Profile of PT Bank SulutGo.*

5. *The refinement model that uses the cash flow approach is in accordance with best practice and has also been implemented in several banks.*

6. *Determining the criteria for significant loans are as follows:*
   - *Last data for 3 (three) years. Last data for 3 (three) years / 36 (thirty six) months;*
   - *Debit tray of more than Rp 3,000,000,000, - (three billion Rupiah);*
   - *The grouping of credit facilities based on the age of arrears is in a rating condition of 5 to rating 8.*

7 *The minimum criteria for non-significant loans are as follows:*
   - *Last data for 3 (three) years. Last data for 3 (three) years / 36 (thirty six) months;*
   - *Debit tray less than or equal to Rp 3,000,000,000, - (three billion Rupiah);*
   - *The grouping of credit facilities based on the age of arrears is in a rating condition of 1 to rating 8.*
   - *Debit tray of more than Rp 3,000,000,000, - (three billion Rupiah) but is in a condition of rating 1 to rating 4.*

56. INFORMASI TAMBAHAN (Lanjutan)

8. CKPN dibentuk dengan metode *Expected Credit Loss Model* yang terdiri atas 2 (dua) jenis berdasarkan signifikansi dari aset tersebut, yaitu:
   - One year (satu tahun) excpected credit loss, dengan minimun kriteria:
   - Tidak terdapat bukti peningkatan risiko kredit secara signifikan.

   Lifetime expected credit loss, dengan minimum kriteria:
   - Kredit dengan kualitas berada pada stage 2 (under performing portofolio dengan DPD 31 sampai dengan 90 hari); dan stage 3 (non performing portofolio dengan DPD diatas 90 hari); dan
   - Terdapat bukti peningkatan risiko kredit secara signifikan.

56. ADDITIONAL INFORMATION (Continued)

8. CKPN is formed using the Expected Credit Loss Model method which consists of 2 (two) types based on the significance of the asset, namely:
   - *One year (one year) excpected credit loss, with the minimum criteria:*
   - *There is no evidence of a significant increase in credit risk.*

   Lifetime expected credit loss, with the minimum criteria:
   - *Loans with quality are at stage 2 (under performing portfolio with DPD 31 to 90 days); and stage 3 (non-performing portfolios with DPD above 90 days); and.*
   - *There is evidence of a significant increase in credit risk.*

67. REKLASIFIKASI AKUN

Laporan keuangan 31 Desember 2024, akun tertentu direklasifikasi untuk menyesuaikan dengan penyajian laporan keuangan tahun 2025, sebagai berikut:

67. ACCOUNT RECLASSIFICATION

Financial statements as of December 31, 2024, certain accounts were reclassified to conform with the presentation of the 2025 financial statements, as follows:

	31 Desember 2024 / *December 31, 2024*		
	Sebelum reklasifikasi/ *Before reclassification*	**Reklasifikasi/ *Reclassification***	**Setelah reklasifikasi / *After reclassification***
Laporan posisi keuangan/ *Statement of financial position*			
Liabilitas Lainnya/ *Others Liabilities*	68.197.971.882	(497.622.399)	67.700.349.483
Liabilitas Estimasi/ *Estimated Liabilities*	-	497.622.399	497.622.399
Total	**68.197.971.882**	**-**	***68.197.971.882***
laporan Laba / *Statement Income*			
Pendapatan Bunga/ *Interest Income*	2.412.362.747.419	(91.954.398.869)	2.320.408.348.550
Pendapatan Administrasi/ *Administration Income*	109.511.756.450	91.954.398.869	*201.466.155.319*

68. PERSETUJUAN PENERBITAN LAPORAN KEUANGAN

Laporan keuangan terlampir adalah tanggungjawab manajemen PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo yang telah diselesaikan pada tanggal Februari 6, 2026

68. APPROVAL FOR ISSUANCE OF FINANCIAL STATEMENTS

The accompanying financial statements is the responbility of PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo management which have been finished on Februay 6, 2026

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