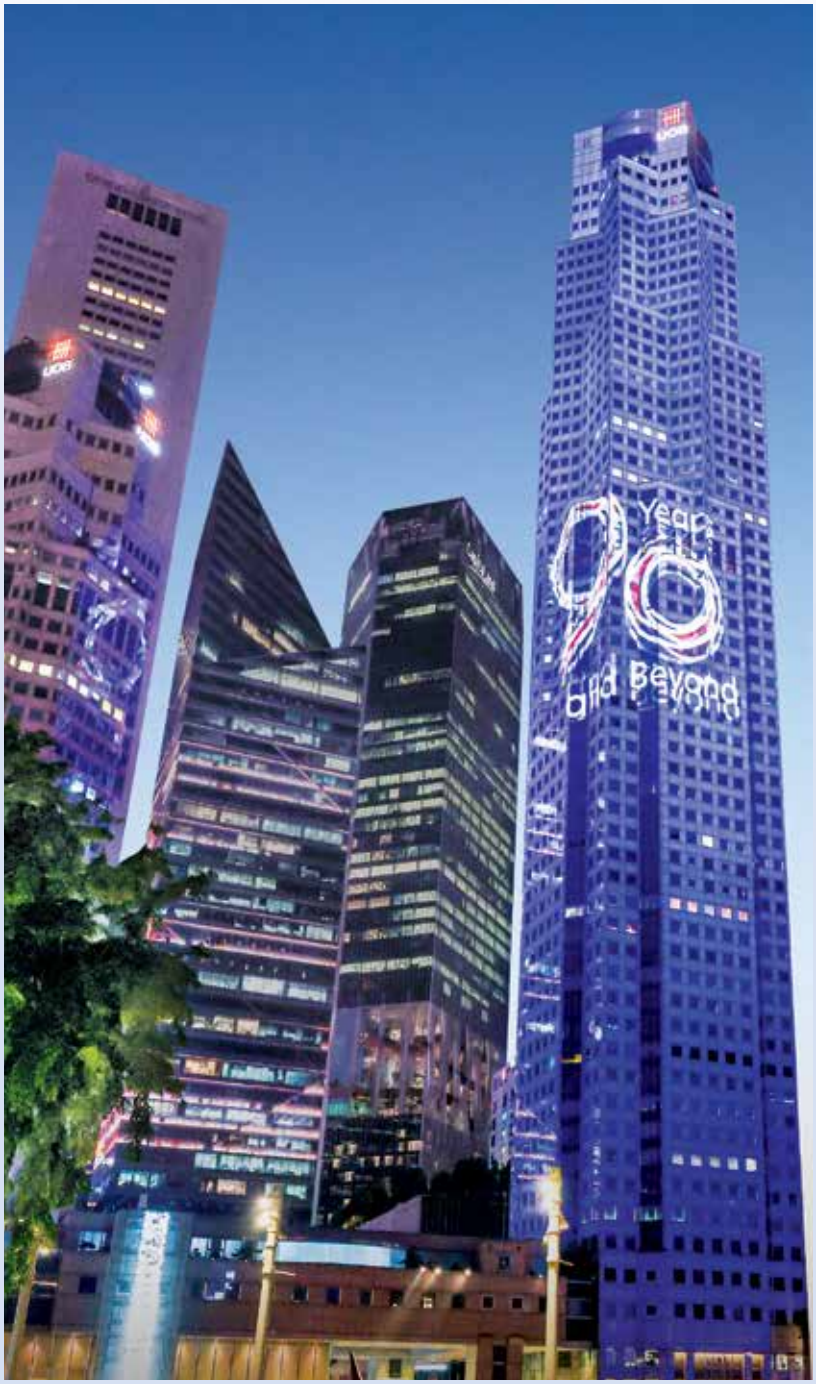
Annual Report 2025
PT Bank UOB Indonesia

Building the Future of ASEAN



About This Report

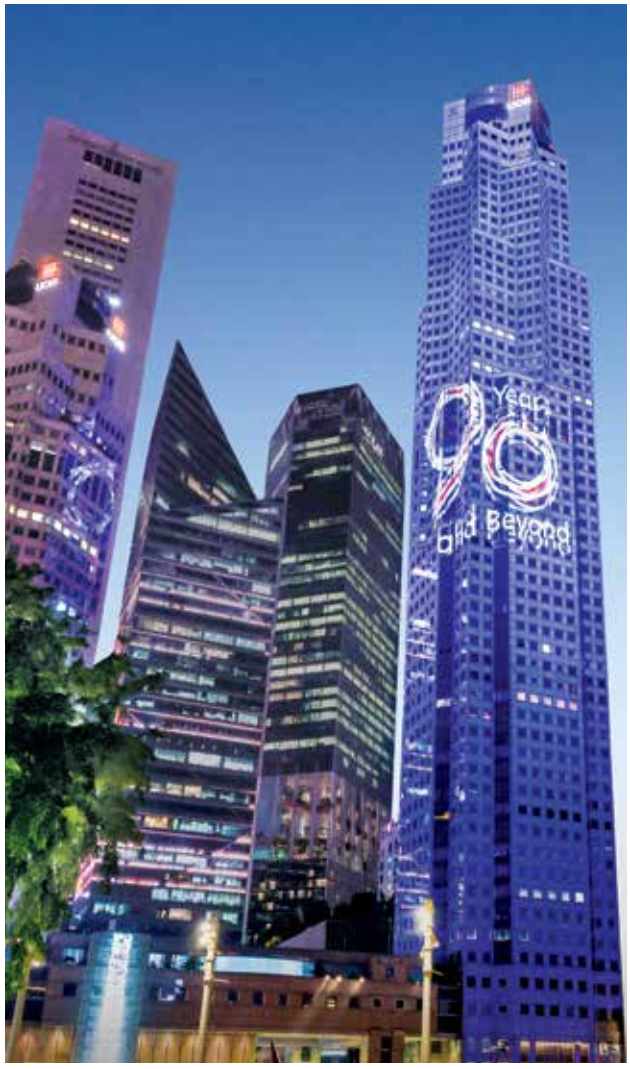
Since its establishment in 1956, PT Bank UOB Indonesia (UOB Indonesia or the Bank) has remained committed to creating lasting value for its customers, employees, and the wider community. The Bank continues to focus on delivering excellence in its products and services while contributing to business development, economic progress, and sustainable returns for its stakeholders.

This report is prepared in accordance with the requirements of the Financial Services Authority (OJK) and is aligned with the reporting practices adopted across the UOB Group.

This report, along with further information on UOB Indonesia, is available at www.uob.co.id.

Please scan the QR code to access the related information:

https://www.uob.co.id/about-us/investor-relations/laporan-keuangan/annual-report.page



The cover for this year's Annual Report features an image from "UNITY", a six-minute projection mapping show on UOB Plaza 1 in Singapore. To mark UOB's 90th anniversary and Singapore's 60th National Day in August, a series of projections were developed and created by local talents to celebrate Singapore's journey, UOB's legacy and the spirit of innovation and resilience that binds us. The projections also spotlight works by talented Singapore artists – winners of Southeast Asia's longest running art competition, the UOB Painting of the Year.

The projection show earned three Guinness World Records titles:

- Largest Light Output in a Projected Image
- Longest Architectural Projection-Mapped Display (Temporary)
- Highest Projection Image on a Building.

Like light dancing across the skyline, the projection mapping show is a symbol of hope, creativity and progress. It reminds us that every bright idea begins with a spark and, when nurtured, can illuminate entire horizons. As UOB celebrates 90 years of steadfast growth, we remain guided by our purpose of building the future of ASEAN. Anchored by resilience and inspired by innovation, we look ahead to a future where ideas flourish, communities thrive and opportunities abound across the region.

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Highlights

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Building the Future of ASEAN

Across ASEAN, for communities and businesses operating within the region and those connected beyond it.

Our Purpose Statement reaffirms UOB's commitment to doing what is right for our stakeholders, including customers, colleagues, and the wider community. It reflects our long-term strategic direction, underscoring the Bank's dedication to strengthening investment in the region to unlock opportunities for people and enterprises throughout ASEAN. The statement also reinforces UOB's role in facilitating economic flows within and with the ASEAN region, supporting intergenerational business growth.

2025 UOB Indonesia Financial Highlights



Net Profit
IDR1,529 billion
↑ 276.60%

Gross Customer Loans
IDR111,782 billion
↑ 11.32%

Net Non-Performing Loans Ratio
1.02%
↓ 0.09% pt

Gross Non-Performing Loans Ratio
1.80%
↓ 0.25% pt

Operating Profit
IDR1,888 billion
↑ 210.53%

Customer Deposits
IDR133,313 billion
↑ 14.03%

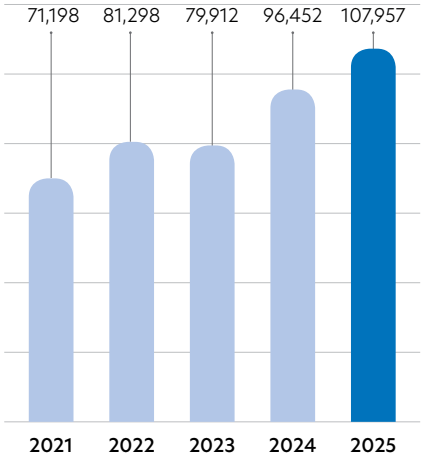
Total Assets
IDR170,499 billion
↑ 9.19%

Net Stable Funding Ratio
121.05%
↑ 5.82% pt

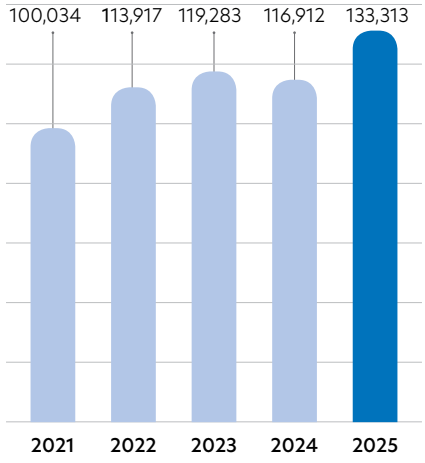
Non-Performing Loans
IDR2,012 billion
↓ 2.09%

Key Financial Graphics

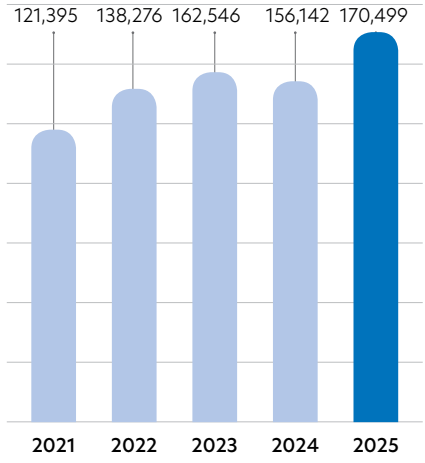
Loans – net
(in Billion Rupiah)



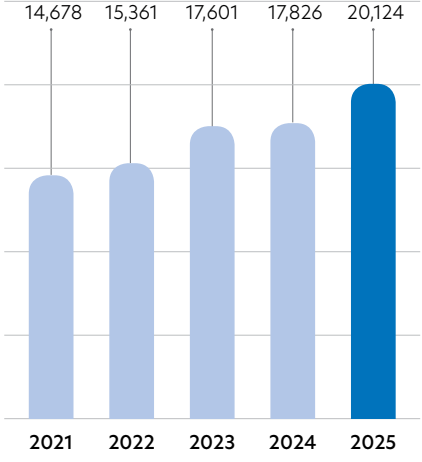
Customer Deposits
(in Billion Rupiah)



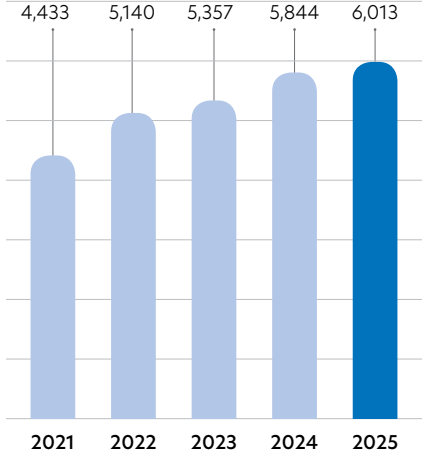
Total Assets
(in Billion Rupiah)



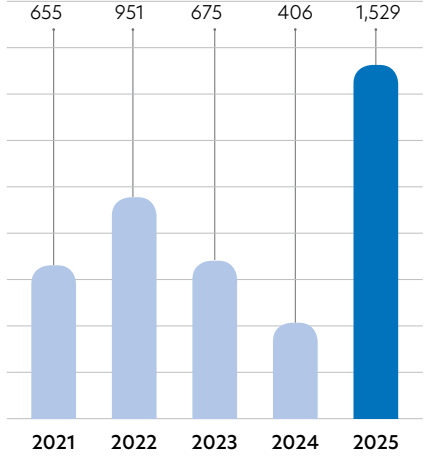
Total Equity
(in Billion Rupiah)



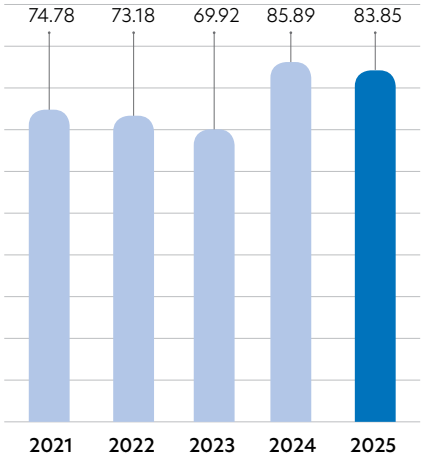
Net Interest Income
(in Billion Rupiah)



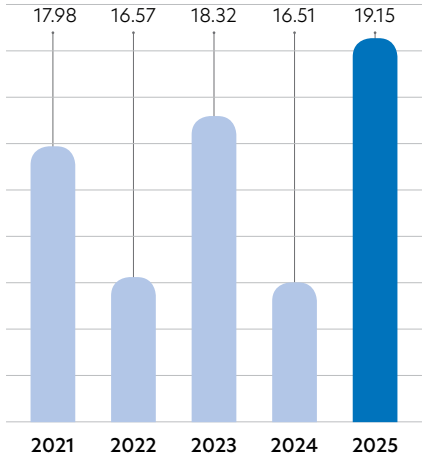
Income for the Year
(in Billion Rupiah)



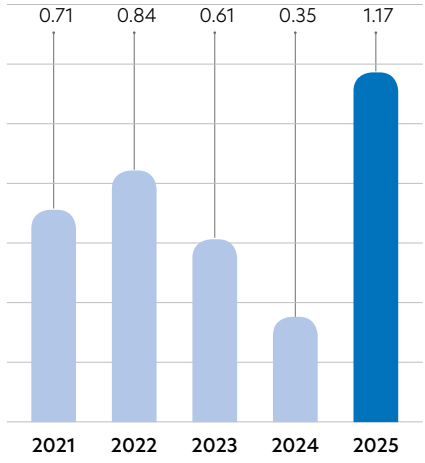
Loan to Deposit Ratio (LDR)
(in Percentage)



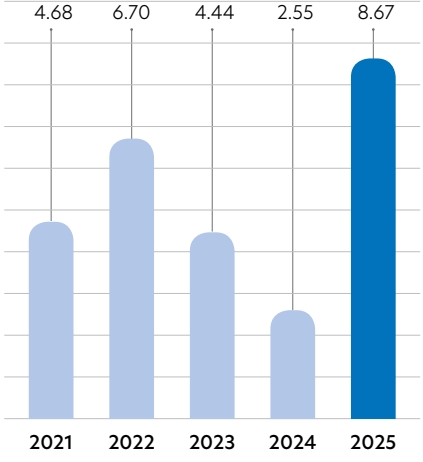
Capital Adequacy Ratio (CAR)
(in Percentage)



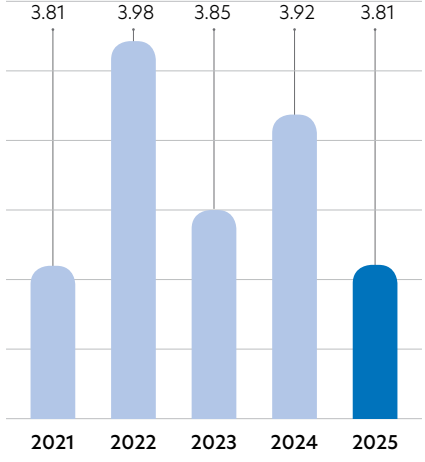
Return on Assets (ROA)
(in Percentage)



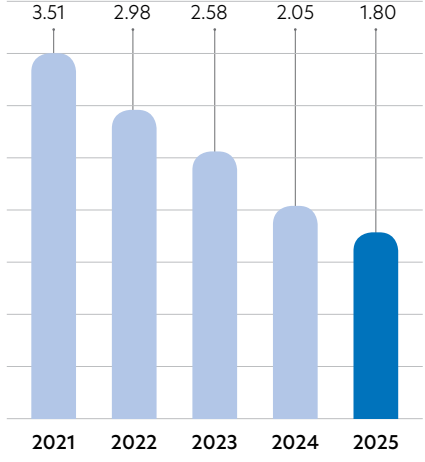
Return on Equity (ROE)
(in Percentage)



Net Interest Margin (NIM)
(in Percentage)



Non-Performing Loans (NPL) - gross
(in Percentage)



Five-Year Financial Summary

Statement of Financial Position

(in Billion Rupiah)

Description	as of 31 December				
	2021	2022	2023	2024	2025
Assets					
Cash	632	717	604	682	643
Current accounts with Bank Indonesia	4,315	8,870	9,901	5,799	7,116
Current accounts with other banks - net	1,879	1,094	982	822	1,000
Placements with Bank Indonesia and other banks - net	2,995	5,856	2,136	3,657	408
Trading securities and financial investments - net	18,054	28,547	35,795	34,760	41,027
Derivative receivables	727	1,321	841	2,062	1,605
Loans - net	71,198	81,298	79,912	96,452	107,957
Receivables on securities purchased with agreements to resell	15,540	2,870	22,678	1,653	1,704
Acceptance receivables - net	2,753	3,683	2,499	2,418	2,590
Deferred tax assets - net	553	747	734	642	100
Fixed assets and right-of-use assets - Book value	1,233	1,408	2,685	2,940	2,537
Intangible assets - net	-	-	1,130	1,097	1,065
Other assets - net	1,516	1,865	2,649	3,158	2,747
Total Assets	**121,395**	**138,276**	**162,546**	**156,142**	**170,499**
Liabilities and Equity					
Current liabilities	176	193	475	504	441
Demand deposits	21,583	24,166	23,702	32,135	39,079
Saving deposits	31,727	38,648	37,486	35,076	40,600
Time deposits	46,724	51,103	58,095	49,701	53,634
Customer deposits	100,034	113,917	119,283	116,912	133,313
Deposits from other banks	74	206	1,399	4,440	3,795
Interest payables	126	132	199	196	189
Tax payables	241	196	171	105	141
Derivative payables	725	1,401	1,223	2,226	1,462
Liabilities on securities sold under repurchase agreements	13	-	13,296	5,576	3,525
Acceptance payables	2,311	3,252	2,412	2,307	2,005
Liabilities for employee's benefits	279	258	344	439	359
Debt securities issued - net	1,498	1,596	1,443	1,042	945
Other liabilities	1,240	1,764	4,700	4,569	4,200
Total Liabilities	**106,717**	**122,915**	**144,945**	**138,316**	**150,375**
Total Equity	**14,678**	**15,361**	**17,601**	**17,826**	**20,124**
Total Liabilities and Equity	**121,395**	**138,276**	**162,546**	**156,142**	**170,499**

Statement of Profit or Loss and Other Comprehensive Income

(in Billion Rupiah)

Description	for the years ended 31 December				
	2021	2022	2023	2024	2025
Interest income	6,941	7,571	9,945	11,496	11,367
Interest expense	(2,508)	(2,431)	(4,588)	(5,652)	(5,354)
Interest income - net	4,433	5,140	5,357	5,844	6,013
Total other operating income - net	1,339	1,396	1,374	1,653	1,868
Total provision for impairment losses	(1,478)	(1,599)	(797)	(1,077)	(768)
Total other operating expenses	(3,464)	(3,801)	(5,017)	(5,812)	(5,225)
Operating income	830	1,136	917	608	1,888
Total non-operating income/(expense)	19	12	(5)	(43)	70
Income before tax expense	**849**	**1,148**	**912**	**565**	**1,958**
Tax expense	(194)	(197)	(237)	(159)	(429)
Income for the year	**655**	**951**	**675**	**406**	**1,529**
Other comprehensive (expense)/ income for the year - net of tax	**(113)**	**(268)**	**65**	**(181)**	**768**
Total comprehensive income for the year	**542**	**683**	**740**	**225**	**2,297**
Net profit attributable to:					
Owner's equity	**655**	**951**	**675**	**406**	**1,529**
Total comprehensive income for the year attributable to:					
Owner's equity	**542**	**683**	**740**	**225**	**2,297**
Basic earnings per share (in Rupiah, full amount)	**59**	**85**	**60**	**33**	**125**

Statement of Cash Flow

(in Billion Rupiah)

Description	for the years ended 31 December				
	2021	2022	2023	2024	2025
Cash and cash equivalents at beginning of year	13,308	9,826	16,543	13,946	15,464
Net cash (used in)/ provided by operating activities	(1,044)	18,585	(730)	(1,718)	2,649
Net cash provided by/(used in) investing activities	704	(12,223)	(3,121)	3,640	(3,932)
Net cash (used in)/provided by financing activities	(3,164)	29	1,285	(511)	(192)
Net effect on exchange rate on cash and cash equivalents	22	326	(31)	107	121
Cash and cash equivalents at the end of year	**9,826**	**16,543**	**13,946**	**15,464**	**14,110**

Financial Ratios

(in percentage, unless stated otherwise)

Description	as of 31 December				
	2021	2022	2023	2024	2025
Capital					
Capital Adequacy Ratio (CAR)	17.98	16.57	18.32	16.51	19.15
Tier 1 ratio	15.88	14.74	16.73	15.11	17.78
Tier 2 ratio	2.10	1.83	1.58	1.41	1.37
Gross fixed assets to capital	19.88	20.42	28.55	32.38	28.28
Assets Quality					
Non-performing earning assets to total earning assets	1.28	1.01	0.73	0.64	0.64
Non-performing loans (NPL) – gross	3.51	2.98	2.58	2.05	1.80
Non-performing loans (NPL) – net	2.22	1.73	1.39	1.11	1.02
Earnings					
Return on assets (ROA)	0.71	0.84	0.61	0.35	1.17
Return on equity (ROE)	4.68	6.70	4.44	2.55	8.67
Net interest margin (NIM)	3.81	3.98	3.85	3.92	3.81
Operating expense to operating income (BOPO)	90.19	87.74	92.31	95.64	86.39
Liquidity					
Loan to deposit ratio (LDR)	74.78	73.18	69.92	85.89	83.85
Low-cost funding ratio (CASA)	53.29	55.14	51.30	57.49	59.77
Compliance					
Violation of Legal Lending Limit (LLL)	0.00	0.00	0.00	0.00	0.00
Lending in excess of the Legal Lending Limit (LLL)	0.00	0.00	0.00	0.00	0.00
Minimum statutory reserves (GWM): Rupiah					
- daily	3.92	9.47	9.42	7.52	9.07
- average	4.24	10.57	10.34	9.11	10.06
Minimum statutory reserves (GWM): Foreign currencies					
- daily	4.13	4.10	4.67	4.17	4.16
- average	4.12	4.12	4.22	4.14	4.12
Net open positions (NOP) aggregate	0.97	1.52	4.16	5.36	3.95
Other					
Liabilities to equity ratio	727.05	800.18	823.50	775.92	747.24
Liabilities to assets ratio	87.91	88.89	89.17	88.58	88.20
Total issued and fully paid shares capital (in IDR, full amount)	**11,186,644,888**	**11,186,644,888**	**12,227,591,633**	**12,227,591,633**	**12,227,591,633**

Highlights of Shares in The Last Two Years

During the period from 2024 to 2025, UOB Indonesia had no shares listed or traded on the Indonesia Stock Exchange or on any other stock exchange. Accordingly, the Bank does not disclose share-related information in this report.

Information on Corporate Action in The Last Two Years

Throughout 2025 and 2024, the Bank did not undertake any corporate actions that altered its share capital structure. In 2024, the Bank issued Senior Debt Shelf Offering IV Phase I 2024 of IDR100 billion and Subordinated Debt Shelf Offering IV Phase I 2024 of IDR100 billion through public offering.

Information on Company Ratings

No.	Rating Agency	Rating	Rating Description	Validity Period
1.	Fitch Ratings Indonesia	AAA(idn)	Senior Debt	2026
2.	Fitch Ratings Indonesia	AA(idn)	Subordinated Debt	2026

2025 Event Highlights

Cultivating a culture of care, growth, and trust

Throughout 2025, UOB Indonesia continuously build a culture of care, personal and professional growth, and trust. With our values as a foundation, UOB Indonesia celebrates diversity and appreciates all employees equally.



21 February 2025 - Jakarta

UOB Indonesia CEO Awards 2025

UOB Indonesia granted the highest achievement CEO Awards, as a form of appreciation for the performance of colleagues who have contributed to the Bank's achievements to Samuel Alexander Surjana, Business Banking Credit Portfolio and Policy Head. The award was given by Mr Wee Ee Cheong, Deputy Chairman and Chief Executive Officer, UOB, Mr Hendra Gunawan, President Director, UOB Indonesia, and Mrs Cristina Teh Tan, Consumer Banking Director, UOB Indonesia.

UOB Indonesia also held the Start of the Year (SOTY), themed *'Supercharged Growth.'* The SOTY event series comprise of SOTY Workshop, Service Convention, Sales Convention, and Sales and Service Award.



March-April 2025 - Jakarta

Celebrating 'Inspiring Ramadan 2025' with UOB Indonesia colleagues

UOB Indonesia held *'Inspiring Ramadan 2025'* series throughout March and April to welcome Eid-al Fitr. The series included the distribution of *takjil* for colleagues, donation to Rumah Piantu Muslimin, Ramadan study sessions, mudik for employees, and a Halal Bihalal event.



7 July 2025 - Jakarta

Instilling a sustainable lifestyle for the younger generation through Kids@Work

As part of UOB Indonesia's efforts in educating the future generation, 60 children of employees participated in a workshop to create a sustainable pouch from recycled materials.



December 2025 - Jakarta

Christmas Celebration at UOB Indonesia

UOB Indonesia colleagues concluded the year with a series of Christmas events, including employee fundraising for Panti Asuhan Putera Maranatha in Bandung and a joint Christmas celebration.

Providing a personalised experience for every customer needs

Customers are the core of our services. UOB Indonesia continues to strengthen our beyond banking services through solutions tailored to customers' financial needs, lifestyle, and long-term goals. Through strategic partnerships, digital innovations, and a variety of lifestyle-based privileges, we deliver a personalised service experience for all customers.



24 January 2025 - Jakarta

Media Gathering: Financial Strategy Amid Economic Challenges

UOB Indonesia garnered local media for a session titled 'Financial Strategy Amid Economic Challenges.' The event featured Deposit and Wealth Management Head, UOB Indonesia, and Mr Samuel Ray, Author and Financial Educator in Indonesia, reinforcing the importance of mindful spending to prevent lifestyle inflation, the urgency of financial planning and fostering long-term savings habits.



28 February 2025 - Jakarta

The Brand Livery of Garuda Indonesia UOB Card (GIUC)

UOB Indonesia and Garuda Indonesia launched a special design on Boeing 737-800 NG themed *'From Shop to Skies'* for Garuda Indonesia UOB Card (GIUC). The launch is followed by the *'Spend & Fly'* programme, enabling faster GarudaMiles collection and exclusive deals for the GIUC cardholders.



11 March 2025 - Jakarta

UOB Media Literacy Circle: Middle Class Strategy Amid Lifestyle Expense and Market Turbulence

As part of the Bank's consistent effort to raise awareness on financial literacy, UOB Indonesia held Media Literacy Circle themed *'Digital Investment Strategies for The Middle Class Amid Rising Living Costs and Market Volatility.'* The panel discussion invited Mr Enrico Tanuwidjaja, ASEAN Economist, UOB, and UOB Indonesia, Deposit and Wealth Management Head promoting ways to cultivate healthy financial discpline by saving money, reducing purchase impulses, and building investment habits.



17 April 2025 - Jakarta

UOB Media Editors Circle: How Tech Innovations Transform Financial Services

UOB Indonesia held the Media Editors Circle themed *'How Tech Innovations Transform Financial Services.'* The event featured Mr Sonny Hendra Sudaryana, Director of Digital Ecosystem Development from the Ministry of Communications and Digital Affairs of the Republic of Indonesia, Mr Nailul Huda, Director Digital Economy, CELIOS, and Mr Glenn Natamihardja, TMRW Head UOB Indonesia, discussing how financial institutions and regulators can collaborate to build an inclusive and secure system amidst evolving financial behaviour.



24 April 2025 - Jakarta

Market Outlook 2025 - Policy Waves and Capital Flows: Sailing Through Tides of Risk and Seas of Opportunity

UOB Indonesia hosted a Market Outlook 2025 event themed *'Policy Waves and Capital Flows: Sailing Through Tides of Risk and Seas of Opportunity'* for Privilege Banking customers. The event featured insights from Mr Enrico Tanuwidjaja, ASEAN Economist, UOB, and Mrs Aviliani, Senior Economist, INDEF, on the current dynamics of global economy. Mr Albert Z. Budiman, Chief Investment Officer, UOB Asset Management, also shared financial investment strategy on planning for the future.



22 May 2025 - Jakarta

UOB Indonesia received Best Data Analytics Technology Implementation in Indonesia by The Asian Banker

UOB Indonesia was awarded *'Best Data Analytics Technology Implementation in Indonesia'* at The Asian Banker Indonesia Excellence in Retail Finance and Financial Technology Awards 2025. The accolade recognised the Bank's successful implementation of Enterprise Data Architecture and Governance (EDAG) platform, improving customer experiences and driving impactful business outcomes through AI-driven analytics and insigths.



22 July 2025 - Jakarta

UOB Media Editors Circle: Navigating Regulation Shifts and Market Uncertainties in Indonesia and ASEAN

As part of the Media Editors Circle series, UOB Indonesia held an event titled *'Navigating Regulation Shifts and Market Uncertainties in Indonesia and ASEAN.'* The panel featured Mr Susiwijono Moegiarso, Secretary of the Coordinating Ministry for Economic Affairs, Mrs Aviliani, Deputy Chairperson for Macro-Micro Policy Analysis at KADIN, and Mr Edwin Kadir, Head of Corporate Banking, UOB Indonesia, highlighting Indonesia's strategic responses to international trade developments, including the plan to impose U.S tariffs and rising tensions between China and Western countries.



9 September 2025 - Jakarta

UOB Indonesia received the Digital Banking Awards 2025

UOB Indonesia attained an award for KBMI 3 category at the Digital Banking Awards 2025, held by Intellectual Business Community in collaboration with InvestorTrust. The award highlights the Bank's commitment in empowering successful digital transformation to provide the best services for our customers.



18 September 2025 - Surabaya

Mid-Year Market Outlook: Threading Clear Line in the Midst of Tariff and Tension

UOB Indonesia Privilege Banking hosted Mid-Year Market Outlook themed *'Threading Clear Line in the Midst of Tariff and Tension.'* Mr Emil Dardak, Vice Governor of East Java, delivered a keynote address emphasising the importance of understanding global and domestic economic dynamics to make informed investment decisions. The exclusive event provided clients with insights and strategies for navigating economic uncertainty provided by Mr Enrico Tanuwidjaja, ASEAN Economist, UOB, Mrs Aviliani, Senior Economist, INDEF, and Mrs Emillya Soesanto, Wealth Advisory, Business Performance and Training Head UOB Indonesia.



29 September 2025 - Jakarta

The Launch of PRUInfinity with Prudential Indonesia

UOB Indonesia partnered with Prudential Indonesia to launch PRUInfinity, a traditional lifetime insurance solution designed for legacy planning and long-term protection. PRUInfinity offers increased coverage benefits and flexible premium payment, providing customers with a more personalised choice in maintaining a sustainable family finance.



2 December 2025 - Jakarta

UOB Media Editors Circle: How New Economic Policies Affect Everyday Consumers

UOB Indonesia held the UOB Media Editors Circle themed *'How New Economic Policies Affect Everyday Consumers'* featuring insights from Mr. Hendriyono Rachman, Head of the Financial Services Industry Surveillance Division OJK, Ms. Pauline Suharno, Chairman of Astindo, Mr. Ferry Malvinas, Partner from BCG, and Mr. Herman Soesetyo, Cards and Payment Head UOB Indonesia for more than 25 local media outlets. The session shared findings from the UOB ASEAN Consumer Sentiment Study (ACSS) 2025 (Indonesia), where middle-class consumers are currently spending more wisely and remain optimistic about the economy.

Connecting businesses across ASEAN and beyond

With a strong network across ASEAN, UOB Indonesia is committed in helping businesses grow beyond borders. We support customers through integrated financing solutions, foreign direct investment advisory, and a platform for next generation business leaders. These initiatives reflect the Bank's role as a long-term partner in driving sustainable economic growth in the region.



12 February 2025 – Jakarta

Navigating the economic future of Indonesia and Singapore

UOB Indonesia, in collaboration with Singapore Chambers of Commerce Indonesia (SCCI), hosted a panel discussion titled *'Navigating the Economic Future of Indonesia and Singapore.'* The event explored how Indonesia and Singapore can navigate future challenges and opportunities, focusing on sectors such as trade, technology, and regional collaboration.



18 February 2025 – Jakarta

UOB Indonesia extended Supplier Financing facility for LOTTE Mart and LOTTE Shopping Indonesia

Through the signing of an MoU with LOTTE Mart and LOTTE Shopping Indonesia, UOB Indonesia launched an integrated supplier financing solution through UOB Infinity and host-to-host (H2H) connectivity. This solution supports more stable liquidity for approximately 1,400 suppliers in the LOTTE retail ecosystem.



10 March 2025 - Jakarta

Enhance DHE Policy: Investment Reforms for Stronger Indonesia

To assist exporters in navigating Government Regulation No. 8 about Export Proceeds (DHE), UOB Indonesia held a socialisation session for 400 Wholesale Banking and Global Markets customers. The socialisation featured insights on DHE delivered by Mr Reza Yamora Siregar, Special Staff to the Coordinating Minister for Economic Affairas; Mr Arief Rachman, Director of the Monetary Management Department, Bank Indonesia, and Mr Enrico Tanuwidjaja, ASEAN Economist, UOB.



13 March 2025

Green Club Loan Funding for Princeton Digital Group Data Centre Campus

UOB Indonesia and Bank DBS Indonesia provided a Rp1.7 trillion green club loan to Princeton Digital Group for the development of the 22MW JC2 data center. This financing facility adheres to the Green Loan Principles and supports the growth of environmentally friendly digital infrastructure.



22 April 2025 - Jakarta

UOB Media Editors Circle – Driving a responsible growth for palm oil industry

UOB Indonesia held the UOB Media Editors Circle themed *'Driving a Responsible Growth for Palm Oil Industry'*. Attended by 13 local media editors, the discussion offered perspectives in accelerating a sustainable palm oil industry. The panelists consist of Mrs Fajarini Puntodewi, Director General of National Export Development, Ministry of Trade of the Republic of Indonesia, Mr Mukti Sardjono, Executive Director, Gabungan Asosiasi Pengusahan Kelapa Sawit Indonesia (GAPKI), and Mr Ernest Tan, Head of Consumer Goods and Healthcare – Sector Solutions Group, UOB.



5 June 2026

Loan Facility for INA-DayOne Data Centre in Batam, Indonesia

UOB Indonesia and Bank DBS Indonesia provided IDR6.7 trillion loan for the construction of three new data centres at Nongsa Digital Park developed by DayOne and Indonesia Investment Authority (INA). The project strengthened Batam's position as a digital hub between Indonesia and Singapore, reflecting the Bank's support for a sustainable digital structure.



24 July 2025 – Jakarta

The Launch of The Business Circle in Indonesia

UOB Indonesia launched The Business Circle, a programme designed to support the successors of family businesses in expanding their knowledge, discovering new opportunities, and growing their professional networks. The programme offers a curated mix of discussion forums, market visits, and knowledge-sharing sessions about succession planning, AI and digital transformation, and sustainability.

Forging a sustainable future for across ASEAN

Sustainability continues to guide the way we operate and create value for our stakeholders. Throughout 2025, UOB Indonesia advanced initiatives that support environmental stewardship, digital inclusion, and the development of arts and education. Our programmes illustrate our commitment to fostering positive impact for communities in Indonesia and across the region.



16 June 2025 - Jakarta

Green Term Loan for Xurya Group of Companies

UOB Indonesia partnered with Xurya Group of Companies, providing a IDR350 billion green term loan facility. Through the U-Solar programme, the financing supports the adoption of solar energy for more than 50 commercial and industrial companies across various sectors, strengthening the renewable energy ecosystem in Indonesia.



2 August 2025 - Tangerang

UOB Heartbeat Run 2025

More than 1,600 UOB Indonesia employees gathered for the UOB Heartbeat Run 2025, held simultaneously in Jakarta and Surabaya. The annual programme managed to raise more than IDR225 million to support inclusive education across Indonesia, where funds were channeled in collaboration with Daya Pelita Kasih Centre (DPK Centre) and Ruangguru Foundation, focusing on special needs children and underprivileged communities.



20 August 2025 - Jakarta

Launching of UOB My Digital Space in collaboration with Ruangguru programme

Together with Ruangguru, UOB Indonesia launched UOB My Digital Space, a five-year scholarship programme providing access to coding and digital-skills learning for 90,000 primaries to high-school students across Indonesia. The initiative aims to narrow the digital divide, strengthen digital literacy and prepare young Indonesians for an AI-enabled future.



16 October 2025 - Jakarta

15th UOB Painting of the Year (Indonesia)

UOB Indonesia held the 15th UOB Painting of the Year (POY) competition, awarding Mr Eddy Susanto the top honour in the Professional category for his work *"Kuasa dalam Setara"* and recognising emerging artist Muhammad Shodik as Most Promising Artist of the Year. The programme underscores UOB's long-standing commitment to nurturing contemporary art and cultural expression in Indonesia and across the region.



23 October 2025 – Jakarta

UOB Indonesia partnered with DHL Express Indonesia for GoGreen Plus

UOB Indonesia partnered with DHL Express Indonesia through utilising GoGreen Plus service, enabling the Bank to reduce up to 80 per cent greenhouse gas emissions from international air shipments through the use of sustainable aviation fuel.



13 December 2025 – Jakarta

UOB Indonesia and Prudential Indonesia cleaned the Muara Angke beach

As part of our efforts in protecting the coastal ecosystem, UOB Indonesia and Prudential Indonesia partnered to clean up Muara Angke beach. UOB employees participated in sorting over waste and donated 72 trash bins to support marine sustainability.

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Board of Commissioners Report



UOB Indonesia remains well positioned to capture ASEAN's long-term opportunities, reinforcing the Bank's role as a trusted financial partner contributing to sustainable national and regional development.

Wee Ee Cheong
President Commissioner

Dear Shareholders,

The cover for this year's Annual Report features UOB Plaza 1 in Singapore illuminated as a vibrant canvas through "UNITY", a projection mapping showcase created to commemorate UOB's 90th anniversary. More than a visual display, the series of projections symbolises creativity, resilience and the enduring spirit of innovation that underpins the Group's journey across generations and markets.

Like light illuminating a horizon, it reminds us that progress begins with ideas–nurtured with discipline and purpose, can create lasting impact. From a single branch in Singapore, UOB has grown into a leading regional bank through steady, disciplined growth anchored in a clear long-term vision and deep regional connectivity, creating value across the ASEAN region.

As we look ahead, the Group remain focused on investing in the capabilities that matter most for our customers, people, and communities. Backed by the Group's strong foundation and long-term perspective, UOB Indonesia is well positioned to support consumers and businesses to help them capture emerging opportunities. We remain committed to becoming the most preferred bank in Indonesia, while contributing to the Group's purpose of building the future of ASEAN.

ASEAN Advantage in a Complex Global Landscape

As the global economy becomes increasingly multipolar and supply chains realign, ASEAN continues to emerge as a key growth region. Deeper regional integration across trade, the digital economy, and energy security has strengthened ASEAN's role as a major destination for foreign direct investment, attracting more than US$225 billion in investments in 2024.

Amid global uncertainty and geopolitical tensions, ASEAN remains among the fastest-growing regions globally, supported by resilient domestic demand, rising infrastructure investment, and a young, upwardly mobile population driving rapid expansion in the digital and green economy. A growing middle class continues to fuel consumption, positioning ASEAN to become one of the world's largest economic blocs by the end of the decade.

Against this backdrop, opportunity is increasingly concentrated within the region. Through strategic acquisitions and disciplined expansion, UOB has built meaningful scale across Southeast Asia and Greater China, strengthening its regional presence.

With Vietnam fast emerging as an important market, UOB has further deepened its regional footprint, including the development of a new headquarters in Ho Chi Minh City. Regional connectivity remains a clear differentiator for the Group. Through our extensive footprint, long-standing presence and integrated regional operating platform, UOB offers deep local insights and expertise, enabling support for customers across segments and markets, through economic cycles and at every stage of their growth.

As the largest economy in ASEAN, Indonesia holds a strategic position. An expanding middle class, strong commodity export, accelerating digital transformation, and continued downstream industrial development

underpin resilient economic fundamentals. UOB Indonesia stands ready to support our customers in seizing these growing opportunities.

Backed by the Group's regional platform and scale, UOB Indonesia is well positioned to capture ASEAN's long-term growth and remain a trusted financial partner in Indonesia and across the region.

Strategic Initiatives and Achievements in 2025

In line with ASEAN's deeper economic integration, UOB Indonesia strengthened its position as a regional connector. Through innovation and integrated financial solutions, customers were better enabled in cross-border payments, financing, and trade. The Bank also advanced its digital transformation to meet evolving transaction needs and improve operational efficiency.

The Board of Commissioners noted further progress in digital banking capabilities, supported by strengthened data governance, resilient digital infrastructure, and expanded application ecosystems for long-term competitiveness.

Enhancements to the UOB TMRW application and refinement of the Rewards+ programme improved retail customers' experience. Expanded capabilities in UOB Infinity and UOB BizSmart further supported corporate transactions needs. Branch transformation into financial advisory centres progressed, reinforced by stronger regional integration following the successful integration of the Citigroup consumer business.

UOB Indonesia advanced its sustainability agenda through strategic partnerships to expand green financing and support carbon-reduction initiatives. The Board noted continued focus on long-term value creation through the One Bank approach, stronger ASEAN connectivity, and cross-segment collaboration.

A sector-focused lending strategy and disciplined credit underwriting contributed to balanced growth and sound asset quality. At the same time, automation and process enhancements improved operational efficiency and strengthened customer experience.

Financial Performance and Resilience

Disciplined strategy execution, supported by prudent risk management and cost management, contributed to UOB Indonesia's solid financial performance in 2025. Income before tax increased 246.6 per cent year on year to IDR1.9 trillion, demonstrating resilience and improved profitability amid a challenging global environment.

Performance was underpinned by healthy loan growth, improved asset quality, and disciplined risk management. Loan disbursement grew 11.3 percent to IDR111.8 trillion, while gross Non-Performing Loan (NPL) ratio remained low at 1.8 per cent, well below the regulator's maximum threshold of 5.0 per cent. An improved Current Account Savings Account (CASA) ratio of 59.8 per cent lowered funding costs.

Capital and liquidity stayed robust, with a Loan-to-Deposit Ratio (LDR) of 83.8 per cent and a Capital Adequacy Ratio (CAR) of 19.2 per cent, enabling the Bank to support sustainable growth and Indonesia's economic development.

Strengthening Our People Culture

The Board of Commissioners continued to support the Board of Directors and Management in cultivating a strong people culture through The UOB Way. Structured talent management, reskilling and upskilling programmes, and employee engagement initiatives, including the Professional Bankers and Future Bankers programme, Internship NextGen programme, and Trainers Mileage, reinforced a strong talent pipeline and performance-driven culture to support long-term growth.

Commitment to Governance and Sustainability

UOB Indonesia upheld strong corporate governance standards in 2025. The Board of Commissioners provided active oversight and guidance, strengthening risk management and governance practices, as reflected in the Bank's Good Corporate Governance self-assessment rating of "2" (Good). A committee-driven oversight structure strengthened monitoring and supported prudent decision-making.

The Board oversaw enhancements to the risk management framework across credit, liquidity, interest rate, foreign exchange, cybersecurity, data protection and emerging technology risks, including Artificial Intelligence (AI) and Generative AI. Compliance effectiveness and regulatory adherence, including anti-money laundering controls, remained key areas of focus.

Sustainability remained embedded into the Bank's long term strategy, supporting climate action and customers' transition towards more sustainable business models,

while balancing growth, resilience, and stakeholder interests.

Implementation of Supervisory Role

The Board of Commissioners played a vital role in upholding regulatory compliance while providing strategic guidance to UOB Indonesia. We maintained close oversight of financial performance, risk management, and governance practices, while also assessing the Board of Directors performance in managing the Bank and executing its strategies.

Through regular internal sessions and joint meetings with the Board of Directors, we provided direction, reviewed the formulation and implementation of the Bank's strategic initiatives and ensured alignment with key priorities. The Board also shared its views on the Bank's business prospects and the effectiveness of governance practices, to support sustainable growth and long-term value creation.

Performance Assessment of the Board of Directors

The Board of Commissioners conducted a comprehensive evaluation of the Board of Directors' performance throughout 2025, based on business outcomes and compliance with applicable regulations. Regular quarterly meetings were held to ensure alignment with the Bank's objectives, while the review of the Bank's three-year strategic plan reaffirmed its focus on personalisation, connectivity, and sustainability.

Based on this assessment, the Board of Commissioners considered that the Board of Directors performed effectively in managing the Bank's business and supported continued improvement in economic contribution, social value creation, and support for national development support.

Performance Assessment of the Board of Commissioners' Committees

The Board of Commissioners is supported by the Audit Committee, Risk Monitoring Committee, Remuneration and Nomination Committee, and Integrated Governance Committee. Through their respective mandates, these committees contributed to strengthening governance quality, risk management, and remuneration and nomination practices at UOB Indonesia. The Board received recommendations from these committees and considered that they performed effectively in supporting the supervisory function throughout 2025.

Composition of the Board of Commissioners

During 2025, the composition of the Board of Commissioners remained unchanged, reflecting continuity and stability in leadership.

Appreciation

On behalf of the Board of Commissioners, I extend sincere appreciation to the Board of Directors, Management, and all employees for their dedication and professionalism. We also thank our shareholders, customers, partners and stakeholders for their continued trust and support.

With strong foundations and a shared commitment, UOB Indonesia is well positioned to navigate future challenges and contribute meaningfully to the sustainable growth of Indonesia and ASEAN.



Wee Ee Cheong
President Commissioner
PT Bank UOB Indonesia
April 2026

Board of Directors Report



We remain on track in executing our long-term strategy. By operating as One Bank and leveraging UOB's ASEAN connectivity, we integrate sector expertise, digital capabilities, and strong governance to build a resilient platform that delivers sustainable value for our customers and supports Indonesia's long-term economic growth.

Hendra Gunawan
President Director

Dear Shareholders and Stakeholders,

The Board of Directors is confident that UOB Indonesia remains firmly on track to achieve its long-term strategic goals. Our 2025 performance reflects disciplined execution, sustainable growth, operational excellence, and prudent risk management, enabling the Bank to navigate a dynamic operating environment with resilience and clarity.

Throughout the year, the Bank maintained a balanced asset portfolio supported by robust underwriting standards and active portfolio management. Disciplined cost control, alongside targeted strategic investments, strengthened our operating foundation while preserving flexibility to invest in future growth.

On behalf of the Board of Directors, we present the Annual Report of PT Bank UOB Indonesia for the financial year ended 31 December 2025, together with our Sustainability Report. Both reports underscore the Bank's commitment to delivering sustainable, long-term value amid evolving market conditions.

Economic and Market Review 2025

While global markets moderated in 2025 due to rising trade barriers and geopolitical tensions, Indonesia maintained a strong economic footing. Annual Gross Domestic Product growth of 5.11 per cent was supported by steady household consumption and resilient investment activities. Foreign trade also remained resilient despite the challenges posed by US tariff measures.

This resilience was further bolstered by a supportive policy mix. The government implemented expansionary fiscal measures, while Bank Indonesia lowered its policy rate to 4.75 per cent, a total reduction of 125 basis points, alongside macroprudential tools to mitigate global volatility.

Monetary policy conditions evolved during the year. Following earlier policy easing, Bank Indonesia adopted a more balanced stance in the second half of the year, maintaining the 7-Day Reverse Repo Rate at 4.75 per cent to safeguard macroeconomic and financial stability.

Against this backdrop, UOB Indonesia responded decisively. The Bank leveraged its strong cash management capabilities and deep client insights to deliver targeted financial solutions. Advanced cash management and trade solutions enabled clients to optimise working capital, strengthen liquidity resilience and navigate a more cautious operating environment.

The Bank supported clients in managing foreign exchange volatility through tailored hedging strategies and multi-currency liquidity solutions. Anticipating a prolonged low-rate environment, UOB Indonesia strengthened its ASEAN connectivity and Local Currency Settlement (LCS) capabilities to unlock cross-border opportunities while reducing currency risk. Beyond lending, the Bank continued to advance its role as a strategic partner driving resilience and sustainable growth.

Looking ahead, Indonesia's economy is positioned for sustained growth, bolstered by state initiatives, capital inflows, and technological advancements. Asta Cita serves as the Government's strategic blueprint under the Indonesia Incorporated framework, aligning the state, state-owned enterprises, and the private sector to enhance global competitiveness and national well-being. This agenda is expected to stimulate government spending, private investment and domestic consumption. UOB Indonesia stands ready to support priority sectors and national growth initiatives.

Financial Performance and Profitability

Throughout 2025, UOB Indonesia delivered stable and solid results despite global uncertainty. Net profit after tax rose 276.6 per cent to IDR1.5 trillion, supported by loan growth of 11.3 per cent to IDR111.8 trillion and continued growth in third-party funds, reinforcing the Bank's contribution to the national economy.

Liquidity and asset quality remained healthy. Current Account Savings Account increased by 18.6 per cent year-on-year to IDR79.7 trillion, while the Non-Performing Loan (NPL) ratio improved to 1.8 per cent. Cost discipline remained strong, with the Cost-to-Income Ratio declining by 10.6 percentage points year-on-year to 69.7 per cent. These results reflect sustained execution of a strategy anchored in sustainable growth, operational excellence, and prudent risk management.

Beyond financial performance, the Bank advanced key strategic priorities. UOB Indonesia expanded its digital ecosystem to deepen customer engagement across segments and strengthened its presence in Transaction Banking and Wealth Management, accelerating growth in targeted areas.

The Bank also sharpened its focus on trade flows, higher-quality loan origination, operational efficiency, and product alignment with evolving customer needs, reinforcing its role as a trusted long-term partner to clients.

Improvements in asset quality and profitability were underpinned by sustained credit discipline rather than short-term measures. Robust underwriting standards, balanced portfolio composition, and consistent customer selection have been embedded over time, reinforcing resilience and supporting sustainable growth.

Strategic Focus and Key Initiatives in 2025

In 2025, the Bank executed a disciplined, sector-led growth strategy aligned with Indonesia's long-term priorities. By focusing on resilient industries, the Bank deepened sector expertise, proactively managed risk, and supported key growth engines while safeguarding asset quality. This approach was underpinned selective origination and robust underwriting, which supported balanced loan growth of 11.5 per cent year-on-year, while maintaining a healthy NPL ratio of 1.8 per cent.

Collaboration across retail, wholesale, and global markets businesses was further strengthened. The Bank continued its transition toward "One Bank", recognising that integrated solutions create greater client value and sustainable competitive advantage.

A Bank-wide collaborative culture continues to be embedded, supported by aligned incentives, joint client planning, and cross-segment task. These initiatives enhance relationship depth, strengthen resilience, and reinforce shared accountability.

The Bank accelerated ASEAN connectivity and cross-border capabilities to support regional trade and investment. For corporate and commercial clients, UOB Infinity serves as an integrated financial platform, enabling seamless cash management, real-time liquidity visibility and optimised working capital.

Operational foundations were strengthened to support a more agile and future-ready bank. Automation and process digitalisation enhanced efficiency and productivity, while proactive service monitoring and systematic feedback analysis sharpened customer focus. Continued investment in data architecture and governance strengthened the Bank's capability for scalable, innovation-led growth.

Innovation and Digital Transformation

In 2025, the Bank continued to advance its digital transformation with a strong focus on customer-centricity. Customer insights were embedded into digital platforms to deliver solutions that are intuitive, relevant, and Impactful for both retail and corporate customers.

For retail customers, enhancements included improved personal financial management through gamified savings feature, personalised financial insights, and self-serve wealth transactions. The Reward+ programme expanded redemption offerings across ASEAN, increasing engagement and everyday value.

For corporate and commercial clients, UOB Infinity further strengthened its role as an integrated financial hub, delivering real-time liquidity visibility, seamless cash and trade solutions, secure authentication and host-to-host connectivity to enable efficient, straight through processing.

By addressing customer needs–from personal savings to complex treasury operations – the Bank delivered secure, integrated digital experiences that deepen engagement and support long-term relationships.

Strengthening People and Culture

UOB Indonesia strengthened its workforce through reskilling and upskilling programmes aimed at elevating service quality and customer experience. Guided by the Bank's commitment to diversity, equity, and inclusion, UOB Indonesia continues to empower its people as the foundation of long-term value creation.

Talent development and engagement were advanced through initiatives such as Professional Bankers, Future Bankers, Internship NextGen, and Trainers Mileage. These programmes build capability, strengthen internal expertise and foster a collaborative, high performance culture.

By continuously investing in human capital, the Bank ensures it remains agile, relevant, and well positioned to support customers and contribute meaningfully to Indonesia's economic progress.

Commitment to Governance and Risk Management

Throughout 2025, the Bank maintained full compliance with applicable laws and regulations, while strengthening anti-money laundering controls. Through the Compliance function, the Bank enhanced its Risk-Based Bank Rating, reinforcing good corporate governance across the organisation.

The risk management framework was further strengthened by integrating key risk considerations into strategic decision-making, including asset quality, interest rate sensitivity, liquidity, foreign exchange exposures, and emerging risks such as cybersecurity, fraud and data protection.

The Board of Directors exercises active oversight of the Bank's risk profile through structured engagement and dedicated committees, ensuring risk management remains proactive and embedded in strategic execution.

The Risk Management Committee rigourously reviews portfolio quality, stress-testing outcomes, and early warning indicators. The Asset-Liability Committee, supported by the Interest Rate Working Group, monitors rate impacts, regulatory ratios, and contingency funding to safeguard stability.

Through disciplined, committee-driven governance, the Bank assesses risks holistically and enforces prudent limits, protecting capital strength, financial stability, and the Bank's reputation.

Giving Back to the Community

The Bank is committed to empowering the communities in which it operates, with a focus on children, art and education.

In UOB's 90th anniversary, the Bank reinforced its long-standing commitment to community upliftment. In Indonesia, this commitment is reflected in the UOB My Digital Space programme, which aims to equip 90,000 underprivileged children across 60 cities and 38 provinces with digital learning tools over five years.

The UOB Painting of the Year (POY) competition remains a pivotal platform for nurturing artistic talent in Indonesia. The Bank continuously organised workshops to showcase winners and promote visual arts, education, digital literacy and environmental awareness.

UOB Indonesia also hosted the UOB Heartbeat Run 2025, attended by more than 1,600 employees, raising more than IDR225 million for the Daya Pelita Kasih Centre to support learning infrastructure for neurodivergent children.

Changes in the Composition of the Board of Directors

During 2025, changes occurred in the composition of the Board of Directors. I warmly welcome the appointment of W. Kartyono as Director, as approved at the Annual General Meeting of Shareholders (GMS) on 29 April 2025, and express my appreciation to Teh Han Yi, who stepped down from her role as Director following approval at the Extraordinary GMS on 9 December 2025. Her tenure concluded on 31 December 2025.

Performance of Committees under the Board of Directors

In carrying out its duties and responsibilities, the Board of Directors was supported by committees that serve as decision-making and oversight forums. These committees include the Executive Committee, Risk Management Committee (including the Anti-Financial Crime Committee and the Business Continuity Management Committee), Credit Committee, Asset and Liability Committee, Information Technology Committee, Human Resources Committee, Credit Policy Committee, and Integrated Risk Management Committee.

Through their respective mandates, these committees provided effective support in managing the operations, strengthening governance and risk management, and facilitating strategic decision-making, contributing to sustainable growth and long-term value creation.

ESG initiatives and Community Development

The Bank builds long-term success by doing right by its customers and stakeholders. Trust is sustained through the consistent integration of environmental, social, and governance (ESG) considerations into strategy, decision-making, and daily operations. This approach reflects the Bank's commitment to sustainable development that meets the needs of present generations without compromising the ability of future generations to meet their own.

Through its Sustainability Framework, Environmental Risk Management Framework, Responsible Financing policy, and Sustainable Finance Framework, the Bank integrates ESG considerations in how it grows its business and assess its risks. Sustainability governance is overseen through the Sustainability Spokes Forum and Sustainability Working Group, with material matters escalated to the Board in a timely manner.

The Bank has accumulated IDR15.26 trillion in Sustainable Business Activities Financing and recorded new subscriptions of IDR1.17 trillion in Sustainable (ESG) investment products.

Operational sustainability was further strengthened, with the Bank's head office, UOB Plaza Jakarta, receiving Gold certification from Greenship Building Council Indonesia in 2025. Scope 1 and 2 emissions intensity (excluding data centres) were reduced by 18 per cent year-on-year.

Social impact initiatives included IDR3.25 billion in corporate social responsibility funding, benefiting children, art and education, and engaging 3,000 students and 235 artists. The launch of UOB My Digital Space further reinforces the Bank's long-term commitment to inclusive growth and digital resilience.

Recognising the evolving nature of sustainability, the Bank continues to strengthen organisational capability through structured sustainability e-learning programmes and domain specific training across business and support functions. This initiatives enhance the Bank's ability to support customers in adopting more sustainable practices.

Outlook and Strategy for 2026

Indonesia's 2026 outlook remains sound, supported by structural reforms and government programmes driving downstream development and industrialisation. Stable inflation, resilient demand, political stability, and stronger law enforcement are expected to sustain business confidence and reinforce Indonesia's attractiveness as an investment destination.

Against this backdrop, the Bank will continue to drive sustainable growth as One Bank, integrating strengths across segments to deliver consistent, long-term value. The Bank remains committed to national development priorities and close collaboration with regulators to support Indonesia's economic agenda.

The Bank will continue to strengthen its agile and operating efficiency through automation, process improvement, proactive service monitoring, and the development of a robust data foundation to enable innovation and scalable growth.

Sustainability remains embedded in the Bank's strategy. Through disciplined implementation of the Responsible Financing Policy, customer-focused sustainable solutions, and responsible daily practices, growth objectives are aligned with long-term environmental and social impact.

The Bank will continue to serve customers with forward-looking advice and high service standards, leveraging UOB's ASEAN network to facilitate strategic foreign investment into priority sectors. At the core of this ambition is continued investment in people and culture, fostering a culture anchored in Care, Growth, and Trust.

Appreciation

On behalf of the Board of Directors, I extend our appreciation to the Board of Commissioners for their guidance and oversight throughout the year. We also thank our shareholders and customers for their continued trust, and our employees for their dedication and commitment. With the support of all stakeholders, we remain committed to long-term growth, operational excellence, and contributing to Indonesia's economic development.



Hendra Gunawan
President Director
PT Bank UOB Indonesia
April 2026

Board of Directors of UOB Indonesia



Left to right: W. Kartyono, Paul Rafiuly, Hendra Gunawan, Cristina Teh Tan



Left to right: Harapman Kasan, Sonny Samuel, Henry Santoso, Ardhi Wibowo

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Corporate Identity

Company Name
PT Bank UOB Indonesia

Entity Status
Limited Liability Company

Commercial Name
UOB Indonesia (UOBI)

Date of Establishment
24 October 1956

Line of Business
Banking Industry

Date of Operations
1 November 1956

Legal Basis of Establishment
- Deed of Company Establishment No. 150 drawn up by Eliza Pondaag S.H., Notary in Jakarta, dated 31 August 1956
- Decree of Minister of Justice of the Republic of Indonesia (currently Minister of Law of the Republic of Indonesia) No. J.A.5/78/4 dated 24 October 1956
- State Gazette No. 96 dated 30 November 1956
- Supplement to State Gazette No. 1234/1956

Share Ownership
- UOB International Investment Private Limited, Singapore (68.943%)
- United Overseas Bank Limited, Singapore (30.056%)
- Yayasan Kesejahteraan Nusantara (1.000%)
- Others (0.001%)

Authorized Capital
IDR9,000,000,000,000, comprising of 36,000,000,000 shares with nominal value of IDR250 per share

Issued and Fully Paid Capital
12,227,591,633 shares or equivalent to IDR3,056,897,908,250

Operating Income in 2025
IDR1,888 billion

Net Interest Income in 2025
IDR6,013 billion

Total Assets in 2025
IDR170,499 billion

Total Liabilities in 2025
IDR150,375 billion

Total Equity in 2025
IDR20,124 billion

Business Scale

Number of Offices
1 Head Office
4 Regional Offices
41 Branch Offices
50 Sub-Branch Offices
3 Functional Offices

ATM Network
108 ATMs

Operational Area
41 cities in 16 provinces in Indonesia

Head Office Address
UOB Plaza Jl. M.H. Thamrin No. 10
DKI Jakarta 10230, Indonesia

Telephone Number
+62 21 2350 6000 (hunting)

Facsimile Number
+62 21 2993 6632

Call Centre
14008 & +62 21 2355 900

Email
uobcare@uob.co.id

Website
www.uob.co.id

Number of Products and Services Provided
- 5 (five) main products, comprising Lending Products, Funding Products, Investment Products, Bancassurance Products, and Treasury Products
- 21 (twenty-one) types of banking services

Number of Employees as of 31 December 2025
3,597 employees

Social Media

UOB Indonesia, TMRW Indonesia

uob.id, uobcards.id, TMRWIndonesia

UOB Indonesia, TMRW Indonesia

Association Membership
- Association of National Banks (PERBANAS)
- Indonesian Association of International Banks (PERBINA)
- Indonesian Payment System Association (ASPI)
- Banking Compliance Director Communication Forum (FKDKP)
- Indonesian Credit Card Association (AKKI)

UOB Indonesia in Brief

UOB Indonesia began its operations on 31 August 1956 under the name PT Bank Buana Indonesia. In May 2011, the Bank undertook a rebranding and formally adopted the name PT Bank UOB Indonesia.

Today, UOB Indonesia's service network comprises 41 main branches, 50 sub-branches, and 108 ATMs across 41 cities in 16 provinces throughout Indonesia. Customers also enjoy access to the Bank's services via regional ATM networks, as well as the ATM Prima, Bersama and Visa networks.

History of UOB Indonesia's Name

1956
PT Bank Buana Indonesia

2007
PT Bank UOB Buana Tbk

2011
PT Bank UOB Indonesia

The Bank continues to maintain its AAA(idn) national rating from Fitch Ratings Indonesia, an independent credit rating agency. UOB Indonesia has also been recognised with the Platinum Award for Exceptional Financial Performance by Infobank Magazine for ten consecutive years.

The Bank has been established for its strong presence in the small and medium-sized enterprise segment, supported by a robust retail customer base. UOB Indonesia has expanded its consumer and corporate banking business, offering a comprehensive suite of treasury and cash management solutions.

With an extensive branch network, reliable information technology systems, a solid capital structure, and a highly capable workforce, UOB Indonesia remains committed to creating long-term and sustainable value for its stakeholders. The Bank's continues to focus on advancing its transformation as a more prominent institution through disciplined and stable growth.

Company Logo

The UOB logo consists of five iconic red bars accompanied by the letters “UOB”, presenting an elegant and understated impression. The logo is inspired by the Chinese “Five-Bar Gate” philosophy, which symbolises security and unity. Its simplicity also reflects UOB’s focus and clarity.



Milestones

1950 - 1990s

- **1956**
  Established under the name PT Bank Buana Indonesia, the Bank commenced its commercial operations.
- **1972**
  Acquisition of PT Bank Pembinaan Nasional, Bandung.
- **1974**
  Acquisition of PT Bank Kesejahteraan Masyarakat, Semarang.
- **1975**
  Acquisition of PT Bank Aman Makmur, Jakarta.
- **1976**
  Obtained a license as a Foreign Exchange Bank.
- **1998**
  Ranked as an "A" category bank by Bank Indonesia.

2000s

- **2000**
  Initial Public Offering and share listing at the Jakarta Stock Exchange and the Surabaya Stock Exchange.
- **2003**
  The entry of International Finance Corporation (IFC) as the first overseas shareholder through the Right Issue II.
- **2004**
  - UOB International Investment Private Limited (UOBII) became the second largest shareholder after PT Sari Desa Karsa.
  - Issuance of Subordinated Bonds I.
- **2005**
  - IFC divested its entire shareholding in the Bank.
  - UOBII became the majority shareholder with 61.11 per cent shareholding.
- **2007**
  - Changed its name from PT Bank Buana Indonesia Tbk to PT Bank UOB Buana Tbk.
  - United Overseas Bank Limited (UOB), through UOBII, became the majority shareholder of the Bank.
- **2008**
  - The Extraordinary General Meeting of Shareholders approved the change of status to a privately-held entity.
  - The UOB share ownership rose to 98.997 per cent following a tender offer for the publicly-held shares.
  - Delisting of the Bank's shares from the Indonesia Stock Exchange.
- **2009**
  Call option for the debt principal of Subordinated Bonds I.

2010 - 2020s

- **2010**
  The former PT Bank UOB Indonesia merged with PT Bank UOB Buana Tbk.
- **2011**
  Changed its name to PT Bank UOB Indonesia.
- **2012**
  The Bank, together with the UOB Group, introduced a new regional-wide uniform for front-liners conveying an impression of professionalism, confidence, and outlook for the UOB Group.
- **2013**
  Implementation of Core Banking Standardisation project, covering infrastructure systems development to improve services.
- **2016**
  - Issuance of Shelf Registration Senior Bonds I and Subordinated Bonds I Bank UOB Indonesia Phase I Year 2016.
  - Launch of Business Internet Banking (BIB) and Personal Internet Banking (PIB) service platforms was launched to improve the Bank's competitiveness and customer service quality.
- **2020**
  - Launch of TMRW, the first digital bank for ASEAN's digital generation.
  - Right Issue of 1,632,759,084 shares with nominal value of IDR250 per share offered at IDR1,225 per share.
- **2021**
  Held Economic Outlook 2022 attended virtually by President of the Republic of Indonesia.
- **2022**
  - The signing of an Asset and Liability Transfer Agreement with Citibank, N.A, the Indonesia branch.
  - Launch of TMRW Pay, an e-commerce loan that enables consumers to manage their budgeting needs conveniently.
  - Launch of U-Energy, Asia's first integrated financing platform to drive energy efficiency.
  - UOB has partnered with PT Chandra Asri Petrochemical Tbk to launch the bank's first-ever Sustainability-Linked Trade financing facility in Indonesia.
  - UOB Indonesia announced its collaboration with PT Sompo Insurance Indonesia to offer SME Digital Insurance, a comprehensive insurance protection for Indonesia's small- and medium-sized enterprises (SMEs).
  - UOB Indonesia has partnered PT Prudential Life Assurance to launch PRUTect Care, a Sharia-compliant life insurance product, on TMRW platform.
  - UOB Indonesia held UOB Economic Outlook 2023 with the theme "Emerging Stronger in Unity and Sustainably". Mr Joko Widodo, President of the Republic of Indonesia, opened the event with special remarks. Followed

by Ms Sri Mulyani, Minister of Finance of the Republic of Indonesia, delivered a keynote speech.
- UOB announced its commitments to reach net zero by 2050. This underlines its goal to support a just transition that advances sustainable socioeconomic development in tandem with decarbonisation in Southeast Asia.

- **2023**
  - Launch of UOB Infinity, a digital platform which allows businesses to manage their banking needs in a simpler, smarter and more personalised manner.
  - UOB Indonesia, Visa, and Volopay launch corporate credit card solution to help businesses with efficient expense management.
  - Launch of UOB FinLab, UOB's flagship innovation accelerator to help local businesses grow and transform digitally. In Indonesia kick-started its inaugural digitalisation programme entitled UKM SUKSES (Sistem Usaha Kreatif dan Solusi Ekonomi Sejahtera).
  - UOB Indonesia launches new financial supply chain management capabilities in UOB Infinity to enable clients digitalise their supply chain financing. FSCM capabilities will enable clients to connect buyers, suppliers, and distributors within their supply chain ecosystem in Indonesia, across ASEAN and Greater China.
  - UOB Indonesia held the first UOB Gateway to ASEAN Conference 2023, the first event outside Singapore. The event gathered business leaders, clients, and partners from Indonesia, ASEAN and Greater China, along with government officials.
  - UOB completes acquisition and integration of Citigroup's consumer banking business in Indonesia. Entire acquisition successfully completed in all four ASEAN markets – Indonesia, Malaysia, Thailand, and Vietnam.
  - Right Issue of 1,040,946,745 shares with nominal value of IDR250 per share offered at IDR1,441 per share.

- **2024**
  - UOB Indonesia and Garuda Indonesia launch co-branded card, which offers exclusive privileges and benefits to cardholders under the slogan "From Shops to Skies" to meet the growing needs of travelers.
  - UOB Indonesia refreshes UOB Lady's Card, championing the progress and success of women everywhere with tagline 'Unstoppable Together'.
  - UOB Indonesia launches UOB Zenith Card, personalised to fulfill the needs and preferences of high network individuals, particularly in travel and tourism aspects.
  - UOB Indonesia and Telkomsel launch co-branded credit card UOB Telkomsel, embodying the essence of 'Lifestyle Connected' for customers to enjoy a more connected digital lifestyle with seamless and rewarding experiences.
  - UOB Indonesia held UOB Economic Outlook 2025 with the theme "Ushering a New Dawn for Remarkable Indonesia". The event addressed insights and strategies to strengthening the Indonesia economy, attracting foreign investment, and achieving long-term sustainable growth for the country.
  - UOB held the role of Joint Coordinator to provide the largest syndication loan in Indonesia in 2024 worth US$1.5 billion for MIND ID. The transaction supports Indonesian government strategy to encourage national mining industry.
  - UOB Indonesia launch Savings Weeks programme to cultivate a proactive saving culture and encourage financial security for customers.
  - UOB Indonesia refresh the UOB PRIVIMiles Card, offering accelerated miles earning for popular ASEAN destinations.

2025

- UOB Indonesia and Garuda Indonesia introduced an exclusive livery featuring Garuda Indonesia UOB Cards (GIUC) on one of the Boeing 737-800 NG aircrafts from Garuda Indonesia.
- UOB Indonesia and Bank DBS Indonesia arranged an IDR1.7 club green loan for Princeton Digital Group to support the development of the JC2 data centre campus in Cibitung.
- UOB Indonesia and Bank DBS Indonesia jointly provided IDR6.7 trillion loan facility to finance the development of three data centres by DayOne, in partnership with the Indonesia Investment Authority (INA), located at Nongsa Digital Park, Batam.
- UOB Indonesia launched The Business Circle, a curated programme designed for the next generation of family-owned businesses in Indonesia to gain insights, share exteriences, connect with peers across ASEAN.
- UOB Indonesia partnered with Ruangguru to launch UOB My Digital Space programme, a regional programme aimed provide digital education access for 90,000 students over the next five years across 60 cities in all 38 Indonesian provinces.
- UOB Indonesia and DHL Express partner to reduce greenhouse gas emissions by leveraging GoGreen Plus service. This partnership enables UOB to reduce around 80 per cent of carbon emissions associated with international air shipments through the use of Sustainable Aviation Fuel (SAF).

Vision, Mission, Sustainability Objective and Values

UOB Indonesia sets out its vision, mission, sustainability objectives and values, which form the foundation of the Bank's direction and commitments, as follows:



Vision

To be a significant bank in Indonesia, a key part of the UOB Group, valued by our customers, colleagues, shareholders, and regulators and admired by the public, as a trusted long-term banking institution.



Mission

To create sustainable economic value for all our stakeholders through a team of loyal, dedicated,and professional bankers, committed to meeting and exceeding the needs and expectations of our stakeholders; with the highest quality products and services for our desired customer segments in retail and wholesale banking, and superior financial and prudential outcomes for our colleagues, shareholders, and regulators.



Sustainability Objective

We believe that as a part of Indonesia's financial services industry, we have a duty to contribute to and to ensure the nation's long-term economic, social and environmental well-being. We also recognise that good corporate governance is essential for embedding sustainable business practices across the Bank.

Our Values

Honourable



We act prudently to fuel our customer's success, maintaining the highest professional and moral standards. We do what is right for you through discipline, clarity, and courage.

United



We work as a team to achieve individual and corporate goals with cooperation, mutual respect and loyalty.

Enterprising



We were built with an enterprising spirit, demonstrated through thought leadership, keen insight and a forward-looking mindset.

Committed



We are committed to build a better tomorrow. We are accountable for ensuring that UOB is a trusted source of stability, security and strength.

Business Activities

Business Activities According to the Articles of Association

Pursuant to Article 3 of the Bank's Articles of Association, the purpose and objective of the Bank is to conduct business in the field of Commercial Banking in accordance with applicable laws and regulations.

To achieve this purpose and objective, the Bank may carry out business activities including the following:

a. collect funds from the public in the form of deposit such as current account, time deposit, certificate of deposit, savings, and/or other equivalent forms;
b. provide credit;
c. issue a Debt Acknowledgement Letter;
d. buy, sell or warrant at their own risk or for the benefit of and on the orders of the customers for the following items:
    1. bills of exchange, including money orders accepted by bank whose validity period is not longer than the general practice in trading of the bills of exchange;
    2. debt acknowledgment letters and other trading papers whose validity period is not longer than the general practice in trading of the debt acknowledgment;
    3. State treasury papers and Government letter of guarantee;
    4. Bank Indonesia Certificates (SBI);
    5. bonds;
    6. Trade Certificates; and
    7. other securities instruments.
e. transfer money for their own interest and for the benefit of customers;
f. placing funds in, borrowing funds from, or lending funds to other banks, either by using letters, telecommunication facilities or by money orders, checks or other means;
g. receive payments from bills on securities and carry out calculations with or between third parties;
h. provide a place to store valuables and securities;
i. carry out custody activities for the benefit of other parties based on a contract;
j. carry out placement of funds from customers to other customers in the form of securities that are not listed on the stock exchange;
k. provide financing and/or carry out other activities based on sharia principles, in accordance with the provisions stipulated by Bank Indonesia, the Financial Services Authority, and the National Sharia Council;
l. carry out factoring activities, credit card business and Trustee activities;
m. carry out activities in Foreign Exchange, in compliance with the provisions stipulated by Bank Indonesia and Financial Services Authority;
n. carry out capital investment activities in banks or other companies in the field of finance, such as capital lease, venture capital, securities company, insurance, clearing and underwriting institutions, as well as depository and settlement agencies, in accordance with the prevailing laws and regulations and in compliance with the provisions stipulated by the Bank Indonesia and Financial Services Authority;
o. carry out temporary capital investment activities to overcome the consequence of credit failure, including the financing failure under the Sharia Principles provided that such participation must be withdrawn in due time, in accordance with the prevailing laws and regulations and in compliance with the provision stipulated by the Bank Indonesia and Financial Services Authority;
p. act as the founder of the Pension Fund and the Pension Fund Manager in accordance with the prevailing laws and regulations;
q. carry out other businesses that are generally performed by a Commercial Bank, both conventionally and based on Sharia Principles within or outside the country.

Business Activities

As the Bank progressed towards the end of 2025, UOB Indonesia continued to carry out its business activities as previously outlined. At the global level, UOB operates through three core business segments: retail banking, wholesale banking and global markets. In Indonesia, the Bank's operations encompass commercial banking, corporate banking, personal financial services, business banking and the financial institution segment.

Products and Services

The range of products and services offered by the Bank is presented in the table below:

1. Investment and Bancassurance Products
   a. Investment Products
      - Mutual Fund
      - Primary Retail Bonds (E-SBN)
   b. Bancassurance Products
      UOB Indonesia teams up with insurance companies to provide financial solution for customers by offering life and health insurance products with single or periodic premium payments.
      - PRUCinta
      - Usave PRUStar
      - PRUHospital Protection Optima
      - PRULife Harvest Plan
      - PRUWealth Prime Account
      - PRUInvestor Ultima Account
      - PRUCritical Benefit 88
      - PRUAnugerah Syariah
      - PRUIncome Guard
      - PRUIncome Protection
      - PRUIncome Maxima
      - PRUInfinity
      - Lady's Account Critical Cover
      - Smart Level Term
      - PRU Life Extra Return
      - PRULevel Term
      - PRUcorporate Life
      - PRUcorporate Medical
      - PRUCredit Protection
      - PRULindungi Syariah
      - PRU Accident Guard Plus
      - PRUHospital Advantage
      - Credit Protection Regular
      - Credit Protection Maximum
      - PRULife Extra Return
      - PRUGuard
      - PRUTech Care
      - PRUProteksi Griya
      - Credit Life Insurance - Sequis
      - AvaGriya Proteksiku - Astra
      - Mortgage Redemption Insurance MSIG
      - Credit Life Insurance - MNC
      - Fire Insurance from general insurance companies, such as ABDA, ABI, Zurich, ACA, dan ASWATA
      - Prudential Employee Benefit
      - PRUCorporate Personal Accident
      - Zurich U-Travel

2. Lending Products
   a. Lending Products
      - Overdraft Loan (Rupiah)
      - Revolving Credit Facility
      - Fixed Loan
      - Fixed Asset Investment Loan
      - Business Vehicle Financing
      - Construction Investment Loan
      - Heavy Equipment Financing
      - Commercial Property Loan
      - Installment Loan (Rupiah and FX)
      - Import-Export Credit
      - Letter of Credit (LC)
      - Shipping Guarantee
      - Bank Guarantee – Standby Letter of Credit
      - Import Invoice Finance
      - Export Invoice Finance
      - Trust Receipt
      - Pre Shipment Finance
      - Early Payment Discount
      - Credit Bills Purchased
      - Bill of Exchange Purchase
      - Distributor/Dealer Finance
      - Supplier Finance
      - Account Receivable Finance
      - Secured Back to Back
      - Home Loan
   b. Cards and Payments Products
      - UOB Zenith Card (Mastercard & Visa)
      - UOB PRIVIMiles Card (Mastercard & Visa)
      - Garuda Indonesia UOB Card (Mastercard & Visa)
      - UOB Preferred Card (Mastercard &Visa)
      - UOB Lady's Card (Mastercard)
      - UOB ONE Card (Mastercard & Visa)
      - UOB YOLO Card (Mastercard &Visa)
      - UOB Telkomsel Card (Visa)
      - TMRW Card (MasterCard)
      - UOB Debit Card
      - TMRW Debit Card
      - Commercial Card (Mastercard & Visa)
      - UOB CashPlus

3. Funding Products
   a. Saving Account
      - Privilege Account
      - One Account
      - Stash Account
      - Lady's Account
      - Rekening Valas Produktif
      - U-Save
      - U-Plan
      - Tabungan Biz88
      - U-BIZZ88 Tabungan
      - Tabunganku
      - Simpanan Pelajar
      - TMRW Everyday Account
      - TMRW Savings Account
      - Tabungan Non Interest
   b. Current Account
      - Giro Rupiah
      - Giro Valas
      - Giro 88
      - U-Biz88
      - Giro Threshold
      - Giro Non Interest

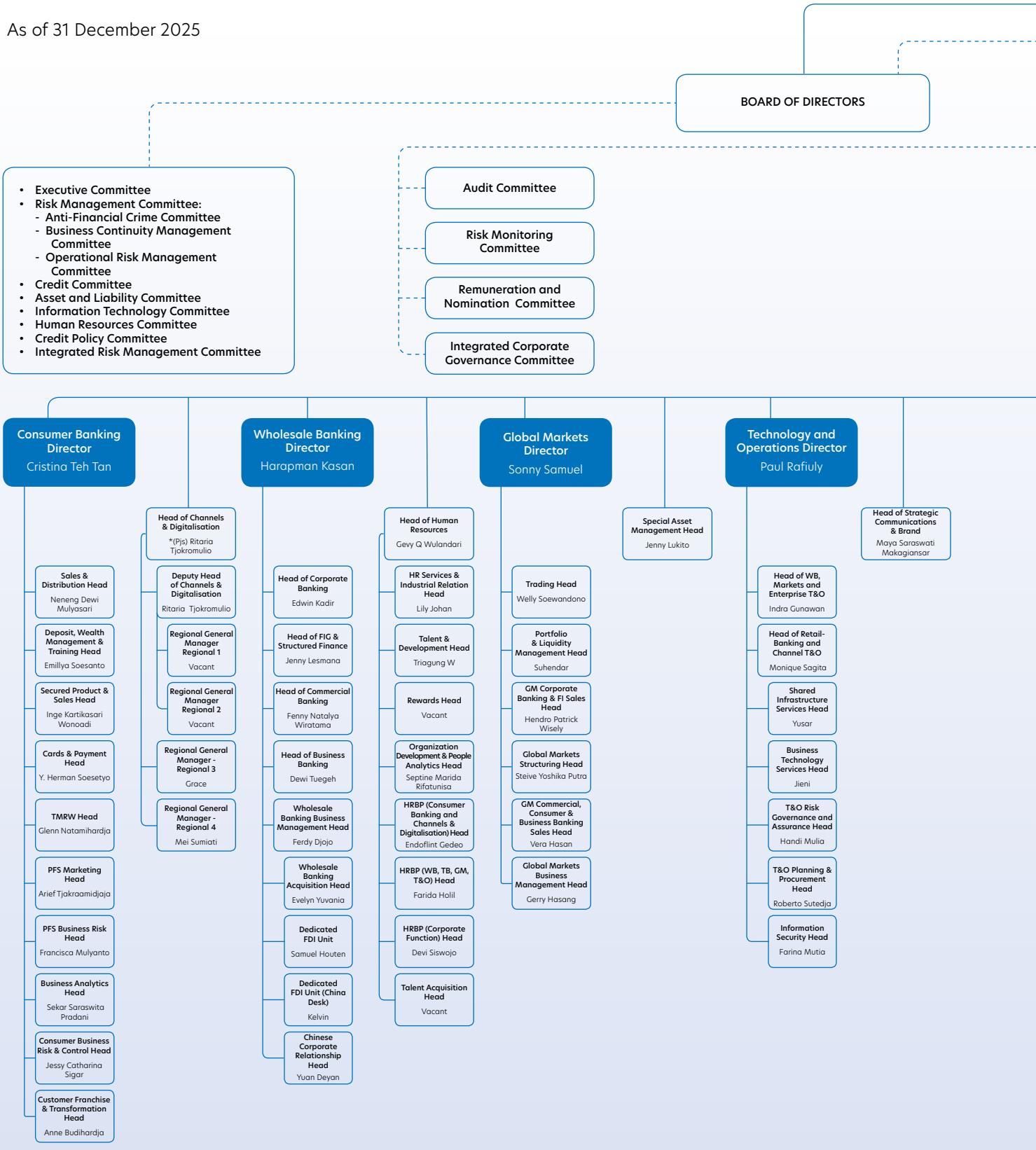
c. Deposit
   - Deposito Rupiah
   - Deposito Valas
   - TMRW Power Saver

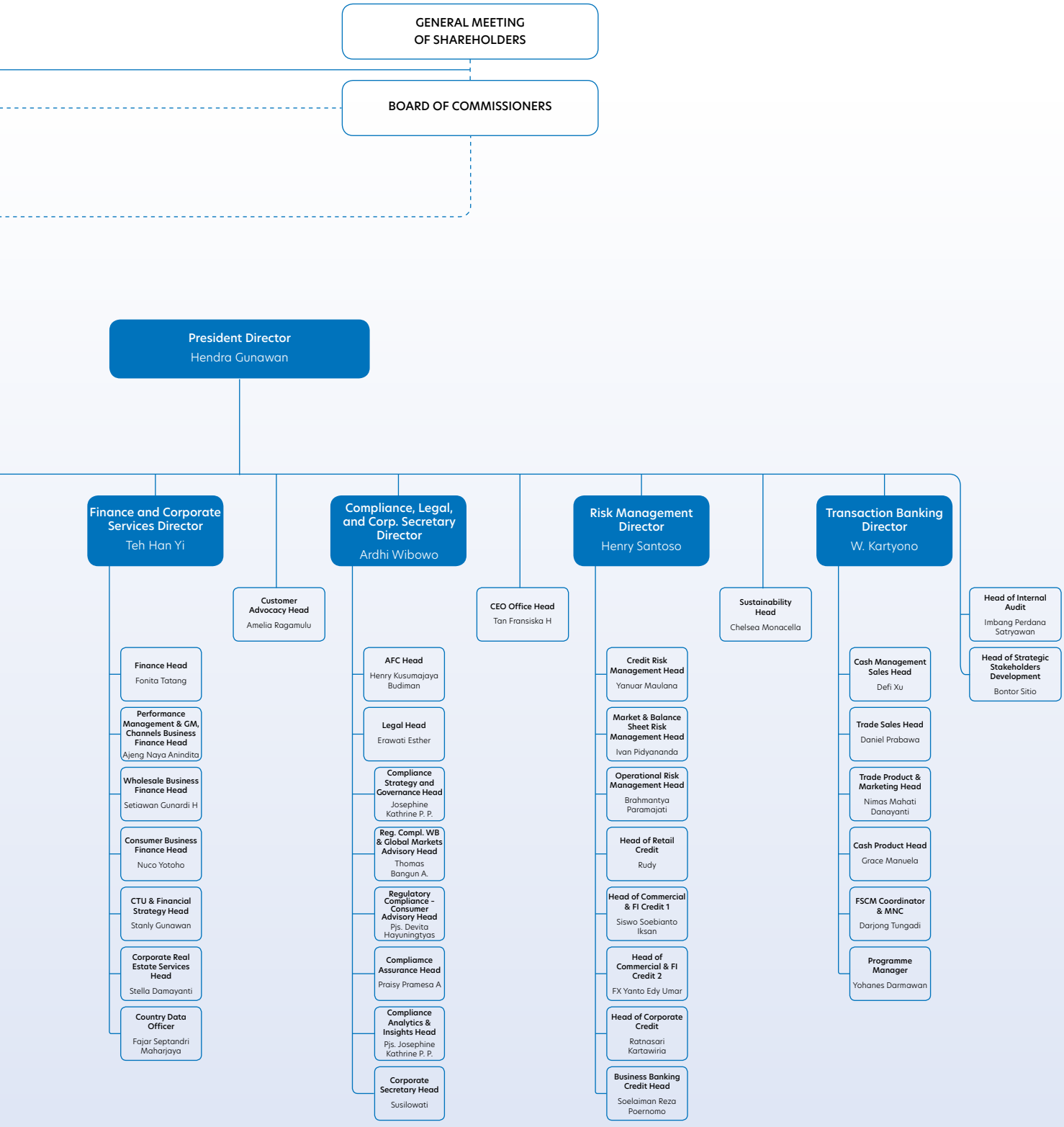
4. Treasury Products
   a. Foreign Exchange (FX) Products
      Value Today, Value Tomorrow and Value Spot, Forward, Swap, Par Forward, Domestic Non-Deliverable Forward (DNDF)
   b. Derivative Products
      Interest Rate Swap (IRS), Cross Currency Swap (CCS), Plain Vanilla FX Options, Interest Rate Caps and Floors
   c. Money Market (MM) Products
      Placement, Borrowing
   d. Structured Products
      Premium Forward Deposit (PFD), Principal Guaranteed Deposit (PGD) Premium Growth, UOB MaxiYield, Bond Linked Investment, and Call Spread Option (CSO)
   e. Securities instruments
      Indonesian Government Bonds/Retail Bonds (Primary Market and Secondary Market Transactions), Indonesian Corporate Bonds, Repo and Reverse Repo

5. Services
   - Safe Deposit Box
   - Telegraphic Transfer and Demand Draft
   - Bills Collection Facility (FX)
   - Bank Draft (FX)
   - Inward and Outward Transfer (Rupiah and Foreign Currency)
   - Inward and Outward Collection
   - Transfer LC
   - Documentary Collections
   - Clearing
   - UOB Bill Pay: PLN, Telkom, Telkomsel, Indosat, XL and Indovision
   - Bills Payment Autodebit
   - 24 Hours Contact Centre (14008 & 021 23559000)
   - Cash Pick-up and delivery
   - Liquidity Management Solution (Domestic & Global LMS)
   - UOB Virtual Account
   - eTax Payment/State Acceptance
   - Domestic payment (SKN/LLG, RTGS, transfer online/RTOL, BI-FAST)
   - Remittance (Telegraphic Transfer)
   - Business E-Channels:
     - UOB Infinity (new business internet banking web including Trade and FSCM and mobile platform)
     - H2H File Transfer (FTS/ RFTS)
     - Application Programming Interface (API)

Organisational Structure

As of 31 December 2025




GENERAL MEETING OF SHAREHOLDERS
BOARD OF COMMISSIONERS
President Director
Hendra Gunawan
Finance and Corporate Services Director
Teh Han Yi
Finance Head
Fonita Tatang
Performance Management & GM, Channels Business Finance Head
Ajeng Naya Anindita
Wholesale Business Finance Head
Setiawan Gunardi H
Consumer Business Finance Head
Nuco Yotoho
CTU & Financial Strategy Head
Stanly Gunawan
Corporate Real Estate Services Head
Stella Damayanti
Country Data Officer
Fajar Septandri Maharjaya
Customer Advocacy Head
Amelia Ragamulu
Compliance, Legal, and Corp. Secretary Director
Ardhi Wibowo
AFC Head
Henry Kusumajaya Budiman
Legal Head
Erawati Esther
Compliance Strategy and Governance Head
Josephine Kathrine P. P.
Reg. Compl. WB & Global Markets Advisory Head
Thomas Bangun A.
Regulatory Compliance - Consumer Advisory Head
Pjs. Devita Hayuningtyas
Compliamce Assurance Head
Praisy Pramesa A
Compliance Analytics & Insights Head
Pjs. Josephine Kathrine P. P.
Corporate Secretary Head
Susilowati
CEO Office Head
Tan Fransiska H
Risk Management Director
Henry Santoso
Credit Risk Management Head
Yanuar Maulana
Market & Balance Sheet Risk Management Head
Ivan Pidyananda
Operational Risk Management Head
Brahmantya Paramajati
Head of Retail Credit
Rudy
Head of Commercial & FI Credit 1
Siswo Soebianto Iksan
Head of Commercial & FI Credit 2
FX Yanto Edy Umar
Head of Corporate Credit
Ratnasari Kartawiria
Business Banking Credit Head
Soelaiman Reza Poernomo
Sustainability Head
Chelsea Monacella
Transaction Banking Director
W. Kartyono
Cash Management Sales Head
Defi Xu
Trade Sales Head
Daniel Prabawa
Trade Product & Marketing Head
Nimas Mahati Danayanti
Cash Product Head
Grace Manuela
FSCM Coordinator & MNC
Darjong Tungadi
Programme Manager
Yohanes Darmawan
Head of Internal Audit
Imbang Perdana Satryawan
Head of Strategic Stakeholders Development
Bontor Sitio

Profile of The Board of Commissioners



WEE EE CHEONG
President Commissioner

Age : 73 years old
Citizenship : Singaporean
Domicile : Singapore

Legal Basis of Appointment
- Annual General Meeting of Shareholder (AGM) Resolutions dated 22 June 2007 as Commissioner
- Extraordinary General Meeting of Shareholders (EGM) Resolutions dated 18 January 2011 as Deputy President Commissioner
- AGM Resolutions dated 29 April 2019 as President Commissioner
- Recent reappointment based on the AGM Resolutions dated 29 April 2025

Work Experience
Joined United Overseas Bank Limited (UOBS) in 1979 and has been a Director of UOBS since 1990

Educational Background
Bachelor of Science (Business Administration) and a Master of Arts (Applied Economics) from American University, Washington, DC, USA

Concurrent Positions
- Deputy Chairman and Chief Executive Officer at UOBS
- Chairman at United Overseas Insurance
- Chairman at United Overseas Bank (China)
- Chairman at United Overseas Bank (Thai)
- Director at United Overseas Bank (Malaysia)
- Council member of the Association of Banks in Singapore
- Council member of the Institute of Banking & Finance
- Member of the Board of Governors of the Singapore-China Foundation
- Honorary Council Member of the Singapore Chinese Chamber of Commerce & Industry

Affiliated Relationship
He has no affiliated relationship with fellow members of the Board of Commissioners nor with the Board of Directors. However, he has an affiliation with the Controlling Shareholders.



CHIN VOON FAT (FREDERICK CHIN)
Deputy President Commissioner

Age : 65 years old
Citizenship : Singaporean
Domicile : Singapore

Legal Basis of Appointment
- AGM Resolutions dated 29 April 2019
- Recent reappointment based on the AGM Resolutions dated 29 April 2025

Work Experience
- Country Executive for Greater China, Thailand, Indonesia and Malaysia
- Executive Asia Pacific Committee Bank of America Merrill Lynch (2010-2013)
- Bank of America Merrill Lynch (1984-2013)

Educational Background
Bachelor Degree in Commerce (Accounting and Econometrics) from University of Melbourne, Australia

Concurrent Positions
Head of Group Wholesale Banking and Markets at UOBS

Affiliated Relationship
He has no affiliated relationship with fellow members of the Board of Commissioners nor with the Board of Directors. However, he has an affiliation with the Controlling Shareholders.



CHAN KOK SEONG
Commissioner

Age : 63 years old
Citizenship : Singaporean
Domicile : Singapore

Legal Basis of Appointment
- AGM Resolutions dated 29 April 2019
- Recent reappointment based on the AGM Resolutions dated 29 April 2025

Work Experience
- UOB Malaysia (1998-2012) with his last position as Chief Executive Officer
- Head of Risk Management at Arab-Malaysian Merchant Bank (1995-1998)
- Assistant Manager at Central Bank of Malaysia (1986-1995)

Educational Background
Bachelor Degree in Accounting from University of Malaya, Malaysia

Concurrent Positions
Group Chief Risk Officer at UOBS

Affiliated Relationship
He has no affiliated relationship with fellow members of the Board of Commissioners nor with the Board of Directors. However, he has an affiliation with the Controlling Shareholders.



WAYAN ALIT ANTARA
Independent Commissioner

Age : 77 years old
Citizenship : Indonesian
Domicile : Jakarta

Legal Basis of Appointment
- AGM Resolutions dated 20 June 2008
- Recent reappointment based on the AGM Resolutions dated 29 April 2025

Work Experience
- Commissioner at PT Sumber Abadi Tirtasentosa (2008-2015)
- Independent Commissioner at PT Bhakti Securities (2007-2008)
- Career journey at PT Bank Rakyat Indonesia (Persero) Tbk (BRI) spanning since 1976, appointed in key leadership roles including Director of Micro and SME Credit (2000-2003), Treasury and Finance (CFO) Director and Chairman of the BRI IPO Team (2003-2005), and Deputy President Director (2005-2006).

Educational Background
Bachelor Degree in Agricultural Economics from the Faculty of Agriculture at Gadjah Mada University, Yogyakarta

Concurrent Positions
-

Statement of Independence
He has declared his independence statement on 30 December 2024.

Affiliated Relationship
He has no affiliated relationship with fellow members of the Board of Commissioners, members of the Board of Directors, nor with the Controlling Shareholders.



VJH BOENTARAN LESMANA
Independent Commissioner

Age : 78 years old
Citizenship : Indonesian
Domicile : Jakarta

Legal Basis of Appointment
- AGM Resolutions dated 9 May 2018
- Recent reappointment based on the AGM Resolutions dated 29 April 2025

Work Experience
Having been at the Public Accountant Firm (KAP) Tanudiredja, Wibisana, Rintis and Rekan (formerly KAP Drs. Hadi Sutanto and Partners) PricewaterhouseCoopers Indonesia in 1972 and was promoted as a Partner from 1 July 1990 until his retirement on 1 January 2010.

Educational Background
Bachelor Degree in Economics from the Faculty of Economics, University of Indonesia, Jakarta

Concurrent Positions
-

Statement of Independence
He has declared his independence statement on 30 December 2024.

Affiliated Relationship
He has no affiliated relationship with fellow members of the Board of Commissioners, members of the Board of Directors, nor with the Controlling Shareholders.



JOHANES SUSILO
Independent Commissioner

Age : 69 years old
Citizenship : Indonesian
Domicile : Jakarta

Legal Basis of Appointment
- EGM Resolutions dated 26 October 2023, with an effective term of office from 30 January 2024
- Recent reappointment based on the AGM Resolutions dated 29 April 2025

Work Experience
- President Commissioner at PT Sucorinvest Asset Management (2013–January 2024)
- Independent Commissioner at PT Trias Sentosa Tbk (2022–2023; 2003–2017)
- Independent Commissioner at PT Colorpak Indonesia Tbk (2013–2023)
- President Director at PT Jayatama Prima Distribusi (2018–2023)
- Commissioner at PT Gulf Mangan Grup (2018–2023)
- Commissioner at PT JMP Indonesia (2025-2023)
- Independent Commissioner at PT Sucor Sekuritas (d/h PT Sucorinvest Central Gani) (2000–2013)
- President Director at PT Asia Kapitalindo Securities Tbk (1994–2000)
- President Director at PT Asia Kapitalindo Finance (1994–1999)
- President Director at PT Danamon GT Management (d/h PT Jakarta Assetama Management) (1990–1994)
- President Director at PT Danamon Securities (1990–1994)
- President Commissioner at PT Prima Alloy Steel Universal Tbk (1989–2012)
- Senior Vice President – Corporate Secretary at PT Bank Danamon Indonesia Tbk (1989–1994)
- Vice President at Chase Manhattan Bank, Jakarta (1986–1989)
- Assistant Vice President at PT Chase Leasing Indonesia (1982–1986)

Educational Background
- Bachelor of Accounting from Universitas Advent Indonesia, Bandung, Indonesia
- Master of Business Administration from Andrews University, Berrien Spring, Michigan, USA

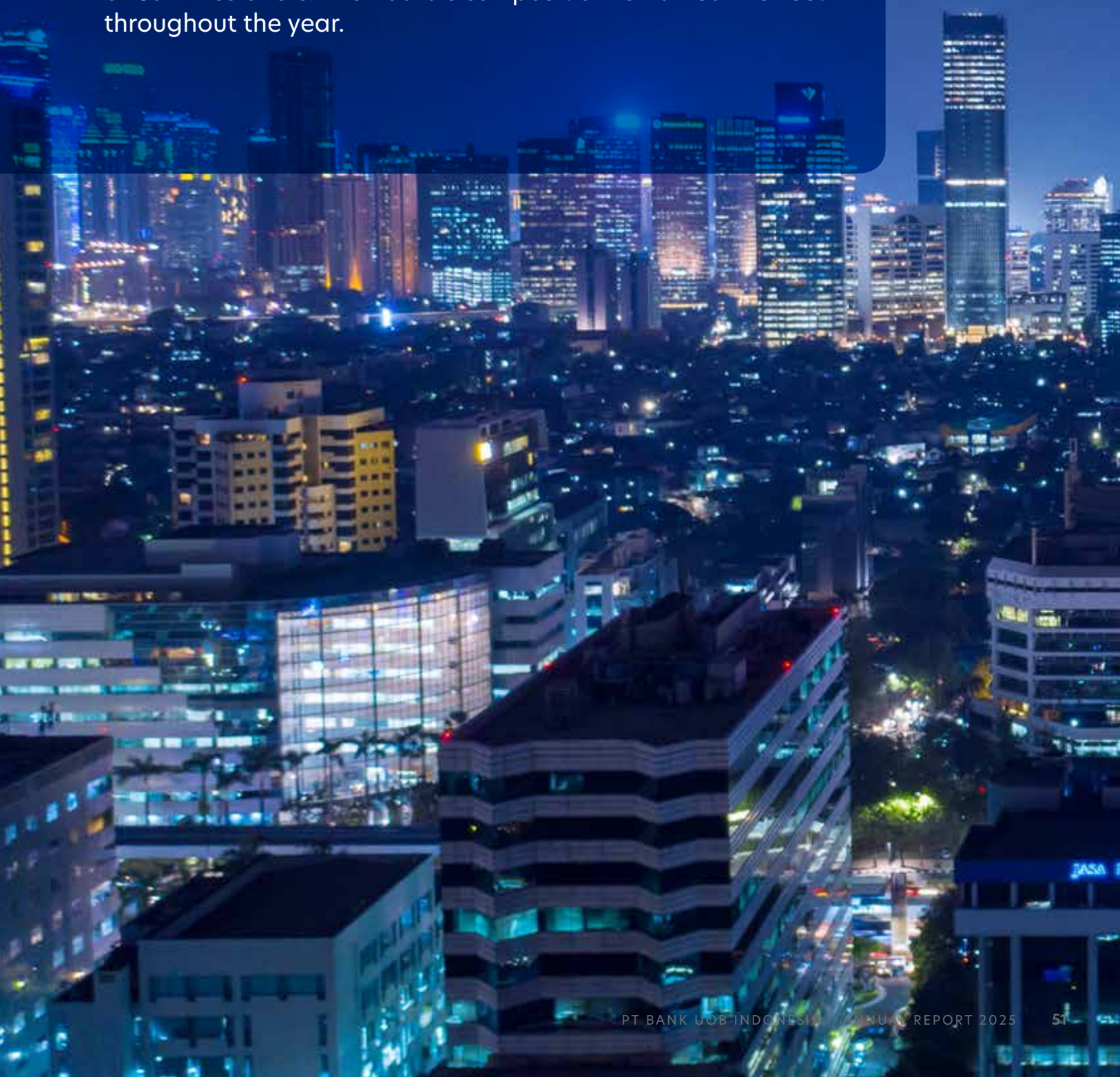
Concurrent Positions
-

Statement of Independence
He has declared his independence statement on 30 December 2024.

Affiliated Relationship
He has no affiliated relationship with fellow members of the Board of Commissioners, members of the Board of Directors, nor with the Controlling Shareholders.

Information on Changes to the Members of the Board of Commissioners

In 2025, there were no changes to the composition of the Board of Commissioners. The Board's composition remained in effect throughout the year.



Profile of the Directors



HENDRA GUNAWAN
President Director

Age : 55 years old
Citizenship : Indonesian
Domicile : Jakarta

Legal Basis of Appointment
- AGM Resolutions dated 28 April 2019 as Deputy President Director
- EGM Resolutions dated 21 October 2020 as President Director
- Recent reappointment based on the AGM Resolutions dated 29 April 2025

Work Experience
- Deputy President Director at UOB Indonesia (2019-2020)
- Deputy Chief Executive Officer at UOB Malaysia (2017-2019)
- Managing Director Centre of Excellence, Head of Agribusiness and Consumer Goods (2011-2017)
- PT Bank DBS Indonesia with last position as President Director (2003-2011)
- Senior Vice President, Corporate Planning at DBS Bank Pte Ltd, Singapore (2003)
- Vice President at Deutsche Bank Global Corporate Finance, Singapore (2000-2002)
- Investment Analyst and Head of Indonesia Investment Research at Schroders Investment Management Pte Ltd, Singapore (1999-2000)
- Head of Investment Research at PT Schroders Investment Management Indonesia (1995-1999)

Educational Background
- Bachelor Degree in Finance from The Wharton School of Finance and Commerce of the University of Pennsylvania, Philadelphia, USA
- Bachelor Degree in Electrical Engineering from The Moore School of Electrical Engineering, at the University of Pennsylvania, Philadelphia, USA

Concurrent Positions
-

Affiliated Relationship
He has no affiliated relationship with fellow members of the Board of Directors and members of the Board of Commissioners, nor with the Controlling Shareholders.



PAUL RAFIULY
Technology and Operations Director

Age : 49 years old
Citizenship : Indonesian
Domicile : Jakarta

Legal Basis of Appointment
- EGM Resolutions dated 11 October 2018
- Recent reappointment based on the AGM Resolutions dated 29 April 2025

Work Experience
- Chief Operating Officer at PT Trimegah Securities Tbk, Indonesia (2014-2018)
- Head of Enterprise Technology Architecture (his latest position) at OCBC Bank, Singapore (2010-2014)
- Engagement Manager at McKinsey & Company, Singapore (2006-2010)

Educational Background
- Master of Science in Electrical Engineering and Computer Science, and the Master of Science in Building Technology from the Massachusetts Institute of Technology in Cambridge, United States
- Bachelor of Architecture and Diploma in Business Administration from University of Texas in Austin, United States
- Chartered Financial Analyst (CFA)
- Financial Risk Manager (FRM)
- Information System Security Professional (CISSP)
- Certified Ethical Hacker (CEH)
- Certified Information Security Manager (CISM)

Concurrent Positions
-

Affiliated Relationship
He has no affiliated relationship with fellow members of the Board of Directors and members of the Board of Commissioners, nor with the Controlling Shareholders.



TEH HAN YI*

Finance and Corporate Services Director

Age : 55 years old
Citizenship : Singaporean
Domicile : Jakarta

Legal Basis of Appointment

- EGM Resolutions dated 21 June 2019
- Recent reappointment based on the AGM Resolutions dated 29 April 2025

Work Experience

- Executive Directors at Group Human Resources at UOB Singapore (2017-2019)
- Chief Financial Officer at UOB China (2012-2017)
- Financial Management Solution Leader at IBM China (2009-2012)
- Head, Financial Planning & Analysis, AsiaPasific at Citi Global Wealth Management Asia Pasific (2007-2008)
- UOB Singapore with last position as Head of Group Financial Reporting (1999-2007)
- Assistance Vice President at Overseas Union Bank Limited Singapore (1995-1999)
- Auditor at the Auditor-General's Office of Singapore (1992-1995)

Educational Background

- Bachelor Degree of Accounting from Nanyang Technological University, Singapore, and is a Certified Public Accountant (CPA)

Concurrent Positions

-

Affiliated Relationship

She has no affiliated relationship with fellow members of the Board of Directors and members of the Board of Commissioners, nor with the Controlling Shareholders.

*) Ms. Teh Han Yi's term as Finance and Corporate Services Director is ended on 31 December 2025.



HARAPMAN KASAN

Wholesale Banking Director

Age : 57 years old
Citizenship : Indonesian
Domicile : Jakarta

Legal Basis of Appointment

- EGM Resolutions dated 21 June 2019
- Recent reappointment based on the AGM Resolutions dated 29 April 2025

Work Experience

- Citibank, N.A. Indonesia with last position as Managing Director, Head of Citi Commercial Bank (2015-2018)
- PT Bank Danamon, Tbk and served his last position as EVP Wholesale Business Head (2010-2015)
- Citibank, N.A. Indonesia with last position as Head for Commercial Bank (2001-2010)
- PT Bank Niaga, Tbk with his last position as Regional Marketing Head (1990-1997)

Educational Background

- Master of Business Administration from Kennedy-Western University – Lembaga Manajemen Internasional Indonesia
- Bachelor of Accounting Degree from University of HKBP Nommensen, Medan

Concurrent Positions

-

Affiliated Relationship

He has no affiliated relationship with fellow members of the Board of Commissioners, members of the Board of Directors, nor with the Controlling Shareholders.



SONNY SAMUEL
Global Markets Director

Age : 56 years old
Citizenship : Indonesian
Domicile : Jakarta

Legal Basis of Appointment
- AGM Resolutions dated 30 April 2020
- Recent reappointment based on the AGM Resolutions dated 29 April 2025

Work Experience
- Director, Head of Global Markets PT Bank ANZ Indonesia (2014-2018)
- Head of Sales and Marketing at PT Standard Chartered Bank and Head of Global Marketing at PT Bank CIMB Niaga Tbk (2011-2014)
- Treasury Director at The Royal Bank of Scotland and PT Rabobank International Indonesia (2009-2011)
- Associate Director at Barclays Capital Singapore (1997-1998)
- Head of Treasury Marketing at Bank of America Corporation (1994-1997)
- Treasury Dealer at Deutsche Bank AG (1990-1994)

Educational Background
Master of Strategic Management degree from BINUS Business School, Jakarta.

Concurrent Positions
-

Affiliated Relationship
He has no affiliated relationship with fellow members of the Board of Directors and members of the Board of Commissioners, nor with the Controlling Shareholders.



ARDHI WIBOWO
Compliance, Legal, and Corporate Secretary Director

Age : 50 years old
Citizenship : Indonesian
Domicile : Jakarta

Legal Basis of Appointment
- AGM Resolutions dated 30 April 2020
- Recent reappointment based on the AGM Resolutions dated 29 April 2025

Work Experience
- Citibank, N.A. Indonesia with last position as Compliance Director (2012-2020)
- Wholesale, Auto and Subsidiary Audit Head at PT Bank CIMB Niaga, Tbk (2010-2012)
- Audit Internal Manager at The Royal Bank of Scotland (2006-2009) and Barclays Indonesia (2009-2010)
- Restructuring and Revitalization Unit Head at PT Perusahaan Pengelola Aset (Persero) (2009-2009)
- Expense Analyst at Citibank, N.A. Indonesia (2006-2006)
- Associate Manager at Ernst & Young Indonesia (2002-2006)
- Program Coordinator at PT GE Finance Indonesia (2000-2001)

Educational Background
- Master of Business Administration degree from the University of Birmingham, England
- Bachelor Degree in Economics from the Faculty of Economics, Universitas Indonesia, Jakarta

Concurrent Positions
-

Affiliated Relationship
He has no affiliated relationship with fellow members of the Board of Directors and members of the Board of Commissioners, nor with the Controlling Shareholders.



HENRY SANTOSO
Risk Management Director

Age : 56 years old
Citizenship : Indonesian
Domicile : Jakarta

Legal Basis of Appointment
- EGM Resolutions dated 29 November 2022
- Recent reappointment based on the AGM Resolutions dated 29 April 2025

Work Experience
- Regional Credit Officer, Priority Countries ASP WPB Risk at HSBC, Hong Kong (2018-August 2022)
- Commissioner at PT Astra Sedaya Finance, Indonesia (2014-2017)
- Executive Vice President, Head of Risk Retail & SME Banking at PT Bank Permata Tbk, Indonesia (2013-2017)
- Consumer Credit Director, Senior Credit Officer at Citibank, Russian Federation (2012-2013)
- Consumer Credit Director, Czech Republic and Cluster Credit Head at Citibank, Czech Republic and Romania (2010-2012)
- Senior Vice President, Country Consumer Credit Head, Senior Credit Officer at Citibank, Romania (2008-2010)
- Senior Vice President, Deputy Country Risk Manager, Unsecured Products & Citi Business at Citibank, Singapore (2006-2008)
- Vice President, Risk Management Head, Secured Products & Citi Business at Citibank, Singapore (2003-2006)
- Senior Risk Analyst at Citibank, Singapore (2000-2003)
- Senior Consultant at Ernst & Young FSI, Singapore (1999-2000)
- Senior Product Manager at PT Bank BII Commonwealth, Indonesia (1997-1999)
- Deputy Head of Credit Division, Perdana Multi Finance, Indonesia (1997-1997)
- Management Associate to Risk Analyst at Citibank, N.A., Indonesia (1994-1997)

Educational Background
- Master of Business Administration from University of Illinois Urbana- Champaign, USA.
- Bachelor of Business Administration from Iowa State University, USA

Concurrent Positions
-

Affiliated Relationship
He has no affiliated relationship with fellow members of the Board of Directors and members of the Board of Commissioners, nor with the Controlling Shareholders.



CRISTINA TEH TAN (BEA)
Consumer Banking Director

Age : 54 years old
Citizenship : Philippine
Domicile : Jakarta

Legal Basis of Appointment
- AGM Resolutions dated 30 April 2024
- Recent reappointment based on the AGM Resolutions dated 29 April 2025

Work Experience
- Head of Consumer Banking at UOB Indonesia (November 2023-May 2024)
- Head of Consumer Banking at Citibank N.A. Indonesia (2017-2023)
- Consumer Business Manager at Citibank N.A. Philippines (2013-2017)
- Cards & Credit Products Payment Director at Citibank N.A. Philippines (2006-2013)
- Card Acquisitions & Strategic Development Head, VP at Citibank N.A. Philippines (2003-2006)
- Cards Category Manager, VP at Citibank N.A Philippines (2000-2003)
- Cards Category Manager, AVP at Citibank N.A Philippines (1998-2000)
- Product Manager at Unilever Philippines (1993-1998)

Educational Background
- Bachelor Degree in Applied Economics from De La Salle University, Filipina
- Bachelor Degree in Commerce from De La Salle University, Filipina

Concurrent Positions
-

Affiliated Relationship
She has no affiliated relationship with fellow members of the Board of Directors and members of the Board of Commissioners, nor with the Controlling Shareholders.



W. Kartyono
Transaction Banking Director

Age : 47 years old
Citizenship : Indonesian
Domicile : Jakarta

Legal Basis of Appointment
AGM Resolutions dated 29 April 2025

Work Experience
- Head of Transaction Banking at UOB Indonesia (2013-2025)
- Trade Sales Head at UOB Indonesia (2010-2012)
- Head of Trade & Supply Chain Sales (SVP) at ANZ Panin Bank (2010–2010)
- Head of Trade Finance Sales at Bank DBS Indonesia (2005-2010)
- Trade & Payment Specialist at International Banking Divison at Bank Central Asia (1999 – 2005)

Educational Background
Bachelor's Degree in Civil Engineering from Tarumanagara University, Jakarta

Concurrent Positions
-

Affiliated Relationship
He has no affiliated relationship with fellow members of the Board of Directors and members of the Board of Commissioners, nor with the Controlling Shareholders.

Information on Changes to Members of the Directors

In 2025, there were changes to the composition of the Company's Board of Directors. The Annual General Meeting of Shareholders held on 29 April 2025 approved the appointment of Mr W. Kartyono as Director, which became effective on the same date following approval from the Financial Services Authority (OJK).

Subsequently, at the Extraordinary General Meeting of Shareholders on 9 December 2025, the shareholders approved the resignation of Ms. Teh Han Yi as Director, effective at the end of her term of office on 31 December 2025.

Employee Demography

As of 31 December 2025, UOB Indonesia employed a total of **3,597** employees.

Further details on the Bank's employee profile and demographics can be found in the Management Discussion and Analysis - Human Resources section on pages 106-107.



United Overseas Bank Limited as a Controlling Shareholder

UOB is a leading Asian bank with a global network in Southeast Asia, Asia Pacific, Europe and North America. Operating through our head office in Singapore and banking subsidiaries in China, Indonesia, Malaysia, Thailand. UOB has a global network of more than 500 branches and offices in 19 Markets in Asia Pacific, Europe and North America.

Since its incorporation in 1935, UOB has grown organically and through a series of strategic acquisitions. Today, UOB is rated among the world's top banks: Aa1 by Moody's Investors Service and AA- by both S&P Global Ratings and Fitch Ratings.

For nearly nine decades, UOB has adopted a customer-centric approach to create long-term value by staying relevant through its enterprising spirit and doing right by its customers. UOB is focused on building the future of ASEAN – for the people and businesses within and connecting with ASEAN.

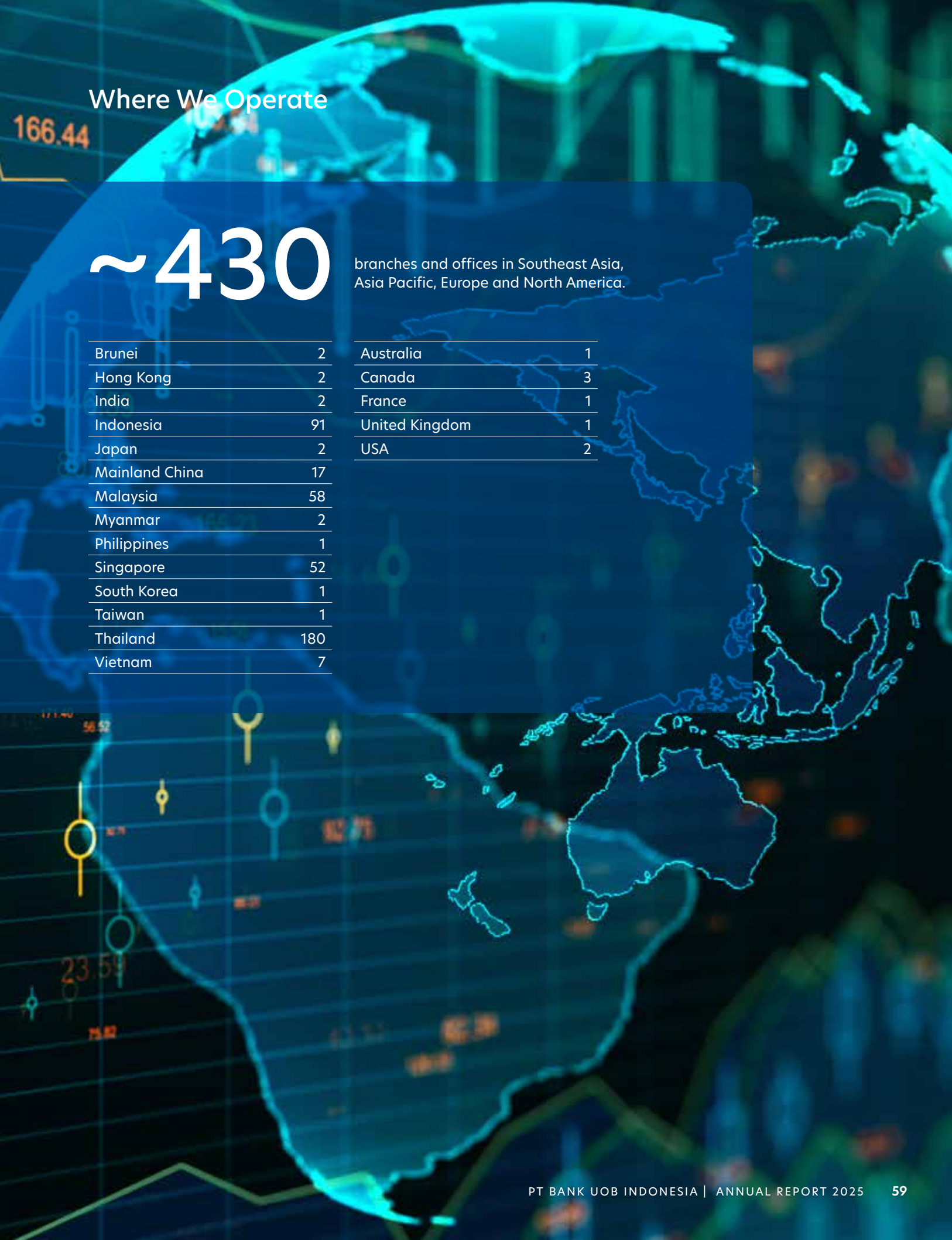
UOB connects businesses to opportunities in the region with its unparalleled regional footprint, leverage data and insights to innovate and create personalised banking experiences and solutions catering to each customer's unique needs and evolving preferences.

UOB is also committed to helping businesses forge a sustainable future, by fostering social inclusiveness, creating positive environmental impact and pursuing economic progress. UOB believes in being a responsible financial services provider. UOB is steadfast in its support of education, children and art, and doing right by its communities and stakeholders.

What We Do

UOB provides a wide range of financial services globally through our three core business segments – Group Retail, Group Wholesale Banking and Group Global Markets. Our range of services cover our customers' needs across consumer banking, private banking, commercial banking, corporate banking and institutional banking. Through our subsidiaries, we also provide asset management, private equity fund management and insurance services, among others.

Where We Operate



~430

branches and offices in Southeast Asia, Asia Pacific, Europe and North America.

Brunei	2
Hong Kong	2
India	2
Indonesia	91
Japan	2
Mainland China	17
Malaysia	58
Myanmar	2
Philippines	1
Singapore	52
South Korea	1
Taiwan	1
Thailand	180
Vietnam	7

Australia	1
Canada	3
France	1
United Kingdom	1
USA	2

Five-Year Financial Summary of United Overseas Bank Limited

Description	2021	2022	2023	2024	2025
Selected income statement items ($ million)					
Total income	9,789	11,575	13,932	14,294	13,808
Total expenses	4,313	5,281	6,217	6,310	6,157
Operating profit	5,476	6,294	7,715	7,984	7,651
Net profit after tax[a]	4,075	4,573	5,711	6,045	4,682
Selected balance sheet items ($ billion)					
Gross customer loans	311	320	321	338	352
Customer deposits	353	369	385	404	426
Total assets	459	504	524	538	572
Shareholders' equity[a]	43	43	46	50	51
Financial indicators (%)					
Cost/income ratio	44.1	45.6	44.6	44.1	44.6
Non-performing loans ratio	1.6	1.6	1.5	1.5	1.5
Return on average ordinary shareholders' equity[b]	10.2	11.2	13.4	13.3	9.6
Return on average total assets	0.92	0.94	1.12	1.16	0.86
Return on average risk-weighted assets	1.68	1.74	2.16	2.27	1.75
Capital adequacy ratio (%)					
Common equity tier 1	13.5	13.3	13.4	15.5	15.1
Tier 1	14.4	14.4	14.4	16.6	16.1
Total	16.6	16.7	16.6	18.2	17.7
Per ordinary share					
Basic earnings ($)[b]	2.39	2.69	3.34	3.56	2.76
Net asset value ($)	24.08	24.24	26.00	28.11	29.36
Net dividend (cents)[c]	120	135	170	180	156

a. Relates to the amount attributable to equity holders of the Bank.
b. Calculated based on profit attributable to equity holders of the Bank net of perpetual capital securities distributions.
c. Excluding special dividends.

Structure and Composition of Shareholders

The Company's Ownership Structure

Shareholders	As of 1 January 2025			As of 31 December 2025		
	Number of Shares	Percentage of Ownership (%)	Total Issued and Fully Paid-Up Capital (in million IDR)	Number of Shares	Percentage of Ownership (%)	Total Issued and Fully Paid-Up Capital (in million IDR)
UOB International Investment Private Limited, Singapore	8,430,031,879	68.943	2,107,508	8,430,031,879	68.943	2,107,508
United Overseas Bank Limited, Singapore	3,675,134,661	30.056	918,784	3,675,134,661	30.056	918,784
Yayasan Kesejahteraan Nusantara	122,308,897	1.000	30,577	122,308,897	1.000	30,577
Other shareholders	116,196	0.001	29	116,196	0.001	29
Total	**12,227,591,633**	**100.000**	**3,056,898**	**12,227,591,633**	**100.000**	**3,056,898**

Composition of Share Ownership with an Ownership of 5% or More

As of 1 January and 31 December 2025

Shareholders	Number of Shares	Percentage of Ownership (%)	Total Issued and Fully Paid-Up Capital (in million IDR)
UOB International Investment Private Limited, Singapore	8,430,031,879	68.943	2,107,508
United Overseas Bank Limited, Singapore	3,675,134,661	30.056	918,784

Classification of Share Ownership Based on Ownership Status

As of 1 January and 31 December 2025

Shareholders	Status	Number of Shares	Percentage of Ownership (%)
UOB International Investment Private Limited, Singapore	Ownership of Foreign Institutions	8,430,031,879	68.943
United Overseas Bank Limited, Singapore	Ownership of Foreign Institutions	3,675,134,661	30.056
Yayasan Kesejahteraan Nusantara	Ownership of Local Institutions	122,308,897	1.000
Other shareholders	Ownership of Foreign and Local Institution	116,196	0.001
Total		**12,227,591,633**	**100.000**

Classification of Local and Foreign Shareholders

As of 31 December 2025

Group of Shareholders	Number of Shareholders	Number of Shares	Percentage of Ownership (%)
Institutions			
Local	3	122,309,280	1.000
Foreign	6	12,105,166,978	98.999
Individuals			
Local	20	114,145	0.001
Foreign	1	1,230	0.000
Total	**30**	**12,227,591,633**	**100.000**

Shareholding Ownership by the Board of Commissioners and Directors

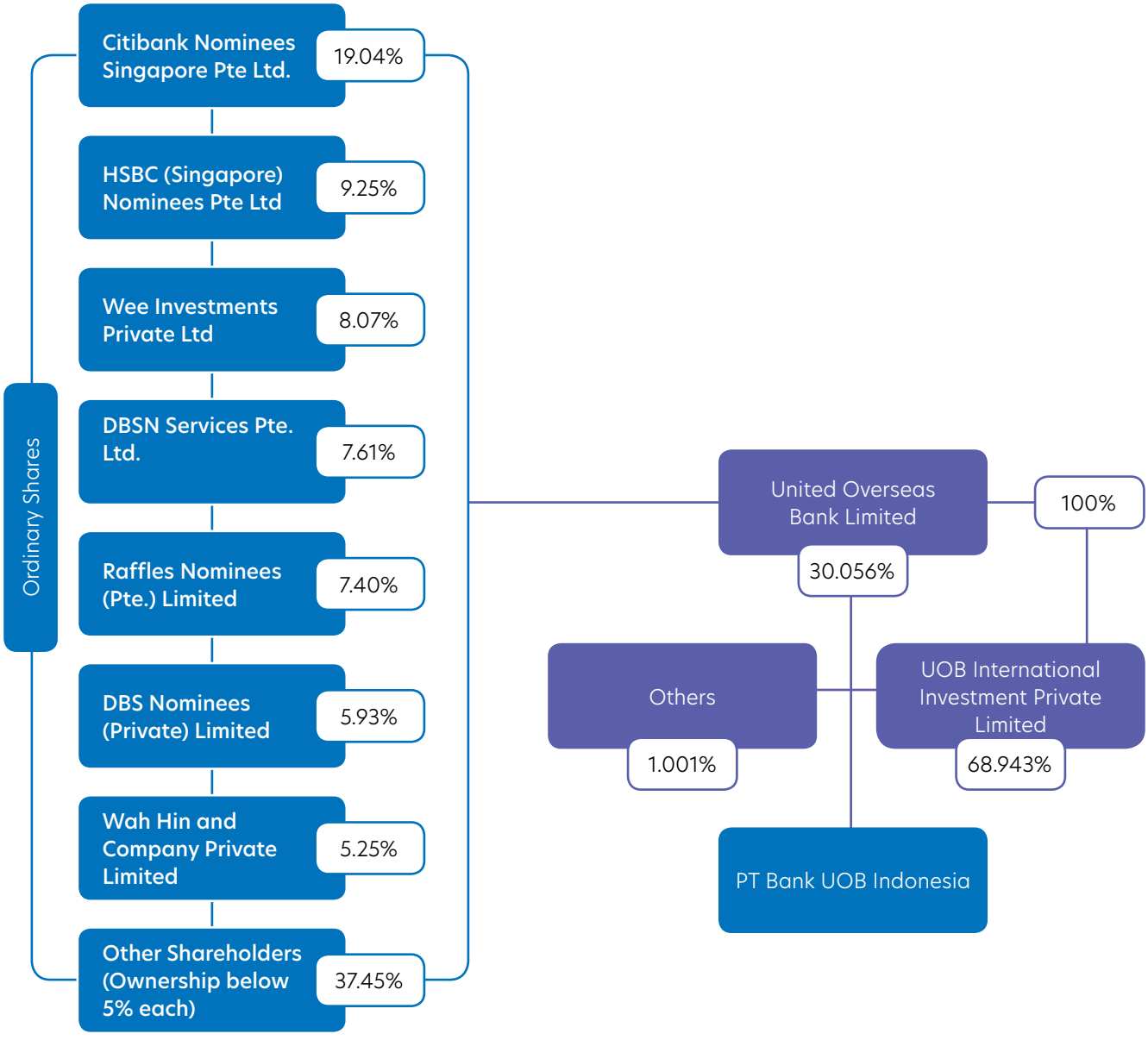
In 2025, none of the members of the Board of Commissioners or the Directors held shares in the Company. The Company's ownership structure remained fully vested in its controlling shareholder, with no individual shareholding by the Board of Commissioners or Directors.

Significant Changes

Throughout 2025, there were no significant changes in the Company's ownership structure, shareholder composition or other corporate actions. The corporate structure remained consistent with that of the preceding year.

Company Group Structure

as of 31 December 2025



Information:
Based on the shareholding structure, United Overseas Bank Limited is identified as the Bank's Controlling Shareholder. United Overseas Bank Limited is a publicly listed company on the Singapore Exchange (SGX) and does not have any individual beneficial owner.

Subsidiaries and Affiliates

Until 31 December 2025, UOB Indonesia had no subsidiaries or affiliated entities, as reflected in the Group structure presented above.

Share Listing Chronology

Corporate Actions	Distribution Dates	Nominal Value (IDR)	Additional/ Reduction in Total Shares	Total Listed Shares
Initial Public Offering of Shares	20 July 2000	500	194,000,000	970,000,000
Share Dividend	17 May 2002	500	223,689,754	1,193,689,754
Bonus Share	17 May 2002	500	47,133,917	1,240,823,671
Limited Public Offering	20-27 September 2002	500	248,164,734	1,488,988,405
Share Nominal Value	23 December 2002	250	1,488,988,405	2,977,976,810
Limited Public Offering II	28 May-5 June 2003	250	744,494,202	3,722,471,012
Share Dividend	4 November 2003	250	306,091,338	4,028,562,350
Bonus Share	4 November 2003	250	959,549,650	4,988,112,000
Share Dividend	12 May 2005	250	410,821,132	5,398,922,132
Bonus Share	12 May 2005	250	367,309,605	5,766,242,737
Limited Public Offering III	9-19 June 2006	250	887,114,267	6,653,357,004
Tender Offer	22 September-21 October 2008	250	-	6,653,357,004
Delisting of Shares on Stock Exchange	20 November 2008	250	-	6,653,357,004
Business Merger	30 June 2010	250	2,900,528,800	9,553,885,804
Right Issue	27 May 2020	250	1,632,759,084	11,186,644,888
Right Issue	20 November 2023	250	1,040,946,745	12,227,591,633

Bond Listing Chronology

As of 2025, the outstanding balance of Senior Debt and Subordinated Debt amounted to IDR950 billion. These instruments were rated by Fitch Ratings Indonesia at AAA(idn) for Senior Debt and AA(idn) for Subordinated Debt. In 2025, there was IDR100 billion of Senior Debt that matured.

The following table presents the data of outstanding and matured Bonds:

Type of Bonds	Issuance Date	Maturity	Value (IDR)	Maturity Date	Coupon	Rating	Listing
Outstanding Bonds							
Bank UOB Indonesia Subordinate Debt Shelf Offering II Phase I 2019	5 July 2019	7 years	100 billion	5 July 2026	9.85% p.a.	AA (idn) Fitch Ratings	Indonesia Stock Exchange
Bank UOB Indonesia Subordinate Debt Shelf Offering II Phase II 2019	13 November 2019	7 years	650 billion	13 November 2026	9.25% p.a.	AA (idn) Fitch Ratings	Indonesia Stock Exchange
Bank UOB Indonesia Subordinate Debt Shelf Offering III Phase I 2022	8 March 2022	7 years	100 billion	8 March 2029	8.00% p.a.	AA (idn) Fitch Ratings	Indonesia Stock Exchange
Bank UOB Indonesia Subordinate Debt Shelf Offering IV Phase I 2024	26 June 2024	7 years	100 billion	26 June 2031	7.50% p.a.	AA (idn) Fitch Ratings	Indonesia Stock Exchange
Matured Bonds							
Bank UOB Indonesia Senior Debt Shelf Offering IV Phase I 2024	26 June 2024	370 days	100 billion	6 July 2025	6.70% p.a.	AAA (idn) Fitch Ratings	Indonesia Stock Exchange

Supporting Institutions and/or Professions

Public Accounting Firm
Purwanto Susanti dan Surja
(Ernst & Young Indonesia)
Indonesia Stock Exchange
Tower 2, Lt.7
Jl. Jenderal Sudirman Kav. 52-53
Jakarta Selatan,
DKI Jakarta 12190 - Indonesia
Telp. (021) 52895000
Faks. (021) 52894100

Trustee
PT Bank Mandiri (Persero) Tbk
Wisma Danantara Indonesia,
Lantai 22
Jl. Jenderal Gatot Subroto
Kav. 36-38, Jakarta Selatan,
DKI Jakarta, 12190 - Indonesia
Telp. (021) 5245161, 5268216
Faks. (021) 5268201

Legal Consultant
Hiswara Bunjamin & Tandjung
Sudirman 7.8, Tower 1, Lantai 18
Jl. Jenderal Sudirman Kav. 7-8
Jakarta Selatan,
DKI Jakarta, 10220 - Indonesia
Telp. (021) 39738000
Faks. (021) 39736110

Share Registrar
PT Raya Saham Registra
Gedung Plaza Sentral Lantai 2
Jl. Jendral Sudirman Kav. 47-48
Jakarta 12930
Telp. (021) 2525666
Faks. (021) 2525028

Notary
Kantor Notaris Aulia Taufani S.H
Menara Sudirman Lantai 17D
Jl. Jenderal Sudirman Kav. 60
Jakarta Selatan 12190
Telp. (021) 52892366
Faks. (021) 5204780

Rating Agency
PT Fitch Ratings Indonesia
DBS Bank Tower, Lantai 24
Jl. Prof Dr. Satrio Kav 3-5
Jakarta Selatan, DKI Jakarta, 12940
Indonesia
Telp. (021) 29886800
Faks. (021) 29886822

Public Accountant and Public Accounting Firm

Type of Professionals	Service	Fee	Assignment Period
Public Accounting Firm	Audit service for 2025 Financial Statements There were not any non-audit services rendered by the Public Accounting Firm for the Bank.	IDR5 billion	2025 Fiscal year

Information on the Company Website

The Bank ensures that all stakeholders have convenient access to its official website, www.uob.co.id, where a comprehensive range of regulatory-mandated public information is made available. The information includes the following:

- Information on the shareholders;
- The code of conduct;
- Summaries of the minutes of Annual and Extraordinary General Meetings of Shareholders as well as all related notices and invitations;
- The Company's annual reports financial statements, and quarterly financial statements;
- Profiles of the Board of Commissioners and Directors; and
- Charters of the Board of Commissioners, Directors, Committees and Internal Audit Unit.

Awards and Certifications

March 2025

Issuing Agency
The Digital Banker
Award Name
Digital CX Awards 2025
Business Unit
Digital Banking
Types of Awards
Outstanding Digital CX - Mobile Banking - Indonesia

May 2025

Issuing Agency
Forbes and Statista
Award Name
The World's Best Banks 2025
Business Unit
Bank-wide
Types of Awards
Rank 3 in Indonesia

May 2025

Issuing Agency
The Asian Banker Indonesia
Award Name
The Asian Banker Indonesia Excellence in Retail Finance and Financial Technology Awards
Business Unit
Data Management Office
Types of Awards
Best Data Analytics Technology Implementation in Indonesia

May 2025

Issuing Agency
The Asian Banker Indonesia
Award Name
The Asian Banker Global Transaction Finance Awards 2025
Business Unit
Transaction Banking
Types of Awards
The Asian Banker Global Transaction Finance Awards 2025

July 2025

Issuing Agency
Charlton Media
Award Name
Asian Banking & Finance Retail Banking Awards 2025
Business Unit
Digital Banking
Types of Awards
Digital Consumer Banking Initiative of the Year – Indonesia

July 2025

Issuing Agency
Charlton Media
Award Name
Asian Banking & Finance Retail Banking Awards 2025
Business Unit
Brand and Marketing Communication
Types of Awards
Marketing & Brand Initiative of the Year – Indonesia

August 2025

Issuing Agency
Euromoney
Award Name
Euromoney Awards for Excellence 2025
Business Unit
Digital Banking
Types of Awards
Indonesia's Best Digital Bank for Consumers

September 2025

Issuing Agency
London Stock Exchange Group (LSEG)
Award Name
LSEG (London Stock Exchange Group) FX Awards 2025
Business Unit
Global Markets
Types of Awards
Best Market Maker – Second Runner Up

September 2025

Issuing Agency
London Stock Exchange Group (LSEG)
Award Name
LSEG (London Stock Exchange Group) FX Awards 2025
Business Unit
Global Markets
Types of Awards
Most Active Bank – Second Runner Up

September 2025

Issuing Agency
London Stock Exchange Group (LSEG)
Award Name
LSEG (London Stock Exchange Group) FX Awards 2025
Business Unit
Global Markets
Types of Awards
Most Volume Trade – Second Runner Up

December 2025

Issuing Agency
SWA Magazine
Award Name
Indonesia Best Company in Creating Leaders from Within 2025
Business Unit
Human Resources
Types of Awards
Indonesia Best Company in Creating Leaders from Within 2025 - Excellent predicate

Operational Area and Market Served

As of 31 December 2025, the Company's service network consisted of 41 branch offices, 50 sub-branch offices, and 108 ATMs across 41 cities in 16 provinces in Indonesia. The Company's banking services are accessible through its regional ATM network, the ATM Prima and Bersama networks and the Visa network.

No.	Office Name	Main Branch	Address	Dati II	Telephone	Facsimile
HEAD OFFICE						
1.	Head Office	-	Jl. M.H. Thamrin No. 10, Kel. Kebon Melati, Kec. Tanah Abang 10230	0391 - Jakarta Pusat	(021) 23506000	(021) 29936632
REGIONAL OFFICES						
1.	Region 1 Office	Region 1 Office	Gedung UOB Plaza Jl. M.H. Thamrin No. 10, Kel. Kebon Melati, Kec. Tanah Abang 10230	0391 - Jakarta Pusat	(021) 23506000	(021) 29936647
2.	Region 2 Office	Region 2 Office	Gedung UOB Plaza Jl. M.H. Thamrin No. 10, Kel. Kebon Melati, Kec. Tanah Abang 10230	0391 - Jakarta Pusat	(021) 23506000	(021) 29936632
3.	Region 3 Office	Region 3 Office	Jl. Palang Merah No. 30, Lantai 3, Kel. Kesawan, Kec. Medan Barat, Medan 20231	3396 - Kota Medan	(061) 4156574	(061) 4148556, (061) 4154793, (061) 4560116
4.	Region 4 Office	Region 4 Office	Jl. Panglima Sudirman No. 53, Lantai 3, Kel. Embong Kaliasan, Kec. Genteng Surabaya 60271	1291 - Kota Surabaya	(031) 5471772, (031) 5481888	(031) 5345026, (031) 5345136, (031) 5345146

No.	Office Name	Main Branch	Address	Dati II	Telephone	Facsimile
FUNCTIONAL OFFICES						
1.	South Quarter	Head Office	Jl. R.A Kartini Kav. 8, Cilandak Barat, Jakarta Selatan 12430	0394 - Jakarta Selatan	(021) 50954300	
2.	Achmad Yani	Bandung	Jl. Jend. Achmad Yani No. 235, Kel. Merdeka, Kec. Sumur Bandung, Kota Bandung 40113	0191 - Kota Bandung	(022) 7204952	
3.	Wahid Hasyim	Head Office	Jl. K.H. Wahid Hasyim No. 89, Kel. Gondangdia, Kec. Menteng, Jakarta Pusat 10350	0391 - Jakarta Pusat	(021) 29276200 (021) 29276400	
BRANCH OFFICES						
1.	Juanda	Juanda	Jl. Ir. H. Juanda No. 15, Kel. Kebon Kelapa, Kec. Gambir 10120	0391 - Jakarta Pusat	(021) 22035055	(021) 22035056 - 58
2.	UOB Plaza	UOB Plaza	Jl. M.H. Thamrin No. 10, Kel. Kebon Melati, Kec. Tanah Abang 10230	0391 - Jakarta Pusat	(021) 23506000	(021) 29936680 - 82
3.	Kelapa Gading	Kelapa Gading	Jl. Raya Barat Boulevard Blok LC 7 No. 1-2, Kelapa Gading Permai 14240	0392 - Jakarta Utara	(021) 4529171	(021) 4529179
4.	Green Garden	Green Garden	Komplek Perumahan Green Garden, Blok A.7 No. 47-50, Kel. Kedoya Utara, Kec. Kebon Jeruk 11520	0393 - Jakarta Barat	(021) 5819005, (021) 5802814	(021) 5802776
5.	Gajah Mada	Gajah Mada (d/h: (Asemka)	Jl. Gajah Mada No.87-87A, Kel. Krukut, Kec. Taman Sari, Jakarta Barat 11140	0393 - Jakarta Barat	(021) 6329779	(021) 6329696, (021) 6329766, (021) 6329966, (021) 6329906
6.	Radio Dalam	Radio Dalam	Jl. Radio Dalam No. 9 A, Kel. Gandaria Utara, Kec. Kebayoran Baru 12140	0394 - Jakarta Selatan	(021) 7252647	(021) 7252648
7.	Pacific Century Place	Pacific Century Place	Pacific Century Place SCBD lot 10 Jl. Jend. Sudirman kav 52-53 Jakarta Selatan 12190	0394 - Jakarta Selatan	(021) 72888788	
8.	Pantai Indah Kapuk Metro	Pantai Indah Kapuk Metro	Pantai Indah Kapuk Metro Broadway The Gallery No.8 Unit ES, ET, & FA Jl. Pantai Indah Utara II, Pantai Indah Kapuk Jakarta Utara 14460	0392 - Jakarta Utara	(021) 30010566	
9.	Kebon Jeruk AKR	Kebon Jeruk AKR	AKR Gallery West Jl. Panjang No. 5, Kebon Jeruk, Jakarta Barat 11530	0393 - Jakarta Barat	(021) 38782033	
10.	Serang	Serang	Jl. M. Hasanuddin, Serang Plaza Blok II No. 3-7, Serang, Banten 42112	0203 - Kota Serang	(0254) 200153, (0254) 201566	(0254) 200692
11.	Bandar Lampung	Bandar Lampung	Jl. Ikan Tenggiri No. 17/A, Teluk Betung, Bandar Lampung 35223	3991 - Kota Bandar Lampung	(0721) 482982	(0721) 482951
12.	Bogor	Bogor	Jl. Raya Pajajaran No. 84, Kel. Baranangsiang, Kec. Bogor Timur, Kota Bogor 16143	0192 - Kota Bogor	(0251) 8306699	(0251) 8306690
13.	Medan	Medan	Jl. Palang Merah No. 30, Kel. Kesawan, Kec. Medan Barat, Medan 20231	3396 - Kota Medan	(061) 4156574	(061) 4148556, (061) 4154793, (061) 4560116

No.	Office Name	Main Branch	Address	Dati II	Telephone	Facsimile
14.	Tomang Elok	Tomang Elok	Jl. Jend. Gatot Subroto, Kompleks Tomang Elok Blok A No. 55, Kel. Sei Sikambing B, Kec. Medan Sunggal, Medan 20122	3396 - Kota Medan	(061) 8455405, (061) 8455785, (061) 8455635	(061) 8455656
15.	Palembang	Palembang	Jl. Mayor HM. Rasyad Nawawi, Ruko Blok A1 No. 500 dan Blok A2 No. 501, Kel. 9 Ilir Kec. Ilir Timur 3, Kota Palembang 30113	3691 - Kota Palembang	(0711) 5734695	(0711)369657
16.	Pekanbaru	Pekanbaru	Jl. Jend. Sudirman No. 442, Kel. Tanah Datar, Kec. Pekanbaru Kota, Kota Pekanbaru Riau 28115	3591 - Kota Pekanbaru	(0761) 21168, (0761) 21116 (0761) 20879 (0761) 848053	(0761) 848052
17.	Batam	Batam	Komplek Batam Plaza Blok E No. 1-3, Jl. Imam Bonjol, Kel. Sungai Jodoh Kec. Batu Ampar, Kota Batam 29453	3892 - Kota Batam	(0778) 459691	(0778) 458601
18.	Batam Centre	Batam Centre	Komplek Mahkota Raya Blok D No. 7 & No. 8, Jl. Engku Putri, Kel. Teluk Tering, Kec. Batam Kota, Kota Batam, Kepulauan Riau 29461	3892 - Kota Batam	(0778) 7486000	(0778) 7486025
19.	Solo	Solo	Jl. Jend. Urip Sumoharjo No. 13- 17, Kepatihan Wetan, Jebres, Kota Surakarta, 57129	0996 - Kota Surakarta/Solo	(0271) 646348	(0271) 668758, (0271) 630620, (0271) 646947
20.	Bandung	Bandung	Jl. Jend. Sudirman No. 55 A, Kel. Karanganyar Kec. Astana Anyar, Kota Bandung 40241	0191 - Kota Bandung	(022) 4204491	(022) 4238906
21.	Bandung Rivai	Bandung Rivai	Jl. Abdul Rivai No. 2 A, Tamansari, Bandung Wetan, Kota Bandung, Jawa Barat 40116	0191 - Kota Bandung	(022) 4209980	(022) 4209970
22.	Semarang	Semarang	Menara Suara Merdeka (Ground Floor, Mezzanine Floor, Lantai 2) Jl. Pandanaran No.30, Kel. Pekunden, Kec. Semarang Tengah, Semarang 50241	0991 - Kota Semarang	(024) 86448000	(024) 86446066
23.	Cirebon	Cirebon	Jl. Yos Sudarso No. 29, Lemahwungkuk, Kota Cirebon, Jawa Barat 45111	0194 - Kota Cirebon	(0231) 205040, (0231) 206959, (0231) 206396, (0231) 221541	(0231) 201989, (0231) 248340
24.	Purwokerto	Purwokerto	Jl. Jend. Sudirman No. 732, Kel. Purwokerto Kulon, Kec. Purwokerto Selatan, Kab. Banyumas 53141	0914 - Kab. Banyumas	(0281) 2958100	(0281) 2958089
25.	Magelang	Magelang	Jl. Tidar No. 17, Kel. Magersari, Kec. Magelang Selatan, Kota Magelang 56126	0995 - Kota Magelang	(0293) 362181, (0293) 364344, (0293) 365261, (0293) 364405-06	(0293) 364271
26.	Yogyakarta	Yogyakarta	Jl. Jend. Sudirman No. 62, Kotabaru, Gondokusuman, Kota Yogyakarta, Daerah Istimewa Yogyakarta 55224	0591 - Kota Yogyakarta	(0274) 562000, (0274) 517410	(0274) 563433
27.	Tegal	Tegal	Jl. Kolonel Sugiono No. 56, RT.003/RW.05, Kel. Pekauman, Kec. Tegal Barat, Tegal 52113	0994 - Kota Tegal	(0283) 325001, (0283) 325005	(0283) 325008
28.	Surabaya	Surabaya	Jl. Panglima Sudirman No. 53, Embong Kaliasin, Genteng, Kota Surabaya 60271	1291 - Kota Surabaya	(031) 5471772, (031) 5481888	(031) 5345026, (031) 5345136, (031) 5345146

No.	Office Name	Main Branch	Address	Dati II	Telephone	Facsimile
29.	Surabaya Bukit Darmo	Surabaya Bukit Darmo	Jl. Raya Bukit Darmo Golf, Blok R No. 28 - 30, Kel. Pradah Kalikendal, Kec. Dukuh Pakis 60226	1291 – Kota Surabaya	(031) 7343949 (Hunting), (031) 7326000 (Privilege Banking), (031) 5486008 (Call Centre 24 hours)	(031) 7343910
30.	Surabaya Manyar Kertoarjo	Surabaya Manyar Kertoarjo	Jl. Manyar Kertoarjo No. 50, Kel. Manyar Sabrangan, Kec. Sukolilo, Surabaya 60116	1291 – Kota Surabaya	(031) 5991168 (031) 5991428	(031) 5991411 (031) 5991412
31.	Jember	Jember	Jl. Gajah Mada No. 68, Kel. Jember Kidul, Kec. Kaliwates, Kabupaten Jember 68131	1212 - Kab. Jember	(0331) 484545, (0331) 424759, (0331) 424859	(0331) 484980
32.	Denpasar	Denpasar	Jl. Dr. Wahidin No. 39, Kel. Pemecutan, Kec. Denpasar Barat, Kota Denpasar 80111	7291 - Kota Denpasar	(0361) 433014	(0361) 424245
33.	Bali Renon	Bali Renon	Jl. Raya Puputan Komplek Pertokoan Niti Mandala Raya No.17 Renon, Kel. Dangin Puri Klod, Kec. Denpasar Timur, Denpasar 80234	7291 - Kota Denpasar	(0361) 241888	(0361) 245978
34.	Banyuwangi	Banyuwangi	Jl. Jend. Sudirman No. 16, Kel. Penganjuran, Kec. Banyuwangi, Kabupaten Banyuwangi 68416	1211 - Kab. Banyuwangi	(0333) 426500 (0333) 424705 (0333) 423061-62 (0333) 422270-71 (0333) 424070	(0333) 424260
35.	Jombang	Jombang	Jl. Gus Dur (d/h. Jl Merdeka) No. 133, Candi Mulyo, Kec. Jombang, Kabupaten Jombang 61419	1204 - Kab. Jombang	(0321) 862500-01 (0321) 862337 (0321) 874857-58	(0321) 862171
36.	Malang	Malang	Jl. Basuki Rahmat No. 63, Kauman, Klojen, Kota Malang 65119	1293 - Kota Malang	(0341) 342333	(0341) 342572
37.	Makassar	Makassar	Jl. Sulawesi No. 83, Pattunuang, Wajo, Kota Makassar 90174	6191 - Kota Makassar	(0411) 321421	(0411) 315702 (0411) 319457
38.	Pontianak	Pontianak	Jl. HOS Cokroaminoto No. 266/A, Darat Sekip, Pontianak Kota, Kota Pontianak 78117	5391 - Kota Pontianak	(0561) 732600 (0561) 734656	(0561) 736282
39.	Balikpapan	Balikpapan	Kavling 8 Square Blok A6 & A7, RT 28 Jl. M.T. Haryono, Kel. Damai, Kec. Balikpapan Selatan 76114	5492 - Kota Balikpapan	(0542) 7208888 (0542) 7209999	(0542) 765477
40.	Samarinda	Samarinda	Jl. Pangeran Diponegoro No. 68-70, Pelabuhan, Samarinda Kota, Kota Samarinda 75112	5491 - Kota Samarinda	(0541) 732492-95-97 (0541) 749516-17-18	(0541) 732490
41.	Banjarmasin	Banjarmasin	Jl. Lambung Mangkurat No. 17, Banjarmasin, Kertak Baru Ulu, Banjarmasin Tengah, Kota Banjarmasin 70111	5191 - Kota Banjarmasin	(0511) 3357172 (0511) 3353754 (0551) 3365312	(0511) 3353305

No.	Office Name	Main Branch	Address	Dati II	Telephone	Facsimile
SUB-BRANCH OFFICES						
1.	Glodok Plaza	Gajah Mada	Komp. Glodok Plaza Blok F No. 1-2, Jl. Pinangsia Raya, Pinangsia, Tamansari, Kota Jakarta Barat 11110	0393 - Jakarta Barat	(021) 6595026 (021) 6596745 (021) 6280943-44	(021) 6280944
2.	Pluit	Gajah Mada	Jl. Pluit Kencana Raya No. 76, Pluit, Penjaringan, Kota Jakarta Utara 14450	0392 - Jakarta Utara	(021) 6611770-71	(021) 6691163
3.	Petak Baru	Gajah Mada	Jl. Petak Baru No. 25-26, Roa Malaka, Tambora, Kota Jakarta 11230	0393 - Jakarta Barat	(021) 6922115 (021) 6922432 (021) 6912224 (021) 6924069 (021) 6901756-57 (021) 6917410-11	(021) 6928086
4.	Mangga Dua Plaza	Gajah Mada	Mangga Dua Plaza Blok F No. 5 Jl. Mangga Dua Raya, Kel. Mangga Dua Selatan, Kec. Sawah Besar, Jakarta Barat 10730	0392 - Jakarta Utara	(021) 6120086 (021) 6120912 (021) 6129128 (021) 6129129	(021) 6129130
5.	Sopo Del	Gajah Mada	Sopo del Office Tower & Lifestyle - Tower B, Ground Floor, Unit GF-20, Jl. Mega Kuningan Barat III, lot 10.1-6, Kuningan Timur, Setiabudi, Jakarta Selatan 12950	0394 - Jakarta Selatan	(021) 30007979	(021) 30007977
6.	Muara Karang	Gajah Mada	Jl. Muara Karang No. 1, RT. 019/RW. 02, Kav. Blok Y3 Barat No. 10, Kel. Pluit, Kec. Penjaringan, Kota Jakarta Utara 14450	0392 - Jakarta Utara	(021) 6625967-69 (021) 6601048	(021) 6606171
7.	Sawah Besar	Juanda	Jl. Sukarjo Wiryopranoto No. 26, Kebon Kelapa, Gambir, Jakarta Utara 10120	0391 - Jakarta Pusat	(021) 3853677 (021) 231368 (021) 2313479 (021) 3453336 (021) 3453337	(021) 3860602
8.	Mangga Besar	Juanda	Jl. Mangga Besar No. 68 – 68 A, Kel. Taman Sari, Kec. Taman Sari, Jakarta Barat 11150	0393 - Jakarta Barat	(021) 6594677 (021) 6292150 (021) 6292349	(021) 6293113
9.	Pangeran Jayakarta	Juanda	Jl. Pangeran Jayakarta No. 126-129 Blok A/5, Kel. Mangga Dua Selatan, Kec. Sawah Besar 10730	0391 – Jakarta Pusat	(021) 62201905 (021) 62201906 (021) 62201907 (021) 6016574	(021) 62201904
10.	Metro Tanah Abang	UOB Plaza	Pusat Grosir Metro Tanah Abang Banking Center Lantai 7 Unit No. 1, Jl. K.H. Wahid Hasyim No. 187-189, Kel. Kampung Bali Kec. Tanah Abang, Jakarta Pusat 10250	0391 - Jakarta Pusat	(021) 30036023 (021) 30036024 (021) 30036025	(021) 30036026
11.	Setiabudi JKT	UOB Plaza	Setiabudi Atrium Building 1st Floor Suite 101 AA, Jl. H.R. Rasuna Said Kav.62, Kel. Karet, Kec. Setiabudi, Jakarta Selatan 12920	0394 - Jakarta Selatan	(021) 5210035	(021) 521 0036
12.	PIK Boulevard	Kelapa Gading	Wisma Indochem, Lantai Basement & Lantai Dasar, Jl. Pantai Indah Kapuk Boulevard Kav. SSB/E, Kel. Kamal Muara, Kec. Penjaringan, Jakarta Utara 14470	0392 - Jakarta Utara	(021) 29210600	(021) 29210601

No.	Office Name	Main Branch	Address	Dati II	Telephone	Facsimile
13.	Sunter Agung	Kelapa Gading	Jl. Danau Sunter Agung Utara Blok D 1 No. 6 B, Sunter Agung, Jakarta Utara 14350	0392 - Jakarta Utara	(021) 6451120-21 (021) 65833281-82	(021) 6453821
14.	Bekasi Selatan	Kelapa Gading	Jl. Achmad Yani Kav. A4 No. 7, Ruko Kalimalang Commercial Centre, Desa Kayuringin, Bekasi 17144	Bekasi	(021) 88965891-93 (021) 8853521	(021) 88965890
15.	Cikarang	Kelapa Gading	Ruko Podium Blok B22 Jl. Mataram Lippo Cikarang, Kel. Cibatu Kec. Cikarang Kab. Bekasi 17530	0198 - Kota Bekasi	(021) 38735018	(021) 38735019
16.	Kelapa Gading Boulevard Raya	Kelapa Gading	Jl. Boulevard Raya Blok DG No. 2, Kel. Kelapa Gading Timur, Kelapa Gading 14240	0392 - Jakarta Utara	(021) 4527582	(021) 4527583
17.	Green Ville	Green Garden	Komplek Pertokoan Green Ville Blok BG No. 14-15, Kel. Duri Kepa, Kec. Kebon Jeruk, Jakarta Barat 11510	0393 - Jakarta Barat	(021) 56957883-84 (021) 56957895 (021) 56957897	(021) 56957902
18.	Cengkareng	Green Garden	Komplek Taman Palem Lestari Blok D 10 No.1, Cengkareng Barat, Jakarta Barat 11730	0393 - Jakarta Barat	(021) 55957447 (021) 55957448 (021) 55957449	(021) 55957446
19.	Tangerang	Green Garden	Jl. Ki Asnawi No. 64 C-D, Kel. Sukarasa, Kec. Tangerang, Kota Tangerang 15111	0292 - Kota Tangerang	(021) 5523081-83-84 (021) 55799082-83	(021) 5523082
20.	Duta Mas	Green Garden	Komplek Perumahan Taman Duta Mas, Blok D8 No. 1, Kel. Wijaya Kusuma, Kec. Grogol Petamburan, Jakarta Barat 11460	0393 - Jakarta Barat	(021) 5648262 (021) 5649550	(021) 5649464
22.	BSD Golden	Green Garden	Ruko BSD Golden Boulevard, Blok C No. 6, Jl. Pahlawan Seribu, Kel. Lengkong Karya, Kec. Serpong Utara, Kota Tangerang Selatan 15320	0292 - Tangerang Selatan	(021) 53160680 (021) 53160681 (021) 53153168 (021) 53153169	(021) 53153087
22.	Tanjung Duren	Green Garden	Jl. Tanjung Duren Raya Blok N No. 352 RT.007/RW.03, Kel. Tanjung Duren Utara, Kec. Grogol Petamburan 11470	0393 - Jakarta Barat	(021) 5642027 (021) 5673950 (021) 56969082	(021) 5685079
23.	Puri Kencana	Green Garden	Grand Puri Kencana, Jl. Puri Kencana Blok K7/2A, Kel. Kembangan Selatan, Kec. Kembangan, Jakarta Barat 11610	0393 - Jakarta Barat	(021) 5823602 (021) 5823603 (021) 5823604 (021) 5823605	(021) 5819222
24.	Kebon Jeruk Intercon	Green Garden	Taman Kebon Jeruk Interco Blok F No. 04, Kel Srengseng Kec. Kembangan, Jakarta Barat 11630	0393 - Jakarta Barat	(021) 38777028	(021) 38777009
25.	Gading Serpong	Green Garden	Ruko Graha Boulevard Blok GBVC / 002, Jl. Boulevard Gading Serpong, Kel. Curug, Kec. Kelapa Dua, Tangerang, Banten 15810	0292 - Kota Tangerang	(021) 29001081	(021) 29001071
26.	Pondok Indah	Radio Dalam	Jl. Metro Pondok Indah Sektor II, Blok UA Kav.46-47, Jakarta Selatan 12310	0394 - Jakarta Selatan	(021) 75906165 (021) 75900178	(021) 75900185

No.	Office Name	Main Branch	Address	Dati II	Telephone	Facsimile
27.	Pondok Indah 2	Radio Dalam	Jl. Metro Pondok Indah Kav. II/BA No.1 Pondok Indah Jakarta Selatan 12310	0394 - Jakarta Selatan	(021) 7662933	
28,	Panglima Polim	Radio Dalam	Jl. Panglima Polim Raya No. 18A, B, C, Kel. Pulo, Kec. Kebayoran Baru, Jakarta Selatan 12160	0394 - Jakarta Selatan	(021) 7251603 (021) 7202668 (021) 7251655	(021) 7222187
29,	Plaza Oleos	Radio Dalam	Gedung Plaza Oleos, Lantai Dasar Unit B1 & B2, Jl. TB. Simatupang Kav. 53 A, Kel. Kebagusan, Kec. Pasar Minggu Jakarta Selatan 12520	0394 - Jakarta Selatan	(021) 22780125	(021) 22780117
30	Asia	Medan	Jl. Asia No. 132/172, Medan, Kel. Sei Rengas I, Kec. Medan Kota, Kota Medan 20214	3396 - Kota Medan	(061) 7368623 (061) 7368653	(061) 7368932
31.	Cemara Asri	Medan	Jl. Cemara Asri Boulevard, Blok A No.58, Kec. Percut Sei Tuan, Kab. Deli Serdang 20371	3396 - Kota Medan	(061) 66936911	(061) 66933132
32.	Medan Djuanda	Medan	Jl. Ir. H. Djuanda No. 20i, Kel. Sukadamai, Kec. Medan Polonia, Medan, 20157	3396 - Kota Medan	(061) 88815959	(061) 42003822
33.	Bayfront	Batam	Menara Aria Harbour Bay, Lantai Dasar, Jl. Duyung, Kel. Sungai Jodoh, Kec. Batu Ampar, Kota Batam 29453	3892 - Kota Batam	(0778) 4883120	(0778) 4883379
34.	Grand Niaga Mas	Batam	Komplek Grand Niaga Mas Blok A No. 3, Batam Centre, Kelurahan Belian, Kec. Batam Kota, Kota Batam 29464	3892 - Kota Batam	(0778) 4161676	(0778) 4170105
35.	Dago	Bandung	Jl. Diponegoro No 9, Kel. Citarum, Kec. Bandung Wetan, Kota Bandung 40115	0191 - Kota Bandung	(022) 86032800	(022) 86032808
36.	Majapahit	Semarang	Jl. Brigjend. Sudiarto 106, Kel. Pandean Lamper, Kec. Gayamsari, Kota Semarang 50167	0991 - Kota Semarang	(024) 6723762	(024) 6723761
37.	Salatiga	Semarang	Jl. Jend. Sudirman No.188, Kel. Kalicacing, Kec. Sidomukti, Kota Salatiga 50724	0992 - Kota Salatiga	(0298) 322027	(0298) 326032
38.	Gang Tengah	Semarang	Jl. Gang Tengah No. 16-22, Kranggan, Semarang Tengah, Kota Semarang 50139	0991 - Kota Semarang	(024) 3561800	(024) 3561700
39.	Pahlawan	Semarang	Jl. Pahlawan No. 5, Kel. Mugassari, Kec. Semarang Selatan, Kota Semarang 50249	0991 - Kota Semarang	(024) 35318000	
40.	Temanggung	Magelang	JL. KS. Tubun No. 1, Kel. Temanggung I, Kec. Temanggung, Kabupaten Temanggung 56212	0919 - Kab. Temanggung	(0293) 491555	(0293) 491155
41.	Coklat	Surabaya	Jl. Coklat No. 12 – 14, Kel. Bongkaran, Kec. Pabean Cantian, Surabaya 60161	1291 - Kota Surabaya	(031) 3526784 (031) 3530966	(031) 3523332

No.	Office Name	Main Branch	Address	Dati II	Telephone	Facsimile
42.	Perak Timur	Surabaya	Ruko Tanjung Perak, Jl. Perak Timur No. 42, Kel. Perak Timur, Kec. Pabean Cantian, Surabaya 60164	1291 - Kota Surabaya	(031) 3550318	(031) 3550314
43.	Kapas Krampung	Surabaya	Jl. Kapas Krampung 55 B, Kel. Rangkah, Kec. Tambaksari, Surabaya 60135	1291 - Kota Surabaya	(031) 3727910 (031) 3718281 (031) 3769292	(031) 3715633
44.	Rungkut	Surabaya	Jl. Rungkut Kidul Industri No. 62, Kel. Rungkut Kidul, Kec. Rungkut, Surabaya 60293	1291 - Kota Surabaya	(031) 8418271 (031) 8419272	(031) 8414517
45.	Margorejo	Surabaya	Jl. Raya Margorejo Indah A-802 Kav. 01, RT 001 RW 008 , Kel. Margorejo, Kec. Wonocolo, Surabaya 60238	1291 - Kota Surabaya	(031) 99847388	(031) 99847393
46.	Mojokerto	Jombang	Jl. Mojopahit 55-57 Mergelo, Kel. Sentanan, Kec. Kranggan, Kota Mojokerto 61312	1292 - Kota Mojokerto	(0321) 322291 (0321) 322816	(0321) 322719
47.	Sidoarjo	Surabaya Bukit Darmo	Jl. Jend. Achmad Yani 40 J, Kel. Sidokumpul, Kec. Sidoarjo, Kab. Sidoarjo 61212	1202 - Kab. Sidoarjo	(031) 8941836 (031) 8941046	(031) 8941047
48.	Mayjend. Sungkono	Surabaya Bukit Darmo	Jl. Mayjend. Sungkono No.142-143, Blok A16, Kel. Gunungsari, Kec. Dukuh Pakis, Surabaya 60224	1291 - Kota Surabaya	(031) 99531299	(031) 99535250
49.	Gresik	Surabaya Bukit Darmo	Jl. Usman Sadar No. 84, Sukorame, Kemuteran, Kec. Gresik, Kabupaten Gresik 61115	1201 - Kab. Gresik	(031) 3990053 (031) 3972145	(031) 3990054
50.	Pakuwon City	Surabaya Manyar Kertoarjo	Jl. Pakuwon Boulevard II, East Coast Ruko Patoz AA2 No. 52, Pakuwon City, Kel. Kejawan Putih Tambak, Kec. Mulyorejo, Kota Surabaya 60112	1291 - Kota Surabaya	(031) 5957279 (031) 59175614 (031) 59175179 (031) 59172654	(031) 59175371

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Macroeconomic Review

Global Economy

The International Monetary Fund (IMF) projected global economic growth at 3.2 per cent for 2025, a slight upward revision from previous estimates (3.1 per cent). However, growth remained constrained by global supply chain disruptions triggered by the implementation of reciprocal tariffs by the United States and heightened geopolitical tensions. The year 2025 was characterised by significant uncertainty, largely driven by the dynamic and shifting policy directions of various governments as they adapted to a highly fluid and complex global environment.

The year began under unfavourable conditions, as the announcement of US reciprocal tariffs destabilised global trade flows. Trade tensions extended beyond the US-China relationship, intersecting with broader geopolitical and regional security concerns. This climate caused a cautious market shift, with consumers prioritising savings over consumption, thereby impacting business performance. Conversely, a gradual downtrend in global interest rates, despite being tempered by persistent uncertainty, provided a necessary reprieve for the private sector, offering enough liquidity to sustain economic momentum.

Amid these challenges, 2025 was also defined by optimism surrounding Artificial Intelligence (AI). The AI surge catalysed significant investment in capital goods, prompting nations to aggressively secure rare earth minerals and enhance their downstream processing capabilities to capture higher value-added benefits. Beyond industrial applications, AI became increasingly integrated into daily life, serving as a primary driver for labour productivity. Furthermore, digitalisation accelerated at an unprecedented pace, enabling businesses to scale rapidly enhance operational efficiency, and penetrate broader international markets.

Indonesian Economy

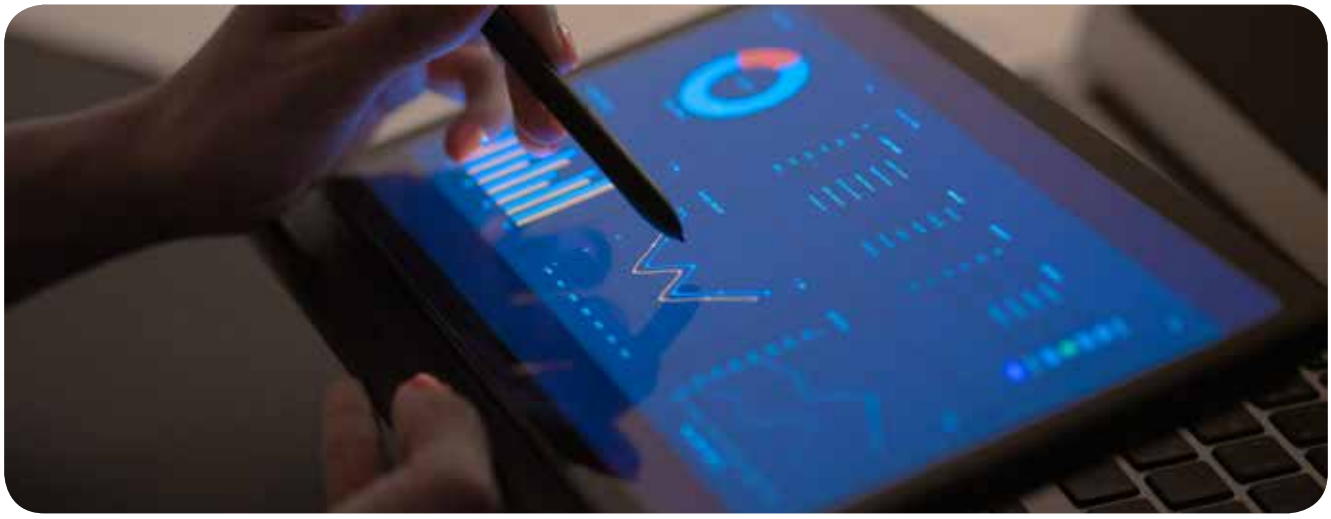
Indonesia's economy demonstrated significant resilience amid heightened global uncertainty. Gross Domestic Product (GDP) growth for the full year of 2025 reached 5.11 per cent (yoy), surpassing market expectations. This performance was driven by robust domestic demand, increased investment, expansionary fiscal policy, and solid export performance. Growth across all major sectors underscores the broad-based and diversified nature of Indonesia's economic expansion. On the monetary front, year-end inflation was maintained at 2.92 per cent (yoy), aligning with Bank Indonesia's target corridor of 2.5 per cent ± 1 per cent. Key contributors to annual inflation included the food, beverage, and tobacco sector, as well as personal care and other services, which collectively accounted for approximately 71 per cent of total inflation.

Despite external pressures, the 2025 State Budget (APBN) maintained a disciplined and measured performance. State revenue reached 92 per cent of the IDR3,005 trillion targets, primarily underpinned by tax receipts (about 80 per cent of total revenue). Meanwhile, expenditure realisation reached 95 per cent of the IDR3,621 trillion targets, with central government spending representing 75 per cent of the total. Consequently, the budget deficit stood at IDR 695 trillion or 2.92 per cent of GDP, slightly above the initial 2.78 per cent projection but remaining below the three per cent statutory ceiling.

The external sector remained stable, characterised by a seven per cent (yoy) growth in real exports of goods and services. Key commodities, including animal and vegetable oils, iron, steel, and machinery/electronic equipment, served as primary drivers, complemented by a recovery in the services sector following an uptick in international tourist arrivals. Real imports grew by 4.7 per cent to support the demand for raw materials and capital goods. A sustained trade surplus bolstered foreign exchange reserves to US$156.5 billion as of December 2025, further reinforcing macroeconomic and financial system stability.

Investment activity continued to strengthen, with total realization reaching IDR1,931.2 trillion, a 12.7 per cent (yoy) increase that exceeded the national target. This growth was propelled by the acceleration of industrial downstreaming programmes, which contributed directly to job creation. The investment composition consisted of Foreign Direct Investment (FDI) at IDR 900.9 trillion (46.6 per cent) and Domestic Direct Investment (DDI) at IDR 1,030.3 trillion (53.4 per cent).

Indonesia's digital economy also maintained strong momentum, remaining the largest in Southeast Asia. According to the e-Conomy SEA 2025 report, Gross Merchandise Value (GMV) was estimated at approximately US$100 billion in 2025, reflecting 14 per cent growth from the previous year. Expansion was supported by rising e-commerce activity, the rapid development of



digital financial services, and broader adoption of digital technologies.

Overall, Indonesia's resilient economy, stable inflation, supportive monetary and fiscal policies, and sustained growth in investment and the digital economy provide a solid foundation for macroeconomic stability and sustainable economic growth.

Banking Industry Review

In 2025, Indonesia's banking industry delivered stable performance, supported by macroeconomic resilience. The intermediation function remained strong, with loan disbursement growing 9.6 per cent year-on-year to IDR8,585 trillion, primarily directed to productive sectors.

By loan type, growth was led by investment loans, which increased 20.8 per cent, followed by consumer loans, at 6.6 per cent, and working capital loans at 4.5 per cent. The composition of loan growth highlights banks' focus on sectors with strong long-term prospects, including downstream, energy, and utilities.

In line with prudent risk management practices, banks strengthened credit underwriting by emphasising borrowers' financial structure, data integrity, and resilience to market volatility. As a result, asset quality remained sound, with the gross Non-Performing Loan (NPL) ratio remaining low at 2.05 per cent, while overall risk indicators stayed well managed.

Intermediation performance was supported by strong growth in third-party funds, which increased by 13.8 per cent to IDR10,059 trillion. Third-party funds, comprising current accounts, savings accounts, and time deposits, grew by 19.1 per cent, 8.2 per cent, and 14.3 per cent year-on-year, respectively.

Fundraising strategies continued to prioritise efficiency through deposit digitalisation and enhanced customer experience. These efforts supported customer retention and maintained solid liquidity across the industry.

Banking fundamentals remained robust, with Capital Adequacy Ratio of 25.8 per cent and liquidity well maintained, as reflected in a Loan-to-Deposit Ratio of 85.3 per cent in 2025.

Digital adoption accelerated further through expanded use of digital payment systems, including Quick Response Code Indonesia Standard (QRIS), which reached nearly 60 million users. Around 93 per cent of users were micro, small and medium enterprises, underscoring the continued expansion of financial digitalisation.

The banking industry also strengthened its commitment to sustainability through the development of financing portfolios aligned with Environmental, Social, and Governance principles. These initiatives enhance long-term competitiveness and while reducing exposure to transition and climate-related risks.

Overall, the national banking industry demonstrated stable growth and sound fundamentals in 2025, supporting economic activity and maintaining financial system stability.

2026 Prospect

Global economic growth is projected by the IMF and the World Bank, to remain subdued in 2026, reflecting weaker global trade, softer demand, and heightened geopolitical tensions. Persistent trade tensions are expected to continue weighing on global prospects, resulting in uneven performance across major economies. The United States is projected to post solid growth amid easing inflation. However, rapid adoption of AI may moderate labour absorption. The Federal Reserve is expected to maintain the Federal Funds Rate at least until mid-2026.

In Asia, China is projected to grow around 4.4 per cent, in line with the Government's target, supported by a trade balance surplus and export diversification. India targets growth of 6.8–7.2 per cent in 2026, above the IMF's 6.4 per cent projection. ASEAN growth is expected to remain stable, driven by consumption and investment. From a monetary perspective, global interest rates are expected to remain supportive of liquidity growth. However, risks persist from geopolitical instability, and elevated long-term bond yields.

Indonesia's economy is projected to remain resilient in 2026. The Government targets 5.4 per cent growth in 2026, supported by strong domestic demand, resilient consumption, sustained investment, and increased government spending under the Asta Cita programmes. Inflation is targeted at 2.5±1 per cent to preserve growth momentum, with room for further rate adjustments. The Rupiah is projected to remain stable, reflecting it's underlying economic fundamentals.

In line with this outlook the Financial Services Authority expects financial system stability to remain solid. Banking credit growth is projected at 10–12 per cent, supported by third-party fund growth of 7–9 per cent in 2026. Banks are expected to maintain disciplined underwriting prioritising credit quality. Loan growth will focus on retail and corporate segments with resilient cash flows, while third-party fund mobilisation will continue to be supported by ongoing digitalisation initiatives.

The banking industry is expected to continue benefiting from lower cost of funds and more diversified asset base, supporting sustainable profitability. In line with the anticipated easing of benchmark interest rates, earnings are expected to be supported by stronger non-interest income from expanded digital products and services, alongside a balanced asset mix between securities and loans.

UOB Indonesia will continue to support government priority programmes that promote sustainable economic growth. The Bank will strengthen its role in facilitating FDI through tailored capital solutions and the leverage of UOB's regional network. It will also advance ASEAN connectivity, accelerate digital transformation, and prioritise green financing in sectors supporting the clean energy transition, reinforcing its role as a long-term partner to clients and communities.

Business Overview

Consumer Banking

UOB Indonesia is committed to supporting retail customers in achieving their financial goals across different life stages. The Bank provides a comprehensive suite of solutions tailored to diverse needs and lifestyles, spanning deposit, insurance, secured and unsecured lending, treasury and investment product, as well as wealth advisory services.

In 2025, Consumer Banking delivered steady performance, supported by a disciplined focus on growing deposits, loans, credit cards, and wealth advisory activities. The Bank also continued to strengthen personalisation capabilities to deliver financial solutions and experiences aligned with individual customer needs.

Personal Financial Services

Personal Financial Services, encompassing Wealth Management and Deposit products, focused on delivering innovative solutions and seamless digital experiences. At the same time, efforts were directed towards strenghtening financial literacy in savings and investments, empowering customers to make confident and well-informed financial decisions.

Through timely market insights and portfolio guidance, customers were supported in navigating market conditions and optimising financial outcomes. The Bank also continued to refresh and expand its product offerings to keep pace with market developments, ensuring continued access to relevant and effective financial solutions.

Wealth Management Solutions

In 2025, UOB Indonesia's Wealth Management business strengthened its holistic approach by delivering comprehensive solutions across mutual funds, treasury products, and Insurance. By integrating digital enablement, a broader product range, strong governance and high-quality advisory, the Bank reinforced its role as a trusted, long-term wealth partner.

Key milestones in 2025 included:

1. Launching mutual funds transactions on the UOB TMRW mobile application, allowing customers to buy, redeem, switch, and set up regular investment plans more conveniently, while broadening access to investments across customer segments.
2. Introducing two Capital Protected Funds (CPF) in response to market conditions, offering more defensive investment options with attractive risk-adjusted returns.
3. Expanding the mutual fund product range with additional offerings, including Batavia Technology Sharia Equity USD (BTSEU) to enhance choice and diversification opportunities.
4. Continuously refining pricing, policies, partnerships and product offerings to remain competitive in a fast-evolving wealth landscape.
5. Growing the Structured Deposit business in line with sustained demand for customised yield and risk-managed solutions, alongside the launch of a new Bond-Linked Investment to broaden yield-enhancing alternatives.
6. Strengthening goverance frameworks and procedures to uphold prudent risk management, regulatory compliance, and sustainable business growth.
7. Executing cross-sell initiatives across businesses and customer segments to deepen relationships and increase wallet share.
8. Launching new insurance solutions for High Net Worth and Emerging Affluent customers, including products with guaranteed returns.

Portfolio Counselor (PCs) continued to play a vital role in supporting sales teams and branches by providing expert portfolio reviews, strengthening product knowledge, and delivering timely market updates to enhance customer engagement.

PCs also maximised the use of tools within the Bank's ecosystem, including the Portfolio Advisory Tools (PAT), Single Portfolio View (SPV), and other digital platforms, improving advisory quality and customer experience. To further strengthen investment conversations, regular insights were delivered in in collaboration with fund houses, complemented by micro-gathering events that provided customers with relevant and up-to-date perspectives.
Throughout the year, the Bank delivered a series of targeted campaigns, including Digital Wealth initiatives, New-to-Wealth Branch programmes and IPO Retail Bond Cashback campaigns. Financial literacy efforts were reinforced through education sessions and market outlook events. Financial literacy roadshows were organised to broaden outreach and strenghten brand visibility in key locations. Participation in mandatory financial education programmes led by the Financial Services Authority or Otoritas Jasa Keuangan (OJK) and the Ministry of Finance further reinforced the Bank's commitment to financial literacy and inclusion.

Key Priorities in 2026

1. Delivering more tailored wealth solutions for Affluent and Emerging Affluent segments, supporting customer needs across the Protect, Build, and Enhance journey.
2. Continuously improving products and processes to enhance productivity and customer experience.
3. Expanding sustainable investment offerings to help customers align portfolios with long-term Environmental, Social, and Governance (ESG) principles.
4. Strengthening digital and advisory capabilities to ensure seamless integration between self-service tools and relationship-led experiences.
5. Investing in talent and enhancing governance standards to underpin sustainable growth, sound risk management and regulatory compliance.

Deposit Products

In 2025, the Bank continued to sharpen its deposit product proposition through focused and targeted campaigns. These initiatives were particularly important in a declining interest rate environment and amid intense competition, enabling the Bank to proctect profitability while continuing to grow balances.

The Bank offered a suite of signature deposit products tailored to different customer needs:

- One Account: A savings account offering bonus interest based on debit and credit cards transactions.
- Stash Account: A savings account providing bonus interest by maintaining or increasing monthly balances.
- PVA Account: A savings account for Privilege Banking clients offering attractive interest rates linked to overall deposit holdings and transactional convenience.
- Lady's Account: A savings account designed for women, complemented by insurance protection.
- Valas Produktif: A foreign currency savings account available in 11 major foreign currencies.

Leveraging the UOB TMRW digital platform, the Bank enhanced accessibility and usability of deposit products:

- TMRW Everyday Account: Designed for daily payments and transactional needs.
- TMRW Savings Account: Offering competitive interest rates to support savings growth.

Beyond traditional savings, new features were introduced to encourage effective saving behaviours:

- Auto Save Feature: Automatically transfers excess funds from TMRW Everyday Accounts into TMRW Savings Accounts to promote consistent saving habits.
- Gamified Savings via City of TMRW: An interactive experience where customers build a virtual city as their savings grow, combining financial management with digital engagement.

The Bank continued to strengthen its position in deposit products by tailoring account features to individual customer needs and financial goals. Increasing integration between deposit and investment solutions enabled more holistic financial planning, while ongoing enhancements to UOB TMRW ensured a simple, intuitive and effective digital savings experience.

Home Ownership Credit and Loans With Collateral Or Secured Product & Sales (SPS)

UOB Indonesia supports customers in achieving home ownership through comprehensive Home Ownership Credit solutions. The Bank finances the purchase of residential properties, high-rise apartments, shophouses, and office-houses, supported by flexible loan structures, refinancing and loan takeover services. These offerings are designed to deliver tailored solutions for effective home ownership and long-term financial management.

Focus Strategies in 2025

In 2025, the Bank continued to prioritise growth in new loan bookings while maintaining a healthy and balanced portfolio. To achieve these objectives, three strategic focus areas were pursued:

1. Strengthening portfolio quality by targeting high-net-worth and affluent customer segments.
2. Deepening product holding through cross-selling relevant banking products to mortgage customers.
3. Sustaining focus on good-quality segments in both primary and secondary markets, particularly within Well-Established Residential Areas (WERA) and the salaried customer segments.

Performance Highlights and Key Initiatives in 2025

The Home Ownership Credit and Secured Loans portfolio maintained a strong quality mix, with Primary Home Loans accounting for 50 per cent of the portfolio and the salaried segment representing 65 per cent, supporting the continued development of resilient, good-quality assets.

Performance was supported by the following key initiatives:

a. Focus on Primary Housing Loans through tie-up developers by offering simplified processes while upholding the Bank's prudent credit principles.
b. Expansion of tie-up property developers and agents in targeted cities.
c. Strengthening relationships with developers and agencies through joint marketing programmes and campaigns.
d. Offering competitive and transparent interest rate options tailored to customers' needs.
e. Expansion and optimisation of UOB's digital banking services to reach a broader customer base.
f. Launch of tactical and seasonal campaigns to attract new customers, including special interest rates and cashback programmes.
g. Increased cross-selling of housing loan products to existing customers through digital and conventional channels.
h. Implementation of retention and pre-emptive programmes to sustain long-term customer relationships under UOB Housing Loans.
i. Enchancement of sales productivity through capacity-building training, stronger performance management, and motivational programmes.

Key Priorities in 2026

Looking ahead, amid heightened economic uncertainties, the Bank has identified several priorities for Home Ownership Credit and Secured Loans, with a continued focus on customer-centric solutions, strategic partnerships, and portfolio resilience:

1. Enhancing customer experiences by simplifying access to information and home loan applications through the Bank's website and digital banking platforms.
2. Improving process efficiency and customer satisfaction through faster and simpler procedures, while maintaining prudent credit standards.
3. Increasing Primary Home Loans from tie-ups and partnerships with developers, particularly for projects in premium residential areas.
4. Develop digital acquisition channels through partnerships with digital players in the property sector.
5. Expanding outreach to salaried customers through Workplace Banking partnerships with well-established companies, supported by simplified Employee Home Loans processes.
6. Reducing the Non-Performing Loan (NPL) ratio through end-to-end strategies covering new loan acquisition, credit underwriting, portfolio monitoring, the sale of NPL assets, and structured NPL collection and settlement.

Credit Cards and Payments

In 2025, the Credit Cards and Payments business focused on strengthening product competitiveness, accelerating customer growth, deepening engagement and improving profitability through disciplined revenue and cost management. The Bank enhanced its value propositions with new and complementary benefits for UOB PRIVIMiles, and UOB Zenith Card, supporting greater penetration within the affluent segment and expanding overall market share.

Customer acquisition was driven by strong collaboration with co-brand partners, particularly Garuda Indonesia and Telkomsel. These partnerships were supported by compelling co-brand credit card propositions and a seamless onboarding experience.

To increase transaction activity and reinforce customer loyalty, the Bank introduced attractive programmes for both domestic and overseas spending, encouraged greater bill payment usage and implemented initiatives to reduce attrition. At the same time, we remained focused on growing net income through revenue optimisation and disciplined expense management.

Credit Cards Product Range

The Bank offers a diverse range of credit cards with personalised benefits and rewards tailored to different lifestyles and preferences, ensuring suitable options across customer segments.

UOB Zenith Card

Discover the Pinnacle of Privilege

High Net Worth Individuals

- One airline mile for every IDR8,800 spent (local and overseas spend).
- Complimentary one-night stay for a four-night reservation, up to five times per year.
- Complimentary airport transfers up to five times per year.
- Complimentary airport lounge access up to five times per year.
- Travel insurance up to IDR25 billion.



UOB PRIVIMiles Card

With Faster Miles Earned, Every Trip Leads To Another

Affluent Travelers

- One airline mile for every local spend of IDR12,000 or overseas spend of IDR4,500 for Singapore, Malaysia, Thailand and Vietnam, and IDR7,500 for transactions in other foreign currencies.
- Complimentary access to airport lounges up to two times per year.
- Travel insurance benefits of up to IDR25 billion.



UOB Preferred Card

Your Preferred Rewards, Unlocked



Mass Affluent

- One UOB Points for every IDR1,000 in retail transactions.
- Three UOB Points for every retail transaction of IDR1,000 in the fashion, department store, restaurant categories, and overseas transactions.
- Travel inconvenience protection benefits of up to IDR10 million.
- Overseas medical expense protection benefits of up to IDR150 million.

UOB Lady's Card

Unstoppable Together



Ladies

- Lady's Day: Up to 50% discount at selected salons (on Wednesdays).
- Lady's Reward: Three UOB Points for every IDR1,000 spent at supermarkets, online shopping, department stores, and fashion boutiques.
- 0% Luxe Pay: 0% installment plan for up to six months on fashion and department store purchases.
- Lady's Moment: Exclusive access to events specially held for Lady's Card members.

UOB One Card

It takes ONE for your loved ones



Young Families

- Up to 5% cashback on all spending categories, with a maximum of IDR200,000 per month.
- Education Installment: 0% installment plan for up to six months.
- Free Personal Accident Insurance Coverage of up to IDR600 million for the cardholder and family (spouse and two children).

UOB TMRW Credit Card

Make TMRW yours



The Digital Generation

- Up to 6% cashback on selected categories, with a maximum of IDR200,000 per month.
- Flexible installment payments.
- Credit card limit control.
- Online card service.

UOB YOLO Card

Better YOLO than LATER



Millennials

- YOLOyalty: Earn a YOLOyalty balance of IDR20,000, which can be redeemed for various e-vouchers and e-wallet or e-money credits.
- YOLO Traveling: 0% installment plan for up to 6 months on hotel and travel transactions.
- Free Annual Fee every year by making minimum retail transactions of IDR100,000 per month for 12 consecutive months from the card approval date.

Garuda Indonesia UOB Card

From Shops to Skies



Affluent Travellers

- Accelerated Miles Earning
  - » Garuda Indonesia Transactions: Three GarudaMiles for every IDR20,000 spent on Garuda Indonesia's website or app. Effective 10 March 2026, the earning rate will be enhanced to Rp5,000 per mile for every IDR24,000 spent on these transactions.
  - » Other Retail Transactions: Two GarudaMiles for every IDR20,000 spent on retail transactions. Effective 10 March 2026, travel, hotel, and overseas foreign currency transactions will earn at an improved rate of IDR8,000 per mile, while other retail transactions will be adjusted to IDR12,000 per mile for every IDR24,000 spent.
- Exclusive Travel Benefits
  - » Additional 20kg baggage allowance for both domestic and international Garuda Indonesia flights.
  - » 10% discount when redeeming GarudaMiles for award tickets at Garuda Indonesia Sales Offices.
  - » Access to dedicated check-in counters at Soekarno-Hatta International Airport (Terminal 3) and Ngurah Rai International Airport (Bali).
  - » Complimentary travel insurance coverage of up to IDR25 billion.

UOB Telkomsel Card

Lifestyle Connected



Mass Market

- Triple Rewards Points: Earn three UOB Points on Telkomsel Halo Bill Payment, foreign currency transactions, and lifestyle category transactions (Fashion, Dining, Department Store, and Cinema XXI).
- Buy one get two Cinema XXI tickets every Saturday.
- Bonus roaming packages for Southeast Asia, Asia, Australia, America, and Europe.
- Travel inconvenience protection of up to IDR10 million.
- Overseas medical expense coverage of up to IDR150 million.
- Special Telkomsel Halo offers and cashback on Halo bill payments.

UOB GPN Debit Card

Mass Market



Mass Market

- Cash withdrawal at all Automated Teller Machines (ATMs) with the Visa/ Plus, Prima, ATM Bersama logos worldwide.
- Retail transactions at domestic merchants.

UOB VISA Debit Card Reguler

Mass Market



Mass Market

- Cash withdrawals at all ATMs with the Visa/Plus, Prima, ATM Bersama logos worldwide.
- Cash withdrawals at UOB ATMs across the region.
- Payment of credit card bills, electricity bills, and other essential payments via UOB ATMs.
- Secure and convenient transactions enabled by contactless features worldwide.

UOB VISA Debit Card Wealth

Wealth Banking



Wealth Banking Customers

- Cash withdrawals at all ATMs with the Visa/Plus, Prima, ATM Bersama logos worldwide.
- Cash withdrawals at UOB ATMs across the region.
- Payment of credit cards bills, electricity bills, and other essential payments via UOB ATMs.
- Secure and convenient transactions enabled by contactless features worldwide.

UOB VISA Debit Card Privilege Banking



Privilege Banking Customers

- Cash withdrawals at all ATMs with the Visa/Plus, Prima, ATM Bersama logos worldwide.
- Cash withdrawals at UOB ATMs across the region.
- Payment of credit card bills, electricity bills, and other essential payments via UOB ATMs.
- Secure and convenient transactions enabled by contactless features worldwide.
- Access to Privilege Banking Centres with executive services.
- Complimentary reserved parking at UOB Indonesia branches.

Key Priorities in 2026

The Credit Cards and Payments segment will focus on the following priorities:

1. Credit Card Product Enhancement
   - Continue expanding the UOB Zenith Card and UOB PRIVIMiles Card to grow the affluent customer base through increased cross-sell penetration.
   - Further strengthen the Garuda Indonesia UOB Card's position as the leading and rewarding payment option for transactions with Garuda Indonesia.
   - Undertake product rationalisation and refresh the Customer Value Proposition (CVP) for the UOB Preferred Card, UOB YOLO Card, and UOB One Card.
2. Credit Card Usage Priority
   Strategically drive higher-value spending across shopping, travel, and entertainment categories through attractive, premium and commercially sustainable offers.

Cashplus

Focus Strategy in 2025

In 2025, the Bank accelerated customer acquisiton by bundling CashPlus with Credit Cards. This approach enabled broader reach to new customers while delivering greater convenience and value through integrated unsecured lending solutions.

Performance and Key Initiatives in 2025

The CashPlus portfolio stabilised during the year and returned to growth in the fourth quarter. Portfolio resilience remained a key focus, supported by competitive instalment loan offerings and active cross-selling of CashPlus to existing credit card customers to increase adoption and deepen relationships. Momentum in unsecured lending was further reinforced through continued bundling with credit cards, supporting sustained customer acquisition.

Key Priorities in 2026

- Expanding the customer base through cross-selling and bundling CashPlus with credit cards.
- Cross-selling CashPlus with other banking products, inclduing housing loans, payroll services, and funding solutions, to deliver comprehensive bundled offerings.
- Strengthening customer engagement and sales effectiveness, with greater focus on longer-tenor instalment plans.
- Increasing market awareness of UOB CashPlus as a cash loan solution.

Wealth Banking and Privilege Banking

Wealth Banking and Privilege Banking focus on supporting emerging and affluent customers in managing their finances with confidence and clarity. Through personalised guidance in planning, saving, spending, and investing – supported by dedicated Relationship Managers (RM) and Client Advisors (CA) – the Bank partners customers at every stage of their financial journey.

The Bank's offerings span savings and current accounts, time deposits, and insurance solutions designed to protect and grow wealth. By tailoring services to individual needs, Wealth Banking and Privilege Banking deliver clear, effective and relevant financial solutions across different life stages.

Wealth Banking

In 2025, Wealth Banking prioritised stronger portfolio quality and greater customer stickiness through deeper product penetration. Regular portfolio reviews, including proactive customer upgrades and downgrades, were conducted to ensure customers were served within the appropriate segment. At the same time, cross-selling efforts into investment and insurance solutions were intensified to strengthen relationships and build more sustainable Assets Under Management (AUM).

Performance and Key Initiatives in 2025

A series of initiatives were introduced to deepen customer engagement. Eligible Personal Banking customers with total AUM of at least IDR100 million, or those meeting Wealth Banking criteria, were identified and upgraded through targeted mass upgrade initiatives.

To enhance portfolio diversification, investment cross-sell and top-up programmes were rolled out, providing customers with additional opportunities to align their portfolios with their financial goals.

Customer acquisition also remained a key focus. Welcome reward programmes were introduced for new-to-bank (NTB) Wealth Banking customers, alongside a Member-Get-Member (MGM) programme via UOB TMRW to widen our reach while leveraging customer advocay.

In addition, the Bank leveraged its Personal Financial Services (PFS) customer base by idenitfying housing loan and credit card customers as cross-sell opportunities.

Key Priorities in 2026

1. Risk-first approach: Position the "Risk-First approach" as a core value proposition of UOB Wealth Banking.
2. Grow customer base and NTB acquisition: Drive growth through a dedicated Wealth Banking acquisition team, targeted acquisition programmes, cross-selling with credit cards, and structured upgrades from Personal Banking.
3. Launching relevant programmes: Implement marketing initiatives tailored to the Wealth Banking segment, aligned with prevailing market conditions.
4. Portfolio programmes: Launch tailored portfolio management programmes to deepen customer relationships and engagements.
5. Active Communication: Strengthen communication of the Wealth Banking value proposition and services to both employees and customers through multiple touchpoints.



Privilege Banking

In 2025, Privilege Banking strengthened its franchise by building a more qualified portfolio, increasing product penetration, and reducing attrition. Portfolio quality was enhanced through customer upgrades from Personal and Wealth Banking segments, acquisition of NTB clients, and the use of referrals and top-up programmes.

Deepening customer relationships remained a priortiy. Efforts focused on expanding the range of products held by each client to driver higher engagement, complemented by value-added services designed to support long-term, sustainable relationships.

Performance and Key Initiatives in 2025

Customer acquisition emerged as a key growth driver for Privilege Banking. The acquisition programme was reinforced through enhanced welcome rewards and the integration of the Member-Get-Member (MGM) programme via UOB TMRW, expanding reach though digital channels while leveraging client advocacy to attract both established and next-generation clients.

Portfolio quality was strengthened through a structured review process for customer upgrades and downgrades based on AUM thresholds. In addition, a membership fee was introduced for clients with AUM below IDR1 billion to support a more sustainable client base.

Privilege Banking also accelerated digital adoption by promoting digital onboarding and embedding loyalty benefits through digital platforms to enhance customer convenience and engagement. Exclusive Privilege Banking propositions were curated, including the addition of travel concierge services to complement existing education and medical concierge offerings.

Key Priorities in 2026

1. Strong and sustainable customer growth: Accelerate growth through multiple acquisition engines, including a revamped NTB programme, Client Acquisition Team (CAT) deployment, customer upgrades, partnership-based acquisition, leveraging the Corporate Employee Program (CEP) base and credit card customer base, as well as strategic referral channels.

2. Revamp loyalty benefit eligibility and partnerships: Streamline loyalty benefit partners and refine the Privilege Banking loyalty programme in collaboration with the UOB Indonesia Zenith Credit Card programme, ensuring alignment with high-value customer relationships and long-term business sustainability.
3. Enhance customer stickiness through investment offerings: Strengthen customer retention, engagement, and acquisition by positioning investment-led solutions as a core driver of long-term relationship stickiness.
4. Active communication: Strengthen communication of the Privilege Banking value proposition and services to both employees and customers across multiple touchpoints.
5. Risk-first approach: Reinforce the "Risk-First approach" as a defining value proposition of UOB Privilege Banking.
6. Regional connectivity: Leverage UOB's ASEAN network to stregthen cross-border connectivity, providing seamless banking support for customers with regional transactional and lifestyle needs, supported by enhanced travel and lifestyle privileges across key ASEAN markets.

UOB TMRW Digital Bank

Strategic Overview

In 2025, UOB TMRW focused on acquiring high-quality customers, optimising cost efficiency, and deepening customer engagement. These strategic pillars guided the continued expansion of the platform, enabling customers to be supported across their financial journey – from everyday transactions to long-term wealth building.

During the year, propositions were strengthened to deliver a simpler and more intuinitive user experience, while sharpening market positioning. The integration of wealth management, savings, and insurance solutions from the Personal Financial Services division into the UOB TMRW application further reinforced the platform's role as a trusted financial hub, encouraging deeper and more acrive digital relationships.

Key Initiatives and Enhancements in 2025

UOB TMRW continued to enhance convenience and empower customers to take greater control of their finances. A key milestone was the launch of the Self-Serve Unit Trust (SSUT) feature, enabling digital investing with minimum investments starting from IDR100,000, thereby broadening access to investment solutions.

Customer safety remained a top priority. The platform's security framework was strengthened through duplicate checks on key credentials such as email addresses and mobile numbers, alongside the introduction of Anti-Remote Access Detection to mitigate emerging cyber threats.

Customer engagement was further enhanced through expansion of the biller network, improvements to QRIS payment functionality, and enhancements to Smart Insights and the Rewards+ loyalty programme. Upgrades to the Tomorrow Intelligent Assistant (TIA) chatbot and the introduction of in-app rating features enabled customers to provide real-time feedback, supporting faster issue resolution and continuous service improvement.

Key initiatives undertaken during 2025 included:

1. Financial Service Expansion and Engagement
   - Instant Credit Management: Launched the Digital Permanent Limit Increase feature, allowing credit cardholders to manage and access higher limits instantly.
   - Unit Trust Investment: Introduced the Self-Serve Unit Trust (SSUT), enabling customers to digitally buy, sell, and switch unit trust investment via UOB TMRW.
   - Ecosystem Growth: Expanded rewards offerings and strengthened partnerships with billers and merchants to enhance transaction convenience.

2. Enhanced User Experience
   - Intuitive Navigation: Redesigned fund transfer interfaces to streamline account management and improve usability.
   - Intelligent Assistance: Optimised the TIA chatbot to deliver faster resolution for common queries, with seamless escalation to live agents for more complex needs.
   - Direct Feedback Channels: Integrated an in-application rating system to capture customer feedback and support continuous platform enhancement.

3. Advanced Security and Engagement
   - Robust Verification: Implemented duplicate checks for email addresses and mobile numbers to strengthen digital identity security.
   - Cyber Resilience: Deployed Anti-Remote Access Detection and enhanced malware protection to block unauthorised applications and safeguard customer data.



2025 Performance Milestones

UOB TMRW achieved strong performance milestones in 2025, reinforcing its position as a customer-centric digital banking platform. Key metrics reflected continued momentum:

- 47 per cent growth in average new customer balances
- 8 per cent increase in total TMRW deposit balances
- 4 per cent growth in the active user base and digital CASA (Current Account Savings Account) metrics compared with 2024

These results demonstrate the platform's effectiveness in attracting new customers while deepening savings and deposit relationships. Customer satisfaction remained a core focus, supported by an industry-leading Net Promoter Score (NPS) of +66, reflecting positive customer feedback on the platform's intuitive interface, robust security features, and responsive support channels.

Key Priorities in 2026

Building on the progress achieved in 2025, UOB TMRW has set a clear roadmap for 2026 to further strengthen its digital banking capabilities. A key priority is the enhancement of digital wealth capabilities, ensuring broader access to essential wealth management products across customer segments.

Transaction features will continue to evolve in response to changing payment behaviours, while reamaining aligned with regulatory roadmaps. The platform will also advance digital self-service capabilities for retail banking products, supported by more intuitive UI/UX design to deliver a faster, smoother and more seamless user journey. Through continued collaboration with strategic stakeholders, UOB TMRW is well positioned to strengthen its role as a leading digital banking platform in the ASEAN region.

Wholesale Banking

Wholesale Banking supports Indonesia's economic growth by connecting businesses across the region and facilitating investment flows, including foreign direct investment into Indonesia. Through tailored products and services, the Bank enables companies and institutions to manage operations, liquidity, expansion, and capital needs, while providing solutions to mitigate trade and commodity risks. In 2025, Wholesale Banking delivered a resilient performance, supported by continued focus on client engagement, prudent risk management, and the delivery of relevant financial solutions aligned with evolving business needs.

Corporate Banking

Corporate Banking provides integrated financial solutions for multinational corporations, large local corporations, and state-owned enterprises (SOEs). Leveraging UOB's regional connectivity and deep industry expertise, we deliver trade finance, cash management, and structured lending solutions that support corporate growth and expansion. The Bank's approach emphasises long-term partnerships, innovation, and strong ecosystem capabilities across industrial parks, sustainable financing, and export-driven industries.

2025 Focus Strategy and Performance Results

The year was marked by a sharper focus on expanding the new-to-bank (NTB) client base, particularly within industrial parks and the downstream mining ecosystem. Green loans, sustainability-linked facilities and transition financing continued to gain momentum in line with UOB's sustainability commitments. The Bank also leveraged its regional network to enhance cross-border connectivity and deepen trade flows. Close collaboration with product partners and Corporate Credit teams strengthened speed, discipline and execution across transactions.

The Bank focuses on six core business sectors:

1. Industrials, including automotive and machinery, equipment and components (MEC), metals and mining, and diversified industries.
2. Consumer Goods and Healthcare, covering food and agriculture, household and personal care, cosmetics, pharmaceuticals, medical devices, and healthcare providers.
3. Energy and Chemicals, encompassing oil, gas, chemicals, coal, power, and industry service providers.
4. Construction and Infrastructure, including contractors, building material suppliers, transportation and infrastructure, and utilities and energy.
5. Telecommunications, Media, and Technology.
6. Real Estate and Hospitality, with a focus on selective opportunities.

We also strengthened our foreign direct investment (FDI) franchise, with a clear focus on supporting Chinese clients and capturing opportunities across the broader ASEAN market.

Despite a challenging global environment, Corporate Banking delivered strong growth in its loan portfolio and CASA balances. This performance was supported by stronger credit utilisation, a growing pipeline, an expanding ecosystem, and the successful completion of several landmark transactions. Asset quality remained robust, with the non-performing loan (NPL) ratio at zero per cent as at December 2025, reflecting disciplined risk management and active portfolio stewardship.

Looking ahead, Corporate Banking aims to broaden its NTB client base, with an emphasis on clients offering sustainable CASA potential. The department will prioritise rising industrial sectors and deepen relationships with existing clients by providing more integrated, end-to-end solutions that connect customers to opportunities across the region.

Key Priorities in 2026

For 2026, the Bank's priorities include:

- Deepening wallet share: Increase multi-product penetration by leveraging existing relationships across entities and group companies, and capture opportunities for bundled financing solutions.
- Expanding the customer base: Grow across both NTB and New-to-Product (NTP) segments.
- Leveraging regional connectivity: Utilise UOB's ASEAN network to capture FDI flows, expand export proceeds, and enhance cash management, particularly in the mining and plantation sectors.
- Capturing rising trends: Target opportunities in emerging industries, including Smart Manufacturing, Consumer Infrastructure, and Downstream Metals.
- Maintaining strong asset quality: Uphold rigorous credit underwriting and due diligence, proactive credit monitoring, and early engagement when early warning indicators emerge.

Commercial Banking

Commercial Banking provides tailored financial solutions to support medium-sized corporate in growing their businesses, managing liquidity, and expanding across local and regional markets. Through close partnership with Transaction Banking and Global Markets, Commercial Banking delivers cash management, Financial Supply Chain Management (FSCM), financing, and investment banking capabilities that optimise working capital and facilitate trade.

Serving consolidated companies, family-owned enterprises, multinational corporations, and selected publicly listed clients, the Bank differentiates itself through a strong relationship-based approach. Lending remains anchored in key sectors such as automotive, chemicals, construction, crude palm oil, petrochemicals, pulp and paper, food and beverage, and pharmaceuticals. The Bank maintains a clear focus on nine priority industries, while selectively supporting businesses that advance sustainable growth and strengthen supply chain resilience.

Focus Strategy in 2025

In 2025, Commercial Banking accelerated momentum in trade solutions, while deepening current account and savings account (CASA) growth. Efforts were intensified to increase fee-based income through broader adoption of Global Markets products, alongside continued enhancements to supply chain efficiency through the FSCM programme. Expansion into targeted industrial clusters was also prioritised to capture new growth opportunities.

Sustainability remained a key pillar of the Bank's approach, with green financing solutions supporting clients in advancing their transition and sustainability agendas.

2025 Key Initiatives

The Bank advanced its New-to-Bank (NTB) strategy by strengthening cross-border connectivity. Domestically, the Bank sharpened its footprints with increased focus on major cities.

Collaboration with industry players was strengthened to deepen market penetration and deliver integrated financial solutions. Lead generation was enhanced through data-driven insights, enabling more targeted engagement across key industry ecosystems, including buyer and supplier networks. The Bank also continued to leverage existing customer relationships and referrals to support business growth, alongside selective initiatives to re-engage clients through tailored solutions.

Deepening relationship with existing customers remained a priority. Monthly portfolio reviews with the Credit Approval Group (CAG) supported disciplined growth, enabling timely approvals and additional limits for high-quality clients with strong trade utilisation. Product campaigns across foreign exchange, CASA, and trade solutions were rolled out, complemented by more frequent and structured engagement by Relationship Managers and Senior Management.

To drive higher utilisation, customer portfolios were systematically reviewed and organised into 10 lead waves, equipping Relationship Managers with clearer action paths to broaden share of wallet. Regular engagements with CAG focused on identifying opportunities among low-utilisation clients, while targeted campaigns accelerated product adoption and cross-selling momentum.

Key Priorities in 2026

- Strengthening operating accounts (low-cost funds) and delivering comprehensive financial solutions.
- Actively managing customer portfolios through periodic reviews of inactive customers, including dormant accounts.
- Building supplier-buyer ecosystems to deepen relationships with existing customers and support sustainable business growth.
- Enhancing cross-selling and customer loyalty through closer collaboration with Global Markets, Trade, Bancassurance, and other products partners.
- Expanding Foreign Direct Investment (FDI) collaboration by working closely with the FDI unit to support foreign customers investing in Indonesia.

Financial Institutions Group

The Financial Institutions Group (FIG) provides tailored banking solutions to banks, non-bank financial institutions (NBFIs), and global funds and financial sponsors (GFFS) across domestic and international markets. Leveraging UOB's regional network and expertise, FIG provides bespoke, cross-border solutions aligned with clients' strategic and business objectives.

Collaboration remains central to FIG's operating model. Working closely with Global Markets and Transaction Banking, FIG delivers integrated solutions across alternative funding, structured lending, and innovative treasury products.

Through proactive engagement and continuous innovation, FIG builds long-term partnerships founded on trust and mutual growth. The team also strengthens correspondent banking relationships to support trade, foreign exchange, and cash management, reinforcing regional connectivity across ASEAN.

Focus Strategy in 2025

In 2025, FIG focused on expanding third-party fund acquisition, strengthening credit relationships, and deepening treasury engagement with priority financial institution clients.

Third-party fund raising in current accounts and fixed deposits was expanded through closer collaboration with securities firms, leading multi-finance companies, asset managers, insurance companies, and pension funds. Growth in current account savings account (CASA) was supported by enhanced internet banking features and competitive yield offerings.

Priority relationships were further deepened through prudent credit disbursement, including the establishment of new facilities and limits enhancements. The Bank supported leading multi-finance companies, banks through cross-border booking, securities firms, and GFFS entities to drive stable loan growth while maintaining asset quality.

Performance and Key Initiatives in 2025

FIG recorded solid growth in funding balances, driven primarily by strong Time Deposits inflows. Total lending declined marginally, reflecting a more selective credit environment.

Total income increased by approximately 10 per cent year-on-year, supported by stronger loan utilisation from multi-finance, securities, and GFFS clients. High asset quality and strong client credit profiles contributed to lower impairment charges, partially offsetting the impact of multiple Bank Indonesia rate adjustments.

Key Priorities in 2026

Looking ahead, FIG will focus on strengthening revenue quality, expanding stable funding sources, and deepening client relationships while maintaining prudent risk management. Key priorities include:

- Maintaining pricing discipline to increase revenue while preserving acceptable Net Interest Margin across both funding and loan portfolios.
- Expanding the funding portfolio by building stable funding sources, strengthening partnerships with securities firms, insurance companies, asset managers, public sector institutions, GFFS, and pension funds, and reducing cost of funds through higher CASA balances.
- Deepening client relationships through targeted cross-selling initiatives and exploring new opportunities with existing customers.
- Growing loan portfolios selectively by expanding short- and long-term lending to reputable multi-finance companies, securities firms, and GFFS clients through bilateral loans and loan syndications.

Business Banking

UOB aims to be the trusted financial partner for Small and Medium Enterprises (SMEs) in Indonesia. We deliver customised and comprehensive solutions to support businesses in streamlining operations and managing liquidity with confidence while scaling sustainably across various industries.

Focus Strategy in 2025

In 2025, the Bank expanded its value proposition for SMEs by going beyond traditional banking to deliver more holistic solutions and integrated offerings. Enhanced digital capabilities, combined with tailored financial solutions, were introduced to simplify business operations and unlock new growth opportunities.

Performance and Key Initiatives in 2025

The Bank accelerated the integration of advanced digital tools, customised financing products, and comprehensive business management platforms. These initiatives enabled SMEs to operate more efficiently, gain better financial visibility and scale their business activities with greater confidence.

Priorities in 2026

Looking ahead to 2026, Business Banking will evolve into Emerging Enterprise Banking, an integral part of the Commercial Banking Group. the focus is on to sharpening customer acquisition efforts and deepening engagement with existing SMEs through solutions that reinforce quality and sustainable growth. Emerging Enterprise Banking will also serve as an entry point for emerging affluent business owners seeking to expand their business journey with UOB.

Key strategies for 2026 include:

1. Harnessing digitalisation and data to support scalable growth and enhance service efficiency across the Emerging Enterprise segment.
2. Scaling strategic ecosystem partnerships to deliver end-to-end SME solutions, including payment platforms, human resource systems, and accounting management tools.
3. Driving sustainable CASA growth by increasing penetration of cash management solutions, including payroll and payment services, within SME operations.
4. Enhancing capability and service excellence through relationship managers equipped to provide comprehensive business advisory across multiple business needs.

Through these priorities, Emerging Enterprise Banking aims to strengthen the Bank's position as a trusted partner for SMEs by delivering sustainable value through integrated solutions, disciplined growth, and innovation-driven execution.

Transaction Banking

Transaction Banking enables corporate clients to optimise working capital and strengthen cash flow through integrated cash management, trade finance and financial supply chain management (FSCM) solutions. Leveraging UOB's regional network and capabilities, we connect clients to market-leading insights, capabilities and ecosystems that support both their operations and the broader value chains of suppliers and customers they engage with.

Cash Management

UOB provides clients in Indonesia with a comprehensive suite of cash management products and services, including current and savings accounts in local and foreign currencies, as well as tailored liquidity solutions.

For payments, the Bank offers a wide range of domestic and cross-border options. In 2025, infrastructure enhancements were implemented in alignment with national initiatives by the Government of the Republic of Indonesia. Clients are now able to execute single or bulk Bank Indonesia Fast Payment (BI-FAST) transactions seamlessly across multiple digital channels, including UOB Infinity (internet banking for corporate), Host-to-Host (H2H) services, and *Standard Nasional Open API Pembayaran* (SNAP) Application Programming Interface (API) channels. The Bank also secured official certification from the Ministry of Finance for State Revenue collections, enabling customers to process tax and customs payments efficiently within their existing workflows. These enhancements contributed to a continued increase in digital transaction volumes.

Regionally, readiness for cross-border transactions was strengthened through the adoption of SWIFT MX (ISO 20022 messaging standard) under the Cross-Border Payments and Reporting Plus (CBPR+) framework. This upgrade improves bank-to-bank communication efficiency and positions clients for the evolving global payments landscape.

UOB Infinity

UOB Infinity is the Bank's digital banking platform designed for business clients to manage cash flow and transactions with greater efficiency. The platform provides real-time visibility of account information and supports a comprehensive range of payment functions. Both a web-based platform and mobile application are available to enhance accessibility and convenience. UOB Infinity supports domestic and cross-border payments (in single and bulk formats), trade finance and FSCM through single sign-on access, along with detailed advice and reports that facilitate reconciliation. Security is reinforced through multi-factor authentication using both hard and soft tokens.

In 2025, enhancements included an application interface refresh, strengthened security features, Improved Billing ID creation for tax payments, expanded beneficiary advice capacity, and optimised front-end cut-off times for real-time gross settlement (RTGS) and remittance transactions.

UOB API Services

UOB API Services enable corporate clients to access real-time banking services directly from their internal systems, including retrieving account information or executing instant payments securely, without logging in to online banking platforms.

In 2025, UOB API Services were enhanced to support real-time online transactions via Interbank APIs and to enable new beneficiary account types for Intrabank APIs. The Bank also developed a RTGS Transfer API, allowing API-based clients to execute high-value fund transfers securely and efficiently.

Trade Finance

In 2025, a comprehensive suite of Trade Finance solutions was enhanced across documentary trade, open account, and FSCM. By combining product depth with strong execution capabilities, the Bank supported clients in managing procurement and sales flows across both domestic and international markets.

Enhancements in digital delivery, system integration, and service resilience strengthened the Bank's ability to scale alongside clients' business growth. Trade and FSCM services were further supported through key digital initiatives, including the implementation of H2H connectivity and soft token authentication for FSCM and open account trade transactions. These initiatives increased security, automation, and client connectivity.

UOB Infinity Financial Supply Chain Management (FSCM)

UOB Infinity FSCM, the Bank's dedicated digital channel for financial supply chain activities, was enhanced to support both FSCM and open account trade transactions. The platform now offers seamless front-to-back integration, providing greater transparency, control and visibility across trade and cash-flow activities. A new spoke onboarding portal was introduced to digitalise supplier enrolment and streamline onboarding processes, improving both speed and overall client experience.

Green Trade Finance/Sustainable Trade Finance

The Bank expanded its offering of green, sustainable and transition trade financing solutions to support clients at various stages of their sustainability journey. In 2025, specific product codes for green trade financing were developed to enable more accurate system tagging, monitoring, and reporting of sustainable trade and FSCM transactions.

Global Markets

Global Markets provides tailored solutions across foreign exchange (FX), interest rate, and investment products, including derivatives, structured investment products, securities, and money market services. Through advanced hedging, currency conversion, and investment solutions, the segment supports customers in optimising financial strategies while reinforcing the Bank's liquidity and risk management discipline. Operating within an integrated framework that combines market-making, portfolio and liquidity management, structuring, and business management, Global Markets serves Corporate Banking, Financial Institutions Group (FIG), Commercial Banking, Business Banking, and Retail customers with personalised and effective financial solutions.

Focus Strategy in 2025

Over the years, Global Markets has consistently focused on strengthening its position as a trusted partner by enabling clients to achieve optimal investment returns, diversify portfolios, and manage risk through innovative products and hedging strategies.

In 2025, this focus remained, with continued efforts to strengthen market presence and drive revenue growth through a disciplined and strategic approach. Key priorities included:

- Delivering competitive advisory services, products, and pricing strategies to accelerate growth in foreign exchange (FX), bonds, and investment products, complemented by bespoke hedging solutions tailored to clients' needs.
- Expanding the client franchise through intensified cross-selling and cross-referral activities, enhancing cost efficiency and increasing fee-based income.
- Actively managing clients' risk exposures amid market volatility through portfolio hedging, while prudently capturing business opportunities within a robust risk management framework.
- Supporting the management of the Bank's liquidity to ensure funding stability and maintain a strong balance sheet.
- Enhancing products and capabilities by leveraging the treasury system.



Performance and Key Initiatives in 2025

In 2025, Global Markets delivered strong performance across financial results, capability building, sales expansion, trading excellence, and governance, further strengthening its franchise and positioning the segment for sustainable growth.

Financially, Global Markets notched a higher contribution to the Bank's fee-based income at 64.9 per cent, compared with 45.5 per cent in the previous year. Total revenue grew by 75.5 per cent, supported by stronger performance across Portfolio and Liquidity Management and Trading desks, alongside healthy sales growth.

On the trading field, the team reinforced its market presence by receiving several recognitions from the London Stock Exchange Group (LSEG) in 2025, including Best Market Maker (Second Runner Up), Most Active Bank (Second Runner Up), and Most Volume Traded (Second Runner Up).

From a governance and risk management perspective, Global Markets recorded strong outcomes in governance, risk management, and compliance reviews, reflecting disciplined oversight, a solid risk culture, and firm commitment to regulatory compliance.

In expanding its sales franchise, the segment continued to develop a strong customer base while enhancing bank-wide cross-sell and cross-referral awareness. Global Markets remained a reliable partner in supporting customers' investment activities across market cycles and proactively assisted clients in managing risk exposure through portfolio hedging to mitigate market volatility.

To support growing business demand and transaction volumes, as well as regulatory initiatives from Bank Indonesia and the Financial Services Authority, Global Markets strengthened its product capabilities and expanded its suite of instruments, including:

5. The successful launch of a new structured investment product, Bond Linked Investment (a combination of bond option and fund placement), offering potential for higher returns compared to conventional time deposits.
6. Reinforcing its role as Bank Indonesia's Primary Dealer and supporting new initiatives, including Bank Indonesia Floating Rate Notes, Repo with Corporate Bonds as underlying assets, and Overnight Index Swap (OIS) Matchmaking.

Key Priorities in 2026

In 2026, Global Markets will continue to focus on expanding its customer base and revenue growth while maintaining a strong market position. The segment will seek to capture opportunities from ongoing market volatility under a prudently implemented risk management framework, with priorities centred on sustainable growth, innovation, and continued relevance in an evolving financial landscape. These priorities will be achieved through:

- Delivering competitive products and pricing strategies to accelerate growth and meet customers' needs.
- Introducing innovative structured products that offer higher yields and enable efficient risk management for customers.
- Supporting the Bank's balance sheet growth by optimising liquidity management and improving net interest margin.
- Enhancing market-making capabilities to accommodate customers' hedging and investment needs.
- Upgrading the MUREX treasury system to enhance product capabilities, support new product launches, strengthen risk management capabilities, and improve overall system stability and functionality.
- Supporting regulatory initiatives and strengthening collaboration with Bank Indonesia, the Financial Services Authority, and other stakeholders.

Customers

Customers remain at the heart of the Bank's purpose and operations. Through tailored solutions delivered with security, reliability, and a human-touch, the Bank supports customers' financial, business, and lifestyle aspirations.

In 2025, the Bank deepened its customer-centric approach, anchored in trust, security, and relevance. Guided by the UOB Customer Commitments, solutions were delivered in line with customers' evolving needs, supported by clearer engagement and advisory processes to ensure communication that is accurate, timely and transparent. Digital and physical touchpoints were further strengthened to provide seamless and dependable access to banking services, while customer feedback and insights were systematically translated into service improvements, reinforcing long-term relationships built on trust.

Keeping Customers at the Centre

A deeper understanding of customers' diverse prioritise across segments continued to guide service delivery. The focus remained on enabling customer progress through greater personalisation, stronger connectivity, and a sustained commitment to sustainability.

Online and offline channels were enhanced to deliver more intuitive, accessible and consistent banking experiences. Backed by stronger digital capabilities and coordinated regional partnerships across ASEAN markets, customers were able to transact and manage their finances with confidence and convenience.

The Bank's approach is guided by three key pillars:

1. Customer Experience: Strengthening the omnichannel model to ensure personalised support across branches, contact centres, and digital platforms.
2. Customer Insights: Actively capturing and acting on feedback and behavioural insights to refine products and services in line with customer needs.
3. Regional Connectivity: Leveraging the ASEAN network to enable customers to pursue growth opportunities and conduct cross-border transactions seamlessly.

Trust was further strengthened through proactive issue management, service reliability safeguards, and continued support for customers navigating financial challenges. Net Promoter Score (NPS) remained a key indicator of service effectiveness across major touchpoints, guiding continuous improvements.



To reinforce these outcomes, the Bank:

- Improved issue resolution turnaround times through clearer escalation flows and stronger cross-functional collaboration.
- Enhanced the reliability and usability of digital platforms to deliver smoother interactions.
- Expanded customer service capabilities while strengthening training for frontline and support teams.

NPS insights were embedded into internal scorecards to ensure accountability and follow-through. Feedback from detractors triggered immediate action, while insights from passive customers and promoters informed enhancements across process, people and service delivery.

Equal Treatment for Our Customers

The Bank remains committed to serving customers fairly and consistently, providing solutions that are appropriate, transparent and responsible.

Suitability and affordability assessments were strengthened to ensure advice remained aligned with customers' needs, financial objectives, and risk profiles. Regular reviews, staff training, and monitoring mechanisms reinforced equitable treatment, reduced mis-selling risks, and upheld consistent service standards across all customer segments.

NPS Fair Dealing surveys continued across Consumer Banking, Business Banking, Commercial Banking, and Global Markets to ensure the diverse needs of customers were met.

Effective Response to Our Customer Needs

Customer feedback continued to be taken seriously, with prompt action taken to resolve concerns.

During the year, the speed, quality, and effectiveness of issue resolution were enhanced through simplified processes and closer cross-functional coordination.

Key initiatives included:

- Refresher training for branch staff, Relationship Managers, and Contact Centre agents, led by internal subject-matter experts to strengthen problem-solving capabilities.
- Regular cross-functional reviews to address recurring issues and reduce turnaround times.

Service Excellence programmes continued to equip frontline teams with a deeper understanding of customer needs, enabling them to recommend solutions aligned with customers' financial goals. Training was also extended to security personnel to ensure alignment with service standards, including basic product knowledge and appropriate handling of branches situations.

Customer satisfaction remained foundational to long-term relationships. Regular surveys identified priority areas for improvement, guiding refinements to products and services.

NPS continued to serve as a key benchmark across multiple touchpoints, including issue resolution, product and brand experience, pricing, service quality, and interaction efficiency.

The Service Excellence Council (SEC), chaired by the Chief Executive Officer, reamined the Bank's governing forum for service matters. The SEC reinforced a customer-centric culture, monitored critical service metrics, and ensured emerging concerns were addressed promptly.

Daily branch huddles and bi-weekly head office sessions further supported alignment, enabling employees to remain updated on policies and respond swiftly to customer needs.

Setting Service Standards for an Excellent Customer Experience

Service standards were continuously raised across all touchpoints through regular assessments of branches and service channels to ensure procedures were executed consistently and effectively.

These assessments were complemented by mystery shopping programmes, providing independent insights into customers experiences. Findings informed refinements to standard operating procedures, strengthening consistency, efficiency, and the quality of engagement.

Reducing customer waiting times in branches was a key focus area. Insights from mystery shopping led to tangible improvements, including the installation of automated queuing systems at main and sub-branches to improve flow and minimise delays.

A culture of service excellence continued to be recognised and celebrated. The annual UOB Customer Commitments Awards honoured individuals and teams who demonstrated exceptional commitment to customers. In 2025, four colleagues and three teams were recognised for outstanding service.

The Signature Experience Competition further encouraged business units and branches to develop practical innovations addressing customer pain points and enhancing service quality. Three teams were recognised for their impactful initiatives at the Service and Sales Awards 2025 ceremony.

Through disciplined standards, continuous measurement, and recognition of excellence, the Bank continues to deliver customer experiences that are consistent, responsive and centred on customer needs.

Human Resources

The Bank's Human Resources (HR) strategy focused on three strategic pillars – Culture, Capabilities, and Size and Shape – to enhance organisational effectiveness. These pillars were supported by a strong risk-aware culture, enabling the development of a future-ready workforce aligned with the Bank's strategic priorities.

The Culture pillar supports the Bank's aspiration to be highly productive, customer-centric, collaborative, and constructively engaged with regulators and communities. Productivity is driven not only through efficient processes and technology, but also throguh values embedded in daily behaviours. A robust risk-aware culture reinforces sound governance, judgement, and regulatory compliance.

The Capabilities pillar strenghtens sustainable people capabilities as a core commitment to stakeholders. Guided by the Bank's People Values and Philosophy, development follows the 70:20:10 model: 70 per cent experiential learning through real and practical assignments, 20 per cent learning through interaction, mentoring, and 10 per cent through structured programmes delivered via classroom and digital formats.

The Size and Shape pillar sustains organisational effectiveness by ensuring the right workforce size, the right skills in the right roles, and an optimal organisational structure supported by appropriate technology infrastructure. This approach ensures the organisation remains future-ready and aligned with the Bank's 2035 people aspiration.

Colleagues

In 2025, UOB Indonesia continued to adopt a holistic approach to colleague well-being and engagement, encompassing physical, mental, financial, and social dimensions. These initiatives were further strengthened and embedded within the Bank's workplace culture and employee engagement framework.

Physical well-being was supported through comprehensive health insurance coverage for employees and their families, complemented by on-site fitness facilities at UOB Plaza Jakarta. Participation in sports activities was expanded through the UOB Heartbeat Run 2025, promoting togetherness and social purpose. The Bank also sponsored 100 employees in a structured diet and wellness programme supported by certified coaches and progress-monitoring tools.

Mental well-being initiatives were reinforced through the continued implementation of the Employee Assistance Programme (EAP), launched in 2024. The programme provides confidential access to licensed professional counsellors and is supported by ongoing internal communications and wellness webinar series to enhance awareness and utilisation.

Financial well-being efforts included sustained financial literacy initiatives through Financial Planning webinars, equipped employees with practical knowledge to manage personal finance and long-term goals. The Flexible Pension Contribution scheme remained in place, offering greater flexibility in retirement planning.

Social well-being was strengthened through participation in purpose-driven initiatives. The UOB Heartbeat Run 2025 served as a platform for volunteerism and fundraising, supporting inclusive education initiatives, including programmes for children with special needs and the provision of digital learning facilities.

Through this integrated approach, the Bank continues to position employee well-being as a foundation for a healthy, inclusive, and sustainable workplace that supports long-term performance.



HR Strategies in 2025

During the year, organisational effectiveness was reviewed to ensure alignment with current business needs while preparing for future demands. Continuous process improvements and automation initiatives were accelerated to enhance operational efficiency.

The Bank also assessed organisational size and productivity, including branch optimisation, to maintain an effective structure and optimise resource allocation. Internal mobility was further leveraged to support career development, enabling employees to upskill and reskill in line with evolving business requirements and strengthening workforce agility.

Our People Philosophy: Care, Growth and Trust

The Bank's People Philosophy of Care, Growth and Trust was translated into focused programmes, including:

- Workforce planning aligned with business growth needs, with recruitment prioritising internal career development and re-skilling opportunities.
- Capability development through long-term initiatives under the *Grow Our Own Timber* programme, including regional assignemnts and rotations to broaden exposure and prepare future leaders.
- Fair and objective performance management practices that assess both performance outcomes and the consistent demonstration of UOB values.
- Competitive remuneration and benefits supported by regular market benchmarking.
- Continuous reinforcement of a strong corporate and risk culture.
- Open communication through multiple channels, including Townhalls, Employee Engagement Surveys and other engagement platforms.
- Constructive industrial relations through strengthened collaboration between Management and Labour Unions.

The Bank's human capital excellence was recognised through the '*Indonesia Best Companies in Creating Leaders from Within 2025*' award, achieving an "Excellent" rating awarded by SWA Magazine.

Do What Is Right – Nurturing a Diverse and Inclusive Workplace

Diversity, equity, and inclusion remained core elements of the Bank's people strategy. A collaborative and inclusive culture supports an environment that values differences and diverse perspectives, strengthening innovative thinking and enhancing the Bank's ability to address business challenges and drive sustainable growth.

The Bank remains committed to maintaining a workplace free from discrimination, intimidation, and harassment. A clearly defined Code of Conduct sets out professional standards, expected ethical behaviours, supporting a safe, respectful and productive workplace.

Recognising the importance of mental health, employees continued to have access to professional counselling services delivered by psychologists and psychiatrists through both online and in-person channels.

Maintaining a Risk-Focused Organisational Culture

HR continued to reinforce a strong risk-aware culture to ensure governance, sound judgement, and compliance were embedded in decision-making. Quarterly Risk Culture Communication forums were conducted to enhance awareness, supported by mandatory compliance e-learning and regular internal communications. Risk awareness was also integrated into the performance management framework.

Ensuring Freedom of Association

Open communication between Management and employees remained a priority, supported through Electronic Direct Mail (EDM), digital channels, and leadership townhalls to encourage open dialogue and employee voice.

The Employee Engagement Survey (EES) remained a key platform for employees to provide feedback and contribute ideas to make the Bank a great place to work.

A key milestone during the year was the renewal of the Collective Labour Agreement (CLA) in May 2025, effective for the subsequent two-year period. The agreement reflects constructive collaboration between Management and the Labour Union, reinforcing a shared commitment to fair employment practices, productivity enhancement, and employee well-being.

Looking ahead, the Bank will continue proactive engagement with employees and labour partners to ensure that change initiatives, policy updates, and transformation efforts are clearly communicated, understood, and effectively supported.

The Right Talent for the Right Role

Workforce planning remained aligned with business growth priorities to ensure strategic roles were supported by the right talent. Internal mobility through job postings enabled employees to broaden experience, acquire new skills, and progress in their careers.

High-potential employee reviews were conducted with balanced assessment of technical capabilitiy, values and cultural alignment. The People Development Council provided oversight to ensure holistic and objective outcomes.

Nurturing Future Leaders

The Bank further strengthened its leadership pipeline to support sustainable growth in a dynamic global environment. Recognising the importance of building a competitive workforce anchored in a strong culture and high engagement, leadership development initiatives were guided by the Bank's People Philosophy of Care, Growth, and Trust.

Using the 70:20:10 learning and development model, programmes were designed to enhance People Managers' capabilities across three aspects: managing self (self-awareness and personal leadership), managing teams (team effectiveness and engagement), and managing stakeholders (building partnerships internally and externally).

70% Learning Through Real Experience	20% Learn through Interaction With Others	10% Learning Through Formal Education
• Acting assignments in higher or expanded roles • Participation in strategic projects, both domestically and through assignments at Regional Office, such as the Leadership Acceleration Programme • Participation in formal and informal Bank committees • Leadership Academy • UOB Way • And others	• Coaching and mentoring • Job shadowing and extended mentoring arrangements • Exposure to and participation in meetings with senior management, the Board of Directors and other senior or executive-level stakeholders • Leadership series and experience and knowledge sharing sessions led by senior leaders • UOB Way • And others	• Leadership Academy • Leadership Acceleration Programme • Leadership/Leadership material via Go-1 • Better Leaders programme • UOB Way • And others

Development initiatives were structured into two strategic streams:

1. Core Programmes to instil the UOB Way culture, strengthen essential banking fundamentals, and reinforce a strong risk culture.
2. Corporate and Functional Programmes, delivering targeted upskilling, reskilling, and leadership development.

In addition to upskilling initiatives, succession planning remained a priority to ensure leadership readiness and business continuity.

To further strengthen leadership readiness, the Bank invested in several flagship programmes, including:

a. Leadership Acceleration Programme, a comprehensive programme for high-potential talents that combines international assignments and cross-market rotations. The programme is designed to broaden exposure, enhance cross-cultural leadership capabilities, and provide opportunities to participate in strategic projects.
b. Leadership Academy, a three-month programme for high-performing employees from Manager to Executive Director levels. The programme equips participants with the knowledge, tools, and leadership capabilities to drive growth and innovation, with a strong emphasis on collaboration, alignment with the Bank's values and strategy, and partnerships with leading global business schools.

Building young talents through professional and future bankers academy

The 70:20:10 learning and development model remained a key framework for strenghtening the Bank's people capabilities and building a sustainable talent pipeline.

- Management Associate Programme
  This accelerated programme targets high-calibre undergraduate and postgraduate graduates selected through a rigorous assessment process and developed as future leaders. Participants undergo structured rotation assignments and take part in strategic projects, enabling them to build broad business understanding, identify improvement opportunities, and sharpen analytical and leadership capabilities.

- Professional and Future Bankers Programme
  To support the development of a sustainable talent pipeline, the Professional and Future Bankers Programme was designed for graduates aspiring to build long-term careers in the banking industry. The programme offers two distinct career pathways:
  » Frontliner Path, a customer-facing role with a sales and/or service focus, delivered through a 6- to 12-month trainee development programme based on the 70:20:10 framework. Participants acquire foundational to intermediate banking knowledge, including service, banking operations, products, marketing, and sales. In 2025, nine participants joined the Consumer Banking frontliner pathway.

» Professional Path, a specialised development track focused on professional roles such as Internal Audit and the Data Management Office. In 2025, seven participants joined this professional development pathway.

Human Resources Management System

In 2025, the Bank continued to invest in technology development and modernisation to enhance process efficiency, promote a self-service environment for employees and manager, thus improve employees' experience , and equally important to ensure continued relevance in a rapidly digitalising environment. Technology serves as an enabler to increase employee productivity, with automation reducing manual and repetitive processes. Through optimisation of digital systems, business acquisition and customer retention processes became faster, more traceable, measurable, and efficient.

Employee Engagement

The Bank continued to foster open communication to ensure employees felt comfortable sharing feedback and contributing ideas to support organisational improvement. The Employee Engagement Survey (EES) remained a key platform for employee voice, with participation conducted annually based on employees' work anniversary month.

This continuous engagement approach enabled the Bank to capture a holistic view of employee sentiment and address issues promptly and effectively.

2026 Strategic Priorities

Looking ahead to 2026, the Bank will continue to focus on reviewing organisational effectiveness, strengthening strategic workforce planning, progressing branch optimisation, advancing business process re-engineering, and enhancing automation through technology upgrades. These initiatives aim to build a leaner, more agile, and future-ready organisation aligned with UOB Indonesia's 2035 vision.



The Bank remains committed to investing in human capital development and cultivating a future-ready workforce. Employees will be empowered through prioritised upskilling, reskilling and innovative talent management practices to remain resilient amid evolving skills demands.

Development initiatives will continue to optimise internal resources while strengthening strategic partnerships with leading domestic and international universities.

Employee Demographics - Diversity of Our Colleagues

Employees by Gender

Gender	2023	2024	2025
Male	1,990	1,854	1,666
Female	2,262	2,148	1,931
Total	**4,252**	**4,002**	**3,597**

Employees by Age

Age	2023	2024	2025
< 25 years old	110	102	73
25-29 years old	488	425	312
30-34 years old	782	694	561
35-39 years old	879	825	720
40-45 years old	907	1,046	986
> 45 years old	1,086	910	945
Total	**4,252**	**4,002**	**3,597**

Employees by Position

Position	2023	2024	2025
Senior Management	237	252	246
Middle Management	536	537	535
Junior Management	1,910	1,805	1,667
Staff	1,569	1,408	1,149
Total	**4,252**	**4,002**	**3,597**

Employees by Education Level

Education Level	2023	2024	2025
Doctorate	349	343	333
Bachelor	3,283	3,111	2,820
Diploma	367	342	288
Miscellaneous	253	206	156
Total	**4,252**	**4,002**	**3,597**

Employees by Tenure

Tenure	2023	2024	2025
< 1 year old	1,444	235	181
1-4 years old	849	1,240	1,073
5-9 years old	774	1,083	933
10-14 years old	414	626	588
15-19 years old	291	342	382
> 20 years old	480	476	440
Total	**4,252**	**4,002**	**3,597**

Employees by Function

Function	2023	2024	2025
Channels	925	899	782
Corporate Support	739	666	628
Global Markets	48	46	44
Retail Segment	1,123	1,034	845
Technology and Operations	814	794	769
Wholesale Segment	603	563	470
Transaction Banking	-	-	59
Total	**4,252**	**4,002**	**3,597**

Employees by Employement Status

Employement Status	2023	2024	2025
Permanent	3,954	3,791	3,543
Contract	298	211	54
Total	**4,252**	**4,002**	**3,597**

Information Technology and Operations

Information Technology and Operations continued to play a critical role in enabling the Bank's business priorities and scaling innovation, supporting the growth of Indonesia's digital economy. Ongoing investments focused on strengthening technology and operational capabilities and also, recognising technology as a key enabler of business growth and enhanced customer experience.



These investments prioritised the development of secure and resilient technology systems, expanded automation across core business processes, and enhanced product and service capabilities to support a growing customer base.

2025 Strategy and Development

In 2025, the Information Technology and Operations strategy was aligned with UOB Indonesia's vision and mission and executed through five strategic pillars:

1. Delivery with quality and excellence
2. Reliability and resiliency of "Run the Bank"
3. Risk management and risk culture
4. Operational productivity and efficiency
5. People engagement

To support these pillars, the Bank implemented the following key strategies:

1. Strengthened project governance through robust project management practices to ensure timely delivery, cost discipline, and high-quality outcomes.
2. Enhanced the reliability and resiliency of "Run the Bank" operations by improving system stability, availability, incident recovery, and adherence to Technology and Operations Service Level Agreements (SLAs).
3. Reinforced risk management and risk culture, reflected in improved audit outcomes, heightened risk awareness, reduced operational losses, and continuous assurance programmes.
4. Increased productivity through the adoption of in-country solutions and continuous process improvements.
5. Sustained strong engagement with stakeholders and staff, alongside ongoing upskilling and reskilling initiatives to strengthen technical capabilities.

Delivery with Quality and Excellence

All projects commenced with comprehensive business analysis submitted to the relevant Bank Committees for approval. These analyses outlined project objectives, expected benefits, return on investment, implementation and operational costs, resources requirements and benefits realisation plans.

A structured project management framework was applied across all initiatives, covering initiation, execution with control and oversight, closure, and warranty. This disciplined approach ensured projects met functional and operational requirements while remaining within approved budgets and timelines. Differences must be communicated immediately to obtain re-approval.

Innovation in IT Infrastructure and Information Security Initiatives

Technology innovation initiatives focused on enhancing business productivity, strengthening operational resilience, and improving system efficiency. Key initiatives included:

1. Enterprise data architecture and governance enhancements.
2. Payment connectivity uplift.
3. Modernisation of Anti Money Laundering (AML) systems.
4. Digital banking resiliency improvement for both retail and corporate customers.
5. Capability enhancement of the Human Resources (HR) system.
6. Branch system modernisation.

Innovation efforts also addressed regulatory-driven requirements and business needs through technology refresh initiatives.

IT Infrastructure and Information Security Initiatives

IT infrastructure and Information Security initiatives continued to support evolving business requirements. All planned initiatives were delivered as scheduled, including:

1. Cyber Maturity Assessment by Financial Services Authority (OJK) and Ketahanan dan Keamanan Siber Assessment *(Cyber Security and Resilience Assesment)* from Bank Indonesia (BI).
2. Cyber Patrol initiatives targeting online gambling threats.
3. Expanded ISO 27001:2022 Certification with additional scope for physical security of the data center in 2025.
4. Automated Breach and Attack Simulation.
5. Data Center Expansion.
6. Microsoft 365 Implementation.
7. Expanded Critical Application Monitoring Coverage.
8. Security Baseline Compliance Automation.
9. Technology Refresh across Infrastructure and Information Security.

IT Infrastructure and Run the Bank

Operational stability remained strong, with system availability consistently exceeding 99.9 per cent. Incident recovery performance also remained robust, with the Total Resolution Objective (TRO) for system incidents achieved at near 100 per cent.

Risk and Control

Risk management remained a key priority, supported by strengthened governance, enhanced technology controls, and improved cybersecurity safeguards. Key measures included:

1. Completion of more than 30 audit works.
2. Continuous identification and assessment of Information Security (IS) and IT Infrastructure gaps through vulnerability assesstments, scanning, penetration testing, and assurance programmes.
3. Increased Management Risk awareness initiatives.
4. Enhanced security awareness communications and regular staff awareness testing.
5. Revamped obsoleted technology to improve system resiliency.
6. Implemented of application monitoring tools, including Geneos.
7. Improvements in regulatory reporting quality.

Productivity and Efficiency

Operational staff productivity increased by more than 15 per cent, keeping pace with higher transaction volumes and a growing project pipeline. Productivity gains were achieved through reduced manual processing, automation of reporting and regular process reviews to enhance efficiency, scalability and risk control.

Automation of reporting processes continued to reduce manual intervention and improve reporting accuracy. These initiatives also strengthened operational readiness for the launch and support of new consumer products, including personal loans and co-brand credit cards.

Ongoing process re-engineering in Wholesale Operations delivered key milestones in 2025. These included the centralisation of credit administration processing, automation of collateral data input, enhancements to regulatory reporting systems, e-matching for customer reports, Telegraphic Transfer Straight-Through Processing (STP), onboarding document recapitulation, and Real-Time Gross Settlement (RTGS) e-advice within Trade Operations.

To further strengthen operational resilience, the Bank maintained split-site operations and executed its Business Continuity Plan (BCP). Strong cost discipline was sustained throughout the year, resulting in IT expenses remaining below the approved 2025 IT budget.

People Management

In 2025, the Bank continued to prioritise capability development and engagement within the Information Technology and Operations function to strengthen technical expertise and support sustainable performance. High engagement was sustained through frequent, structured communication, contributing to lower attrition.

Employees were encouraged to participate actively in various UOB events and competitions, reinforcing a strong organisational culture. A service excellence mindset was further embedded across the function, resulted in a high internal Net Promoter Score (NPS).

2025 Achievements

1. Delivery of all projects and Change Requests (CR) on time and within approved budgets.
2. Sustained critical system stability, with reduced incidents frequency.
3. Achievement of 99.9 per cent availability for critical systems.
4. Fulfilment of 100 per cent of Operations and Technology SLAs.
5. Improved audit results with no failed audits.
6. Reduction of technology obsolescence risk by 20 per cent year-on-year through roadmap execution.
7. Productivity improvement of 15 per cent while maintaining lower operational costs.
8. On-track or completed various digitisation initiatives to enhance operational efficiency.
9. Internal Net Promoter Score maintained above 95 per cent.
10. Employee Engagement Survey (EES) score sustained above 90 per cent for five consecutive years.
11. Recipient of multiple bank-wide recognitions (Customer Commitments Award, Step Up Pledge Contest, Ideathon, E-Thanks, and Customer Protection Unit Awards).
12. Successful execution of Business Continuity, Disaster Recovery, and Call Tree exercises.

Accolades and Awards

Key external recognitions included:

1. Two awards from JP Morgan for US Dollar Clearing Elite Quality Recognition 2025 (Outstanding Achievement)
   - MT103 STP rate at 99.77
   - MT202 STP rate at 99.98
2. Bank of New York Service Review & STP Award for "Outstanding International TT (STP rate of 96.43 per cent).
3. Two awards from the Indonesia Operations Banking Summit for "Well Implementation Control".
4. Gold award from the Indonesia Contact Center Association (ICCA) .
5. Tradepass "Cyber practitioner of the year 2025".
6. InfoBank Magazine "Top 200 The Next Leaders 2025" award.
7. Ranked "Best Among Peers" by Bain & Company Net Promoter Score (NPS) survey for Contact Center.

2026 Focus Areas

Aligned with the Bank's strategy priorities, Information Technology and Operations will continue to focus on service excellence, disciplined risk management, process optimisation and people development. Key focus areas include:

1. Sustaining disciplined cost management through initiatives aimed at lowering operational costs, including process reviews and improvements, centralisation of similar operational processes, and increased adoption of customer self-service capabilities.
2. Accelerating digitisation through automation, simplification, and elimination of non-value-added processes.
3. Sustaining operational excellence with consistently high SLA performance.
4. Strengthening risk management through stronger first line of defence and deeper collaboration with the second line of defence.
5. Enhancing staff engagement and capability development through continuous learning.
6. Maintaining system availability and service quality.
7. Supporting business delivery through timely, cost-effective and high-quality project execution.
8. Actively managing technology risks through systematic rejuvenation of obsolete components.
9. Enhancing customer education on self-service features via UOB TMRW.

Financial Review

Comprehensive Analysis of Financial Performance

This financial review is prepared based on the financial statements of UOB Indonesia that have been prepared and presented in accordance with the Indonesian Financial Accounting Standard issued by the Indonesian Financial Accounting Standards Board (DSAK). All information in the financial statements has been presented in a complete and truthful manner.

The financial statements of UOB Indonesia were audited by Public Accountant Office Purwanto Susanti and Surja (member firms of Ernst & Young Global Limited), with unmodified opinion, which stated that the financial statements present fairly, in all material respects, in accordance with Indonesian Financial Accounting Standards.

Statement of Profit or Loss and Other Comprehensive Income

(expresses in billions of Rupiah, unless otherwise stated)

Statement of Profit or Loss and Other Comprehensive Income	2025	2024	Increase/(Decrease)	
	Billion Rupiah	Billion Rupiah	Billion Rupiah	Percentage (%)
OPERATING INCOME AND EXPENSES				
Interest income	11,367	11,496	(129)	(1.12)
Interest expenses	(5,354)	(5,652)	298	(5.27)
INTEREST INCOME - NET	6,013	5,844	169	2.89
Other operating income				
Administration fees and commissions - net	300	330	(30)	(9.09)
Realized and unrealized gain on securities sold and from changes in fair value of trading securities - net	562	396	166	41.92
Gain from foreign currency transactions	258	198	60	30.30
Others - net	748	729	19	2.61
Total other operating income - net	**1,868**	**1,653**	**215**	**13.01**
Provision for impairment losses				
Financial assets	(769)	(1,071)	302	(28.20)
Foreclosed assets	1	(6)	7	(116.67)
Total provision for impairment losses	**(768)**	**(1,077)**	**309**	**(28.69)**
Other operating expenses				
Salaries and employees' benefits	(2,549)	(2,867)	318	(11.09)
General and administrative expenses	(2,676)	(2,945)	269	(9.13)
Total other operating expenses	**(5,225)**	**(5,812)**	**587**	**(10.10)**
OPERATING INCOME	1,888	608	1,280	210.53
Non-operating income				
Gain/(loss) on sale of fixed assets, foreclosed assets, and abandoned property - net	70	(43)	113	(262.79)
Total non-operating income	**70**	**(43)**	**113**	**(262.79)**
INCOME BEFORE TAX EXPENSE	1,958	565	1,393	246.55
Tax expense	(429)	(159)	(270)	169.81
INCOME FOR THE YEAR	1,529	406	1,123	276.60
OTHER COMPREHENSIVE INCOME				
Items that will not be reclassified to profit or loss				
Remeasurement of post-employment benefits	6	(44)	50	(113.64)

Statement of Profit or Loss and Other Comprehensive Income	2025	2024	Increase/(Decrease)	
	Billion Rupiah	Billion Rupiah	Billion Rupiah	Percentage (%)
Income tax related to components of other comprehensive income	(1)	10	(11)	(110.00)
	5	**(34)**	**39**	**(114.71)**
Items that will be reclassified to profit or loss				
Movement in respect of fair value changes of financial investment at fair value through other comprehensive income	978	(189)	1,167	n.m.
Income tax related to component of other comprehensive income	(215)	42	(257)	n.m.
	763	**(147)**	**910**	**n.m.**
Other comprehensive income/(loss) for the year - net of tax	**768**	**(181)**	**949**	**n.m.**
TOTAL COMPREHENSIVE INCOME FOR THE YEAR	2,297	225	2,072	920.89
BASIC EARNINGS PER SHARE (full amount)	**125**	**33**	**92**	**278.79**

Interest Income

Interest income was derived from loans, financial investments and trading securities, receivables on securities purchased with agreements to resell, placements with Bank Indonesia and other banks, as well as current accounts with Bank Indonesia and other banks.

Interest Income	2025	2024	Increase/(Decrease)	
	Billion Rupiah	Billion Rupiah	Billion Rupiah	Percentage (%)
Loans	8,192	7,944	248	3.12
Financial investments and trading securities	2,722	2,773	(51)	(1.84)
Placements with Bank Indonesia and other banks	229	178	51	28.65
Current accounts with Bank Indonesia and other banks	123	119	4	3.36
Receivables on securities purchased with agreements to resell	101	482	(381)	(79.05)
Total Interest Income	**11,367**	**11,496**	**(129)**	**(1.12)**

Interest income in 2025 amounting IDR11,367 billion, decreased by 1.1 per cent or IDR129 billion compared to 2024. The decrease in interest income mainly due to:

a. Interest income from receivable on securities purchased with agreements to resell decreased by IDR381 billion or 79.2 per cent compared to prior year;
b. Interest income from financial investments and trading securities decreased by IDR51 billion or 1.8 per cent; and
c. This decrement was set-off by interest income from loans that increased by IDR248 billion or 3.1 per cent as a result from higher average balance in 2025.

Interest Expense

Interest expense was derived from time deposits, demand deposits, saving deposits, premium on government guarantee, debt securities issued, deposits and borrowings from other banks, liabilities on securities sold under repurchase agreements, and margin deposits.

Interest Expense	2025	2024	Increase/(Decrease)	
	Billion Rupiah	Billion Rupiah	Billion Rupiah	Percentage (%)
Time deposits	2,421	2,700	(279)	(10.33)
Demand deposits	1,129	1,028	101	9.82
Saving deposits	926	823	103	12.52
Liabilities on securities sold under repurchase agreements	323	470	(147)	(31.28)
Premium on Government guarantee	259	246	13	5.28
Deposits and borrowings from other banks	179	196	(17)	(8.67)
Debt securities issued	89	126	(37)	(29.37)
Margin deposits	28	63	(35)	(55.56)
Total Interest Expenses	**5,354**	**5,652**	**(298)**	**(5.27)**

Interest expense in 2025 amounting IDR5,354 billion, decreased by 5.3 per cent or IDR298 billion compared to 2024. The decrease derived from lower interest from liabilities on securities sold under repurchase agreements by IDR147 billion and interest expense from third party fund (time deposits) due to lower cost of fund in 2025.

Other Operating Income

Other Operating Income	2025	2024	Increase/(Decrease)	
	Billion Rupiah	Billion Rupiah	Billion Rupiah	Percentage (%)
Administration fees and commissions - net	300	330	(30)	(9.09)
Realized and unrealized gain on securities sold and from changes in fair value of trading securities - net	562	396	166	41.92
Gain from foreign currency transactions	258	198	60	30.30
Others - net	748	729	19	2.61
Total other operating income - net	**1,868**	**1,653**	**215**	**13.01**

Other operating income in 2025 of IDR1,868 billion, increased by IDR215 billion or by 13.0 per cent compared to 2024. The increase mainly derived from higher realized and unrealized gain on securities sold and from changes in fair value of trading securities – net from IDR396 billion in 2024 to IDR562 billion in 2025 and increment of gain from foreign currency transactions from IDR198 billion in 2024 to IDR258 billion in 2025.

Operating Expenses

Operating expenses consists of provision for impairment losses, salaries and employees' benefits, and general and administrative expenses.

Operating Expenses	2025	2024	Increase/(Decrease)	
	Billion Rupiah	Billion Rupiah	Billion Rupiah	Percentage (%)
Provision for impairment losses				
Financial assets	(769)	(1,071)	302	(28.20)
Foreclosed assets	1	(6)	7	(116.67)
Total provision for impairment losses	**(768)**	**(1,077)**	**309**	**(28.69)**
Other operating expenses				
Salaries and employees' benefits	(2,549)	(2,867)	318	(11.09)
General and administrative expenses	(2,676)	(2,945)	269	(9.13)
Total other operating expenses	**(5,225)**	**(5,812)**	**587**	**(10.10)**
Total operating expenses	**(5,993)**	**(6,889)**	**896**	**(13.01)**

Operating expenses in 2025 amounting IDR5,993 billion, decreased by IDR896 billion or 13.0 per cent compared to 2024. This decremental mainly derived from:

a. Decrease in salaries and employees' benefits amounting IDR318 billion;
b. Lower provision expenses for loans by IDR302 billion due to improvement in asset quality; and
c. Decrease in general and administrative expenses amounting IDR269 billion.

Income Before Tax Expense

In 2025 the income before tax amounting IDR1,958 billion, increased by 246.6 per cent or IDR1,393 billion from IDR565 billion in 2024.

Tax Expense

Tax expense in 2025 was IDR429 billion, increased by 169.8 per cent or IDR270 billion, from IDR159 billion in 2024.

Tax Expenses	2025	2024	Increase/(Decrease)	
	Billion Rupiah	Billion Rupiah	Billion Rupiah	Percentage (%)
Current Tax	(104)	(16)	(88)	550.00
Deferred Tax	(325)	(143)	(182)	127.27
Total	**(429)**	**(159)**	**(270)**	**169.81**

Income for the Year

Income for the year of UOB Indonesia in 2025 was IDR1,529 billion, increased by 276.6 per cent or IDR1,123 billion compared to IDR406 billion in 2024.

Comprehensive Income for the Year

Comprehensive income for the year in 2025 amounting IDR2,297 billion, increased by 920.9 per cent or IDR2,072 billion from IDR225 billion in 2024.

Statement of Financial Position

Total assets of UOB Indonesia in 2025 of IDR170,499 billion increased by 9.2 per cent or IDR14,357 billion from 2024. The increase is mainly derived from higher loans – net by IDR11,505 billion.

Assets	2025	2024	Increase/(Decrease)	
	Billion Rupiah	Billion Rupiah	Billion Rupiah	Percentage (%)
Cash	643	682	(39)	(5.72)
Current accounts with Bank Indonesia	7,116	5,799	1,317	22.71
Current accounts with other banks - net	1,000	822	178	21.65
Placements with Bank Indonesia and other banks - net	408	3,657	(3,249)	(88.84)
Trading securities	3,753	2,307	1,446	62.68
Financial investments - net	37,274	32,453	4,821	14.86
Derivative receivables	1,605	2,062	(457)	(22.16)
Loans - net	107,957	96,452	11,505	11.93
Receivables on securities purchased with agreements to resell	1,704	1,653	51	3.09
Acceptance receivables - net	2,590	2,418	172	7.11
Deferred tax assets - net	100	642	(542)	(84.42)
Fixed assets and right-of-use assets - Book value	2,537	2,940	(403)	(13.71)
Intangible assets - net	1,065	1,097	(32)	(2.92)
Other assets - net	2,747	3,158	(411)	(13.01)
Total Assets	**170,499**	**156,142**	**14,357**	**9.19**

Current Assets

Current assets consist of cash, current accounts with Bank Indonesia, current accounts with other banks - net, placements with Bank Indonesia and other banks - net, trading securities, financial investments - net, derivative receivables, loans - net, receivables on securities purchased with agreements to resell - net, and acceptances receivable - net.

The current assets increased from IDR148,305 billion to IDR164,050 billion in 2025 or increase by 10.6 per cent. The increased in loans is the main reason of increase in current assets.

Marketable Securities

By type, gross marketable securities consisted of securities at fair value through profit or loss, at fair value through other comprehensive income and at amortized cost. As of the end of 2025, each respectively amounted to IDR3,753 billion, IDR29,753 billion; and IDR7,541 billion, composing of 9.1 per cent; 72.5 per cent, and 18.4 per cent respectively, to the total gross marketable securities. The composition on the marketable securities holding is the part of Bank's strategy to manage the excess liquidity of the Bank.

Marketable Securities	2025	2024	Increase/(Decrease)	
	Billion Rupiah	Billion Rupiah	Billion Rupiah	Percentage (%)
Trading Securities				
Bank Indonesia Rupiah Securities	2,633	1,395	1,238	88.75
Government Bonds	848	326	522	160.12
Sukuk	244	331	(87)	(26.28)
Corporate Bonds	28	255	(227)	(89.02)
	3,753	**2,307**	**1,446**	**62.68**
Financial Investments				
At fair value through other comprehensive income				
Bank Indonesia Rupiah Securities	3,105	7,853	(4,748)	(60.46)
Government Bonds	25,257	13,704	11,553	84.30
Corporate Bonds	767	638	129	20.22
Sukuk	574	729	(155)	(21.26)
Bank Indonesia Floating Rate Note	50	-	50	100.00
	29,753	**22,924**	**6,829**	**29.79**
At amortized cost				
Government Bonds	6,379	7,094	(715)	(10.08)
Export bills	1,137	2,230	(1,093)	(49.01)
Sukuk	25	221	(196)	(88.69)
	7,541	**9,545**	**(2,004)**	**(21.00)**
Total	**41,047**	**34,776**	**6,271**	**18.03**
Allowance for impairment losses	(20)	(16)	(4)	25.00
Total - net	**41,027**	**34,760**	**6,267**	**18.03**

Loans

Net loans of UOB Indonesia in 2025 was IDR107,957 billion with total gross loans in 2025 of IDR111,782 billion. UOB Indonesia run the business with prudent principle strictly applied in loans distribution in anticipation of global uncertainty.

Loans based on Currency

The majority of the loans were derived from loans denominated in Rupiah which contribute 65.9 per cent of the total loans' portfolio in 2025 amounting IDR73,641 billion. Loans denominated in foreign currencies is 34.1 per cent of total loans amounting IDR38,141 billion in 2025.

Loans based on Currency	2025	2024	Increase/(Decrease)	
	Billion Rupiah	Billion Rupiah	Billion Rupiah	Percentage (%)
Rupiah	73,641	70,821	2,820	3.98
Foreign currencies	38,141	29,591	8,550	28.89
Total Loans	**111,782**	**100,412**	**11,370**	**11.32**
Average contractual interest rate				
Rupiah	8.37%	9.09%		
Foreign currencies	5.15%	6.17%		

Loans based on Type

By loans type, the largest contributor to the total loans was working capital loans, representing 79.0 per cent of total loans, followed by credit card, investment loans and housing loans. Working capital loans contributed 79.0 per cent or IDR88,284 billion, increased by 15.9 per cent from the previous year.

Loans based on Type	2025	2024	Increase/(Decrease)	
	Billion Rupiah	Billion Rupiah	Billion Rupiah	Percentage (%)
Working capital	88,284	76,148	12,136	15.94
Credit card	8,752	9,260	(508)	(5.49)
Investment	7,893	7,683	210	2.73
Housing	6,087	6,415	(328)	(5.11)
Multi-purpose	701	835	(134)	(16.05)
Motor vehicles	65	71	(6)	(8.45)
Total Loans	**111,782**	**100,412**	**11,370**	**11.32**

Loans based on Business Segment

The Wholesale Banking segment contribute 86.0 per cent of total loans of UOB Indonesia in 2025, while Consumer Banking segment contribute 14.0 per cent of total loans. As of 31 December 2025, balance of loans from Wholesale Banking and Consumer Banking were IDR96,177 billion and IDR15,605 billion, respectively.

Loans by Business Segmentation	2025	2024	Increase/(Decrease)	
	Billion Rupiah	Billion Rupiah	Billion Rupiah	Percentage (%)
Wholesale Banking	96,177	83,828	12,349	14.73
Consumer Banking	15,605	16,584	(979)	(5.90)
Total Loans	**111,782**	**100,412**	**11,370**	**11.32**

Loans based on Economic Sector

In terms of total loans by economic sector, the processing industry was the largest contributor to the total loans with 26.2 per cent or equivalent to IDR29,319 billion. The wholesale and retail trading was the second largest with 23.7 per cent or equivalent to IDR26,461 billion.

Allowance for impairment losses on loans in 2025 was IDR3,825 billion, decreased by 3.4 per cent or IDR135 billion compared to IDR3,960 billion in 2024.

Loans based on Economic Sector	2025	2024	Increase/(Decrease)	
	Billion Rupiah	Billion Rupiah	Billion Rupiah	Percentage (%)
Processing industry	29,319	24,247	5,072	20.92
Wholesale and retail trading	26,461	20,201	6,260	30.99
Household	15,605	16,583	(978)	(5.90)
Mining and excavation	9,210	11,541	(2,331)	(20.20)
Financial and insurance activities	6,821	7,500	(679)	(9.05)
Information and communication	5,996	2,197	3,799	172.92
Agriculture, forestry and fisheries	4,616	4,544	72	1.58
Transportation and warehousing	4,060	3,751	309	8.24
Real estate	3,327	2,980	347	11.64
Accommodation and food and beverages provider	1,859	1,944	(85)	(4.37)
Electricity, gas and air procurement	1,636	373	1,263	338.61
Building construction	1,281	3,182	(1,901)	(59.74)
Others	1,591	1,369	222	16.22
Total Loans	**111,782**	**100,412**	**11,370**	**11.32**
Allowance for impairment losses	(3,825)	(3,960)	(135)	(3.41)
Total Loans - Net	**107,957**	**96,452**	**11,505**	**11.93**

Non-Performing Loans (NPL)

Non-Performing Loans amounting IDR2,012 billion and IDR2,055 billion in 2025 and 2024, respectively. Decreased on NPL is the result of Bank's strategy to manage the credit risk appetite and prudent risk principle. Loans by collectability as of 31 December 2025 and 2024 were as follows:

Loans by Collectability	2025	2024	Increase/(Decrease)	
	Billion Rupiah	Billion Rupiah	Billion Rupiah	Percentage (%)
Current	106,398	94,448	11,950	12.65
Special mention	3,372	3,909	(537)	(13.74)
Sub-standard	147	295	(148)	(50.17)
Doubtful	177	445	(268)	(60.22)
Loss	1,688	1,315	373	28.37
Total Loans	**111,782**	**100,412**	**11,370**	**11.32**
Non-Performing Loans	2,012	2,055	(43)	(2.09)
Gross NPL	1.80%	2.05%		
Net NPL	1.02%	1.11%		

In 2025, the gross NPL ratio decreased by 0.3 per cent point, from 2.1 per cent in 2024 to 1.8 per cent in 2025. The net NPL ratio also decreased by 0.1 per cent point, from 1.1 per cent in 2024 to 1.0 per cent in 2025. The Bank was able to maintain its asset quality as reflected in the NPL ratio was far below the maximum of 5.00 per cent set by the Regulator.

Allowance for impairment losses on loans

Allowance for impairment losses on loans in 2025 was IDR3,825 billion, decreased by 3.4 per cent or IDR135 billion compared to IDR3,960 billion in 2024. The impairment loss allowance provided was sufficient to cover potential losses arising from uncollectible loans.

Non-Current Assets

Non-current assets consist of deferred tax assets, fixed assets and right-of-use assets, intangible assets, and other assets.

In 2025, the non-current assets decreased by IDR1,388 billion or 17.7 per cent.

Intangible Assets

As of 2025, UOB Indonesia has balance of intangible assets – net, amounting IDR1,065 billion. The intangible assets occurred due to acquisition of consumer business from Citi in 2023. The intangible assets consist of goodwill and other intangible assets related to the above transaction.

Liabilities

The majority of UOB Indonesia's liabilities were derived from deposits from non-bank customers which contribute 88.7 per cent of total liabilities in 2025.

Total liabilities of UOB Indonesia increased from IDR138,316 billion in 2024 to IDR150,375 billion, equal to 8.7 per cent or IDR12,059 billion. The increment mainly derived from deposits from customer of IDR16,401 billion.

Liabilities	2025	2024	Increase/(Decrease)	
	Billion Rupiah	Billion Rupiah	Billion Rupiah	Percentage (%)
Current liabilities	441	504	(63)	(12.50)
Deposits from customers	133,313	116,912	16,401	14.03
Deposits from other banks	3,795	4,440	(645)	(14.53)
Interest payables	189	196	(7)	(3.57)
Tax payables	141	105	36	34.29
Derivative payables	1,462	2,226	(764)	(34.32)
Acceptance payables	2,005	2,307	(302)	(13.09)
Liabilities on securities sold under repurchase agreements	3,525	5,576	(2,051)	(36.78)
Liabilities for employee's benefits	359	439	(80)	(18.22)
Debt securities issued - net	945	1,042	(97)	(9.31)
Other liabilities	4,200	4,569	(369)	(8.08)
Total Liabilities	**150,375**	**138,316**	**12,059**	**8.72**

Deposits from Customers

Deposits from customers consist of demand deposits, saving deposits and time deposits. In 2025, deposits from customers amounting IDR133,313 billion, increased by 14.0 per cent from IDR116,912 billion in 2024. Demand deposits, saving deposits and time deposits increased by IDR6,944 billion or 21.6 per cent, IDR5,524 billion or 15.8 per cent, and IDR3,933 billion or 7.9 per cent subsequently. Improvement in deposits from customers is aligned with Bank's strategy to capture connectivity across ASEAN.

Deposits from Customers	2025	2024	Increase/(Decrease)	
	Billion Rupiah	Billion Rupiah	Billion Rupiah	Percentage (%)
Demand deposits	39,079	32,135	6,944	21.61
Saving deposits	40,600	35,076	5,524	15.75
Time deposits	53,634	49,701	3,933	7.91
Total Deposits from customers	**133,313**	**116,912**	**16,401**	**14.03**

Deposits from Customers by Currency

The composition of customer deposits in Rupiah and foreign currencies in 2025 was 65.3 per cent and 34.7 per cent, respectively. Customer deposits in Rupiah amounted to IDR87,057 billion in 2025, increased by 8.7 per cent from the position in 2024. Foreign currency-denominated third-party funds increased by 25.7 per cent from the previous year.

Deposits from Customers by Currency	2025	2024	Increase/(Decrease)	
	Billion Rupiah	Billion Rupiah	Billion Rupiah	Percentage (%)
Rupiah	87,057	80,102	6,955	8.68
Foreign currencies	46,256	36,810	9,446	25.66
Total	**133,313**	**116,912**	**16,401**	**14.03**

Deposits from Other Banks

Deposits from other banks amounting IDR3,795 billion, decreased by 14.5 per cent or IDR645 billion, from IDR4,440 billion in 2024. The decrease in deposits from other banks was mainly due to call money of IDR616 billion.

Deposits from Other Banks	2025	2024	Increase/(Decrease)	
	Billion Rupiah	Billion Rupiah	Billion Rupiah	Percentage (%)
Call Money	3,738	4,354	(616)	(14.15)
Demand deposits	45	56	(11)	(19.64)
Saving deposits	2	11	(9)	(81.82)
Time deposits	10	19	(9)	(47.37)
Total	**3,795**	**4,440**	**(645)**	**(14.53)**

Deposits from Other Banks by Currency

Deposits from other banks denominated in Rupiah grew by 46.3 per cent or IDR936 billion to IDR2,960 billion in 2025. The composition of deposits in Rupiah and foreign currencies was 78.0 per cent and 22.0 per cent respectively in 2025.

Deposits from Other Banks by Currency	2025	2024	Increase/(Decrease)	
	Billion Rupiah	Billion Rupiah	Billion Rupiah	Percentage (%)
Rupiah	2,960	2,024	936	46.25
Foreign currencies	835	2,416	(1,581)	(65.44)
Total	**3,795**	**4,440**	**(645)**	**(14.53)**

Debt Securities Issued

Debt securities issued amounting IDR945 billion decreased by 9.3 per cent or IDR97 billion, from IDR1,042 billion in 2024. The decrement derived from repayment principal of Bank UOB Indonesia Senior Debt Shelf Offering IV Phase I Year 2024 with total amount of IDR100,000,000,000 (full amount) that matured on 6 July 2025.

Equity

Total equity of UOB Indonesia in 2025 was IDR20,124 billion, increased by 12.9 per cent or IDR2,298 billion, from IDR17,826 billion in 2024. The increment on equity is derived from 2025 retained earnings.

Equity	2025	2024	Increase/(Decrease)	
	Billion Rupiah	Billion Rupiah	Billion Rupiah	Percentage (%)
Share capital	3,057	3,057	-	0.00
Additional paid-in capital - net	4,939	4,939	-	0.00
Other comprehensive income	479	(289)	768	(265.74)
Retained earnings				
Appropriated	156	152	4	2.63
Unappropriated	11,493	9,967	1,526	15.31
Total Equity	**20,124**	**17,826**	**2,298**	**12.89**

In 2025, there was no dividend payment.
The Bank's policy is to maintain adequate and efficient capital structure to support business growth.

Statement of Cash Flows

The Statement of Cash Flows is classified on the basis of operating, investing, and financing activities.

Cash and cash equivalents consists of cash, current accounts with Bank Indonesia, current accounts with other banks, and placements with Bank Indonesia and other banks maturing within 3 months or less from the acquisition date provided they are not used as collateral for borrowings nor restricted.

Cash Flows	2025	2024	Increase/(Decrease)	
	Billion Rupiah	Billion Rupiah	Billion Rupiah	Percentage (%)
Net Cash Provided by (Used in) Operating Activities	2,649	(1,718)	4,367	(254.19)
Net Cash (Used in)/Provided by Investing Activities	(3,932)	3,640	(7,572)	(208.02)
Net Cash (Used in) Financing Activities	(192)	(511)	319	(62.43)
Net (decrease)/increase in Cash and Cash Equivalents	**(1,475)**	**1,411**	**(2,886)**	**(204.54)**
Net effect on exchange rate on Cash and Cash Equivalents	121	107	14	13.08
Cash and Cash Equivalents at Beginning of Year	15,464	13,946	1,518	10.88
Cash and Cash Equivalents at The End of Year	**14,110**	**15,464**	**(1,354)**	**(8.76)**

Net Cash Provided by/(Used in) Operating Activities

Net cash from operating activities increased by IDR4,367 billion, from (IDR1,718) billion in 2024 to IDR2,649 billion in 2025. The increment derived from increase in the movement of saving deposits and time deposits.

Net Cash (Used in)/Provided by Investing Activities

Net cash from investing activities increased by IDR7,572 billion, from IDR3,640 billion in 2024 to (IDR3,932) billion in 2025.

The increase mainly resulted from purchase of financial investments from IDR4,504 billion in 2024 to (IDR3,477) billion in 2025.

Net Cash (Used in) Financing Activities

Net cash from financing activities decreased by IDR319billion, from (IDR511) billion in 2024 to (IDR192) billion in 2025.

Lower cash used in financing activities derived from lower repayment of debt securities matured in 2025 while bank also did not issue new securities in 2025.

Financial Ratios

(in percentage, unless stated otherwise)

Financial Ratios	2025	2024
Capital Adequacy Ratio (CAR)	19.15	16.51
Gross NPL	1.80	2.05
Net NPL	1.02	1.11
Return on Assets (ROA)	1.17	0.35
Return on Equity (ROE)	8.67	2.55
Net Interest Margin (NIM)	3.81	3.92
Operating Expense to Operating Income (BOPO)	86.39	95.64
Loans to Deposit Ratio (LDR)	83.85	85.89
Minimum Statutory Reserves (GWM)		
GWM Rupiah		
Daily GWM	9.07	7.52
Average GWM	10.06	9.11
Macroprudential Liquidity Buffer	41.86	37.98
Macroprudential Intermediation Ratio	78.83	88.83
GWM Foreign Currencies		
Daily GWM	4.16	4.17
Average GWM	4.12	4.14
Net Open Positions (NOP)	3.95	5.36

Capital Adequacy Ratio (CAR)

In 2025, Capital Adequacy Ratio (CAR) increased by 2.7 per cent point, from 16.5 per cent in 2024 to 19.2 per cent in 2025, mainly due incremental in the core capital.

In 2025 and 2024, the Bank is in compliance with the capital adequacy requirement regulations.

Non-Performing Loans (NPL)

In 2025, the gross NPL ratio decreased by 0.3 per cent point, from 2.1 per cent in 2024 to 1.8 per cent in 2025.

The net NPL ratio also decreased by 0.1 per cent point, from 1.1 per cent in 2024 to 1.0 per cent in 2025.

Non-Performing Loans (NPL) amounted to IDR2,012 billion and IDR2,055 billion in 2025 and 2024, respectively.

Return on Assets (ROA)

In 2025, Return on Assets (ROA) increased by 0.8 per cent point, from 0.4 per cent in 2024 to 1.2 per cent in 2025.

The increment in ROA due to higher income before tax expense by 246.6 per cent or IDR1,393 billion.

Return on Equity (ROE)

In 2025, Return on Equity (ROE) increased by 6.1 per cent point, from 2.6 per cent in 2024 to 8.7 per cent in 2025.

The increased in ROE was due to the increment in income for the year by 276.6 per cent or IDR1,123 billion.

Net Interest Margin (NIM)

Net Interest Margin (NIM) in 2025 and 2024 was 3.8 per cent and 3.9 per cent respectively, decreased by 0.1 per cent point.

Operating Expense to Operating Income (BOPO)

BOPO ratio decreased by 9.2 per cent point to 86.4 per cent point in 2025 compared to 2024 by 95.6 per cent.

Loans to Deposit Ratio (LDR)

Loans to Deposit Ratio (LDR), which identifies the extent to which the Bank's loans are funded by customer's deposits was 83.9 per cent in 2025, decreased by 2.0 per cent point compared to 85.9 per cent in 2024.

Minimum Statutory Reserves (GWM)

The Bank is required to maintain Minimum Statutory Reserves (GWM) in Rupiah for conventional banking and statutory reserves in foreign currencies for foreign exchange transactions.
In 2025 and 2024, the Bank is in compliance with the statutory reserve requirement regulations.

Net Open Position (NOP)

In 2025 and 2024, the Bank is in compliance with the net open position regulations and there was no breach.

Legal Lending Limit (LLL)

In 2025 and 2024, the Bank is in compliance with the legal lending limit (LLL) regulations, both for the related and non-related party borrowers.

Capital Expenditure

Material Bonds and Investment on Capital Goods

Total capital expenditure decreased by 0.1 per cent or IDR1 billion, from IDR951 billion in 2024 to IDR950 billion in 2025.

Investment in capital expenditure is used to develop information technology infrastructure, in addition to office equipment's for Bank's operational needs.

Capital Expenditure	2025	2024	Increase/(Decrease)	
	Billion Rupiah	Billion Rupiah	Billion Rupiah	Percentage (%)
Addition through purchase of fixed assets	551	866	(315)	-36.37
Addition of fixed assets through reclassification of construction in progress	348	43	305	709.30
Addition of right-of-use assets	51	42	9	21.43
Total	**950**	**951**	**(1)**	**-0.11**

Capital Policy

Capital Structure

The Bank seeks to maintain adequate capital level to support the businesses and growth, meet regulatory capital requirements at all times and maintain a good credit rating.

The Bank also seeks to maintain an efficient capital structure, optimise the cost of overall cost of capital, and to deliver sustainable dividend returns to our shareholders.

We achieve these objectives through the Bank's Capital Management Framework which set forth the capital targets and risk appetite, Internal Capital Adequacy Assessment Process (ICAAP). The annual capital risk appetite limits are endorsed by the Risk Management Committee (RMC) and approved by Board of Commissioners.

As of the end of 2025, the Bank's total capital was IDR20,314 billion and CAR at 19.2 per cent. The Bank's core capital (Tier 1) accounted for 92.9 per cent of the Bank's total capital and Tier 1 capital adequacy ratio at 17.8 per cent.

Please refer to "GCG – Capital - Capital Composition (CC1) table for more information.

Material Commitments for Investment in Capital Expenditure

The Bank has a number of material commitments related to capital goods investment, mainly aimed at developing information technology infrastructure to support the company's business development. The cost of material commitments for this capital goods investment uses the Bank's internal funds. Bills and payments for capital goods investment mostly use Rupiah currency to minimize exchange rate risk.

Impact of Change of Laws on Bank Performance

The change of laws does not have any significant impact to the Bank's performance.

Accounting Standards Issued but not yet Effective

The standards and interpretations that are issued by the Indonesian Financial Accounting Standards Board (DSAK), but not yet effective for current year financial statements are disclosed below.

Effective on or after 1 January 2026

- SFAS 107: "Financial Instruments: Disclosures about the Classification and Measurement of Financial Instruments." and
- SFAS 109: "Financial Instruments"

The above standards will be effective on 1 January 2026 and early adoption is permitted.

Effective on or after 1 January 2027

- Amendments SFAS 118: "Presentation and Disclosure in Financial Statements".

The above standards will be effective on 1 January 2027 and early adoption is permitted.

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

Financial Information on Extraordinary Events

UOB Indonesia did not experience any extraordinary events that has a material impact to the financial performance in 2025.

Material Information on Transaction with Conflict of Interest and/or Material Transaction with Related Parties

Throughout 2025, there were no transactions that can be categorized as transactions with conflict of interest.

In 2025, in carrying out its business activities, UOB Indonesia conducted several transactions with related parties, including loans and deposits from customers. For details, please refer to Notes No. 37 in Notes to the Financial Statements.

Dividend Policy and Net Profit Usage

Dividend distribution is conducted based on decision taken in Annual General Meeting of Shareholders, by considering financial condition and UOB Indonesia's capital requirement and business development, especially loans growth and taking into account other relevant factors for shareholders.

Good Corporate Governance

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Good Corporate Governance

Strong governance underpins prudent banking operations and long-term value creation. As a regulated financial institution operating in an increasingly complex environment, PT Bank UOB Indonesia (the Bank or the Company) embeds Good Corporate Governance (GCG) across its strategy, decision-making processes, and day-to-day activities to support effective risk management, protect stakeholder interests, and ensure responsible and ethical conduct. GCG is implemented through a robust governance structure with clear roles and accountabilities across the Board of Commissioners, Board of Directors, and management, supported by effective oversight and control mechanisms. Guided by the principles of Ethical Conduct, Accountability, Transparency, and Sustainability, the Bank continuously reviews and enhances its governance framework to maintain compliance, resilience, and trust, while supporting sustainable business growth and delivering long-term value to stakeholders.

Corporate Governance Implementation

The provisions related to the Implementation of Good Corporate Governance for Commercial Banks refer to Financial Services Authority (Otoritas Jasa Keuangan/ OJK) Regulation No. 17 of 2023 dated 14 September 2023 concerning the Implementation of Corporate Governance for Commercial Banks (OJK Regulation 17/2023) and, OJK Circular Letter No. 14/SEOJK.03/2025 dated 24 June 2025 concerning the Implementation of Corporate Governance for Commercial Banks (OJK Circular Letter 14/2025).

The Bank consistently ensures that the GCG principles of Ethical Conduct, Accountability, Transparency, and Sustainability are implemented in every business aspect and at all levels of the Bank. These GCG Principles should be applied to at least 15 (fifteen) GCG Implementation Factors, and each factor's effectiveness should be measurable with respect to 3 (three) governance aspects as a continuous process.

The three governance aspects are:

a. Governance Structure, refers to the Bank's governance structure and infrastructure, which must be adequate to ensure that the outcome of the implementation of the GCG principles are able to meet the expectations of the Bank's stakeholders.
b. Governance Process, refers to the effective implementation of the GCG principles, supported by adequate governance structure and infrastructure of the Bank in order to produce an outcome that meets the expectations of the Bank's stakeholders.
c. Governance Outcome, refers to the result of the implementation of the GCG principles that meets the expectations of the Bank's stakeholders with the support of adequate governance structure and infrastructure of the Bank.

The implementation of the GCG principles is evaluated periodically through GCG Self-Assessment and the result is submitted to Regulator and the Bank's Management as a part of the Risk-Based Bank Rating.

The Compliance Function has also reviewed and updated the previous Compliance Charter which acts as an umbrella policy in the implementation of Compliance Function within the Bank through Board of Directors' Decree No.25/ SKDIR/0129 dated 15 December 2025.

Moreover, in line with the OJK Regulation on the implementation of Integrated Corporate Governance for Financial Conglomerates as stipulated in OJK Regulation No.18/POJK.03/2014 and OJK Circular Letter No. 15/ SEOJK.03/2015, the Compliance Function has established the following internal provisions:

1. Integrated Compliance Charter for Entities in the Financial Conglomerates of UOB in Indonesia as the umbrella policy for the implementation of the integrated compliance function, as stipulated in Board of Directors' Decree No.25/SKDIR/0123 dated 11 December 2025.
2. Integrated Corporate Governance Policy as the principal guidelines for each Entity in the Financial Conglomerates in implementing their duties and responsibilities as stipulated in Board of Directors' Decree No. 24/ SKDIR/0129 dated 29 November 2024.

Pursuant to OJK Regulation No. 30 of 2024 regarding Financial Conglomerates and Financial Holding Company, PT Bank UOB Indonesia as the Main Entity in the Financial Conglomerates has established a Corporate Charter. The Charter act as an agreement between Main Entity and Member Entities within the UOB Financial Conglomerate to ensure that the process of monitoring, reporting, communication and exchanging of information in the context of implementing Integrated Corporate Governance, Integrated Risk Management and Integrated Capital Adequacy Requirement can perform efficiently.

Corporate Governance Self-Assessment

General Conclusion of The Result of Self-Assessment of the Implementation of Good Corporate Governance at PT Bank UOB Indonesia

The Bank conducted a self-assessment of its implementation of GCG principles as of December 2025.

The Bank is rated by comparing its GCG implementation against the minimum criteria set by OJK.

The Management is fully aware that implementation of GCG is essential to gaining trust from customers as well as shareholders.

The Bank believes that high standards of GCG must be achieved in order to support business (for business growth, profitability, and added value for all stakeholders) as well as to enhance its ability so that long-term business sustainability can be achieved.

The Bank has conducted a self-assessment of the implementation of GCG principles during the period from January to December 2025. Based on the 2025 GCG self-assessment, the Bank is at composite rating 2, which means that the Bank's Management has generally implemented GCG with a 'Good' predicate, as reflected through adequate GCG principles.

The Bank's governance structure is made up of a Board of Commissioners, a Board of Directors and Committees, as well as work functions established according to the Bank's needs, and which has complied with regulatory requirements. It is supported by a comprehensive set of policies and procedures, a management information system, as well as the provisions governing its main duties and functions.

The aspects of the Governance Process have been effectively implemented, as reflected in:

- the fulfillment of the duties and responsibilities of the Board of Commissioners, Board of Directors and Committees;
- implementation of a 3 lines mechanism which includes a risk taker unit (business/support unit) as the first line, a Risk Management Function and a Compliance Function as the second line, and an Internal Audit Function as the third line; and
- implementation of periodic inspections by the Internal Audit Function and and External Auditor to ensure the effectiveness of the implementation of all policies, procedures and the Bank's management information system.

On the Governance Outcome aspect, In general the Bank has achieved good governance outcomes in 2025, particularly in the aspects of:

- adequacy of transparency in reporting;
- compliance with laws and regulations, including continuous efforts to improve the Bank's compliance culture;
- consumer protection, including, among other things, the application of personal data protection principles; and
- objectivity in performing assessment/audit; and
- Bank's performance.

Moreover, the Bank's financial performance as at the end of 2025 is reflected in the following achievements:

- Net Profit Before Tax (NPBT) of IDR1,958 billion;
- Lending of IDR111.96 trillion or 99.38 per cent of the target;
- Funding of IDR132.85 trillion or 103.05 per cent from the target;
- Capital Adequacy Ratio (CAR) of 19.20 per cent, which is still above regulatory requirement; and
- Core capital ratio against Risk Weighted Asset (RWA) of 17.83 per cent.

Based on the assessment of these governance aspects, there are remains areas that can be improved and enhanced, including:

1. The Bank's internal control system, in relation to the continued imposition of administrative sanctions by the regulator, which were generally caused by human error, as well as supervisory control function and internal processes requiring improvement. This is also in line with the results of the Internal Audit inspection regarding reporting obligations to the regulator.

   As part of corrective actions and efforts to minimise the occurrence of regulatory sanctions, the Bank has undertaken measures, including the following:

   a. implementing disciplinary actions for those who violate applicable laws and regulations, including reporting errors that result in the imposition of sanctions;

b. establishing the Project Steering Committee for Regulatory Reporting (PSC Regulatory Reporting) in March 2025 as part of the Bank's efforts to continuously improve the quality of reporting through a comprehensive review and enhancement of regulatory reporting obligations to the regulator. The PSC Regulatory Reporting is chaired directly by the President Director; and
c. conducting socialization with the relevant internal units regarding changes in regulations / new regulations issued by the regulator.

2. The Bank continues to strive to maintain consistency in the implementation of controls in accordance with risk management policies and operational procedures. Socialization of risk management policies is continuously conducted in line with the development of business strategies, changes in internal and external factors, and incidents, particularly those related to human factors and processes that still occur.

3. The Bank has integrated the requirements stated in the OJK Circular Letter 14/2025 concerning the Implementation of Good Governance in Commercial Banks regarding Conflicts of Interest, particularly related to regulations on Special Parties, into the Guidelines for the Implementation of Good Corporate Governance of PT Bank UOB Indonesia. The Bank recognises the need for further comprehensive alignment of all relevant internal policies and operational procedures is still necessary. Therefore, as a strengthening measure, the Bank is currently reviewing the related processes, internal policies, and operational procedures to ensure compliance across all Bank activities.

4. In relation to the implementation of the Anti-Fraud Strategy, including Anti-Bribery, the Bank had identified several aspects that will be continuously improved, as follows:
   a. The Bank has established governance for the Anti-Bribery and Corruption management system as part of the implementation of the Anti-Financial Crime (AFC) framework. The Bank recognizes the need for an in-depth review of the anti-bribery strategy, which will later be regulated in a separate, more comprehensive policy, with the aim of ensuring that the implementation of anti-bribery standards and procedures is consistent across all lines of the organization.
   b. The Bank continues to strive to maintain consistency in the implementation of controls in accordance with fraud risk management policies and related operational procedures. The Bank continuously conducts educational programs for customers and employees to build anti-fraud awareness and strengthen the internal control system in line with business strategy developments, changes in internal and external factors, the occurrence of several fraud incidents, as well as to follow up on administrative sanctions received by the Bank in the first semester of 2025 for the reporting period of the Anti-Fraud Strategy in the reporting period of the second semester of 2024 as part of the improvement process.

   The Bank is committed to continuously enhancing the effectiveness of the pillars of the Anti-Fraud strategy implementation, which includes detection, response, investigation, reporting and sanctions, as well as monitoring, evaluation, and follow-up.

Shareholders Aspects

Shareholders play an important role in supporting the soundness and sustainability of PT Bank UOB Indonesia. This role is reflected in their commitment to adequate capital planning and approval to support the Bank's business continuity and financial resilience, including in addressing capital and liquidity needs when required. Shareholders exercise their rights through the General Meeting of Shareholders without intervening in the Bank's day-to-day operations, thereby maintaining the independence of management and adherence to prudential banking principles.

The Bank has established a dividend policy that is reviewed periodically and communicated to shareholders through appropriate channels, in accordance with applicable regulations and regulatory authority. The Bank also upholds the rights of shareholders, including minority shareholders, to receive timely information, participate and vote in the General Meeting of Shareholders, and receive dividends. To support shareholder protection, the Bank provides communication channels that facilitate engagement and consultation on shareholder rights and matters relating to the sustainability of the Bank's business.

Corporate Governance Structure

The corporate governance structure of PT Bank UOB Indonesia is designed to support prudent banking operations, effective oversight, and clear accountability. The structure comprises three main organs: the General Meeting of Shareholders (GMS), the Board of Commissioners and Board of Directors, each with distinct roles and responsibilities in accordance with applicable regulations.

The GMS serves as the highest decision-making forum, where shareholders exercise their rights over fundamental matters. The Board of Commissioners is responsible for overseeing the management of the Bank. In carrying out its duties, the Board of Commissioners is supported by committees, including the Audit Committee, Risk Monitoring Committee, Nomination and Remuneration Committee, and other committees as required. The Board of Directors is responsible for managing the Bank's day-to-day operations and implementing strategies in line with the Bank's objectives, risk appetite, and regulatory requirements. The Board is supported by management committees and work units to ensure the implementation of operational activities, the continuity of risk management, and effective operational discipline.

General Meeting of Shareholders

The General Meeting of Shareholders (GMS) serves as the Bank's highest decision-making forum, where shareholders exercise their rights on matters relating to governance and strategic direction. Through the GMS, shareholders assess the performance of the Board of Commissioners and the Board of Directors, approve the annual report, appoint and dismiss members of the Board of Commissioners and the Board of Directors, and determine the structure and amount of their remuneration and other benefits, and appoint an Independent Auditor. The Annual General Meeting of Shareholders (AGM) is convened once a year, while an Extraordinary General Meeting of Shareholders (EGM) may be held as necessary to address specific matters.

General Meeting of Shareholders 2025

In 2025, the Bank has convened 2 (two) GMS, namely 1 (one) AGM and 1 (one) EGM.

AGM 2025	
Resolution Date: 29 April 2025	**Quorum:**
Venue: UOB Plaza 45th Floor, Jalan M. H. Thamrin No. 10, Central Jakarta 10230	The Meeting was attended by the Company's shareholders/proxies, who collectively hold 12,105,166,540 shares (98.9988%) of the total shares fully issued and paid-up by the Company totaling 12,227,591,633 shares.

Fulfillment of Legal Procedures of the Meeting

The meeting was conducted in accordance with the provisions of Article 10 paragraph (2) and paragraph (3) of Articles of Association of the Company. The notice of meeting was in one daily newspaper in Bahasa Indonesia, i.e., Investor Daily dated 14 April 2025.

Attendance of the Board of Commissioners

Name	Position
Wayan Alit Antara	Independent Commissioner
VJH Boentaran Lesmana	Independent Commissioner
Johanes Susilo	Independent Commissioner

Invitee

Name	Position
W. Kartyono	Candidate of Director

Attendance of the Board of Directors:

Name	Position
Hendra Gunawan	President Director
Teh Han Yi	Director
Paul Rafiuly	Director
Harapman Kasan	Director
Sonny Samuel	Director
Ardhi Wibowo	Compliance Director
Henry Santoso	Director
Cristina Teh Tan	Director

	Summary of Resolution
AGM Resolution First Agenda Approval of the Annual Report of the Company for the Financial Year ended 31 December 2024 including the Financial Statements of the Company, Report from the Board of Directors and Oversight Report of the Board of Commissioners.	1. Approved the Company's Annual Report for the financial year ended 31 December 2024, including the Board of Directors' Report and Board of Commissioners' Supervisory Task Report for the year ended 31 December 2024, as well as approved the Company's Financial Statement for the financial year as of 31 December 2024 which had been audited by the Public Accounting Firm Purwantono, Sungkoro & Surja, who had provided an unmodified opinion as stated on its report dated 26 February 2025. 2. Approved the acquit and discharge *(acquit et de charge)* to the members of the Board of Directors for the management actions and to members of the Board of Commissioners for the supervisory actions performed during the year of 2024, insofar reflected in the Company's Annual Report and Financial Report of the Company for year 2024.
AGM Resolution Second Agenda Determination of the Allocation of Net Profit of the Company for the Financial Year ended 31 December 2024.	Approved the allocation of net profit for the financial year ended 31 December 2024, as follows: 1. The amount of IDR4,062,397,667 (four billion sixty-two million three hundred ninety-seven thousand six hundred sixty-seven Rupiah) booked as general reserve to comply with the provisions in Article 70 of the Company Law and Article 20 of the Articles of Association of the Company. 2. Recorded the entire net profit earned in financial year 2024 after deducting the general reserve as Retained Earnings amounting IDR402,177,369,008 (four hundred two billion one hundred seventy-seven million three hundred sixty-nine thousand eight Rupiah) to strengthen the Company's capital position. For the financial year of 2024, the Company did not distribute any dividend.
AGM Resolution Third Agenda Appointment of Public Accountant and Public Accounting Firm to Audit Company Books for the Financial Year of 2025 and determination of the Audit Service Fee and Other Requirements in relation to such Appointment.	1. Approved the delegation of authority to the Board of Commissioners in observance of the recommendations from the Audit Committee to appoint a Public Accountant and Public Accounting Firm registered with the Financial Services Authority to audit the Company's financial statements for the financial year of 2025, and to determine of the audit service fee and other requirements in relation to such appointment, with criteria and limitation according to the applicable regulations. 2. Approved the delegation of authority to the Board of Directors to sign the engagement contract and other requirements in relation to the appointment of Public Accountant and Public Accounting Firm.
AGM Resolution Fourth Agenda **Changes in Composition of the Management of the Company**	1. Approved the reappointment of the members of the Board of Commissioners of the Company, with the following composition: a. Mr Wee Ee Cheong as the President Commissioner; b. Mr Chin Voon Fat as the Deputy President Commissioner; c. Mr Chan Kok Seong as the Commissioner; and d. Mr Wayan Alit Antara, Mr VJH Boentaran Lesmana, and Mr Johanes Susilo, as Independent Commissioners of the Company, respectively. Each appointment is effective from the closing of the Company's 2025 Annual General Meeting of Shareholders until the closing of the Company's Annual General Meeting of Shareholders to be convened in 2027.

2. Approved the reappointment of the members of the Board of Directors of the Company, with the following composition:
   a. Mr Hendra Gunawan as the President Director;
   b. Ms Teh Han Yi, Mr Paul Rafiuly, Mr Harapman Kasan, Mr Sonny Samuel, Mr Henry Santoso, and Ms Cristina Teh Tan, each as Directors of the Company;
   c. Mr Ardhi Wibowo as the Compliance Director.

   Each appointment is effective from the closing of this Meeting until the closing of the Company's 2025 Annual General Meeting of Shareholders to be convened in 2029.

3. Approved the appointment of Mr W. Kartyono as Director of the Company, effective from the closing of the Company's 2025 Annual General Meeting of Shareholders until the Company's Annual General Meeting of Shareholders to be convened in 2029.

   Thus, the composition of the members of the Board of Commissioners and Board of Directors after the closing of the Company's 2025 Annual general Meeting of Shareholders was as follows:

   BOARD OF COMMISSIONERS
   - President Commissioner : Mr Wee Ee Cheong
   - Deputy President Commissioner : Mr Chin Voon Fat
   - Commissioner : Mr Chan Kok Seong
   - Independent Commissioner : Mr Wayan Alit Antara
   - Independent Commissioner : Mr VJH Boentaran Lesmana
   - Independent Commissioner : Mr Johanes Susilo

   Until the closing of the Company's Annual General Meeting of Shareholders to be convened in 2027.

   BOARD OF DIRECTORS
   - President Director : Mr Hendra Gunawan
   - Director : Ms Teh Han Yi
   - Director : Mr Paul Rafiuly
   - Director : Mr Harapman Kasan
   - Director : Mr Sonny Samuel
   - Compliance Director : Mr Ardhi Wibowo
   - Director : Mr Henry Santoso
   - Director : Ms Cristina Teh Tan
   - Director : Mr W. Kartyono

   Until the closing of the Company's Annual General Meeting of Shareholders to be convened in 2029.

4. Approved the delegation of authority to the Board of Directors of the Company to restate the changes in the composition of the Company's Management of the Company in a separate deed drawn up before a Notary and to arrange the notification report to the Ministry of Law the Republic of Indonesia.

AGM Resolution Fifth Agenda
Approval of the Recovery Plan of the Company.

1. Approved the Company's 2024 Recovery Plan of the Company to comply with the Financial Services Authority Regulation Number 5 of 2024 on the Determination of the Status of Supervision and Handling of Problem of Commercial Banks, as presented; and
2. Approved the delegation of authority to the Board of Commissioners and/or Board of Directors of the Company to carry out all necessary actions for implementing the Recovery Plan in accordance with the applicable provisions.

EGM 2025

Resolution Date:
9 December 2025

Quorum:

Venue:
UOB Plaza Lantai 45, Jalan M. H. Thamrin No. 10, Jakarta Pusat 10230

The Meeting was attended by the Company's shareholders, who collectively hold 12,105,166,540 shares (98.9988%) of the total shares fully issued and paid-up by the Company amounting to 12,227,591,633 shares.

Fulfilment of Legal Procedures of the Meeting
The meeting has been in accordance to the provision of Article 10 paragraph (2) and paragraph (3) of Articles of Association of the Company, the notice of meeting has published in one daily newspaper in Bahasa Indonesia, i.e., Investor Daily dated 24 November 2025.

Attendance of the Board of Commissioners:

Name	Position
Wayan Alit Antara	Independent Commissioner
VJH Boentaran Lesmana	Independent Commissioner
Johanes Susilo	Independent Commissioner

Invitee

Name	Position
W. Kartyono	Candidate of Director

Attendance of the Board of Directors:

Name	Position
Hendra Gunawan	President Director
Teh Han Yi	Director
Harapman Kasan	Director
Sonny Samuel	Director
Ardhi Wibowo	Compliance Director
Henry Santoso	Direktur
Cristina Teh Tan	Direktur
W. Kartyono	Direktur

Summary of Resolution

AGM Resolution First Agenda
Changes to the Composition of the Board of Directors of the Company.

1. Approved the resignation of Ms Teh Han Yi as Director of the Company effective upon the end of her term of office on 31 December 2025.

   Thus, the composition of the members of the Board of Directors as of 1 January 2026 was as follows:

   BOARD OF DIRECTORS
   - President Director : Mr Hendra Gunawan
   - Director : Mr Paul Rafiuly
   - Director : Mr Harapman Kasan
   - Director : Mr Sonny Samuel
   - Compliance Director : Mr Ardhi Wibowo
   - Director : Mr Henry Santoso
   - Director : Ms Cristina Teh Tan
   - Director : Mr W. Kartyono

   Effective until the closing of the Company's Annual General Meeting of Shareholders to be convened in 2029.

2. Approved the delegation of authority to the Board of Directors of the Company to restate the changes of the Board of Directors of the Company in a separate deed drawn up before a Notary and to arrange the notification report to the Ministry of Law the Republic of Indonesia.

General Meeting of Shareholders 2024

In 2024, the Bank has convened 1 (one) AGM.

AGM 2024	
Resolution Date: 30 April 2024	**Quorum:**
Venue: UOB Plaza 45th Floor, Jalan M. H. Thamrin No. 10, Central Jakarta 10230	The AGM was attended by the Company's shareholders and/or their proxies, who collectively hold 12,105,166,540 shares (98.999%) of the Company's 12,227,591,633 fully issued and paid-up shares.

Attendance of the Board of Commissioners

Name	Position
Wayan Alit Antara	Independent Commissioner
VJH Boentaran Lesmana	Independent Commissioner
Johanes Susilo	Independent Commissioner

Invitee

Name	Position
Cristina Teh Tan	Director Candidate

Attendance of the Board of Directors:

Name	Position
Hendra Gunawan	President Director
Teh Han Yi	Director
Paul Rafiuly	Director
Harapman Kasan	Director
Sonny Samuel	Director
Ardhi Wibowo	Compliance Director
Choi Yau Chi	Director
Henry Santoso	Director

Summary of Resolution	
AGM Resolution First Agenda Approval on the Annual Report of the Company for the Financial Year ended 31 December 2023 including the Financial Statements of the Company, Report from the Board of Directors and Oversight Report of the Board of Commissioners.	1. Approved the Company's Annual Report for the financial year ended 31 December 2023, including the Board of Directors' Report and Board of Commissioners' Supervisory Task Report for the year ended 31 December 2023, as well as ratified the Company's Financial Statement for the financial year ended 31 December 2023 which had been audited by the Public Accounting Firm Purwantono, Sungkoro & Surja, who had provided an unmodified opinion as stated on its report dated 28 February 2024. 2. Approved the acquit and discharge *(acquit et de charge)* to the members of the Board of Directors for the management actions and to members of the Board of Commissioners for the supervisory actions performed during the year of 2023, insofar reflected in the Company's Annual Report and Financial Report of the Company for year 2023.
AGM Resolution Second Agenda Determination of the Allocation of Net Profit of the Company for the Financial Year ended 31 December 2023.	1. The amount of IDR6,749,630,300.- (six billion seven hundred forty nine million six hundred thirty thousand and three hundred Rupiah) booked as general reserve to comply with the provisions in Article 70 of the Company Law and Article 20 of the Articles of Association of the Company. 2. Recorded the entire net profit earned in financial year 2023 after deducting the general reserve as Retained Earnings amounting to IDR668,213,399,733.-(six hundred sixty eight billion two hundred thirteen million three hundred ninety nine thousand and seven hundred thirty three Rupiah) to strengthen the Company's capital position. For the financial year of 2023, the Company did not distribute any dividend.

AGM Resolution Third Agenda Appointment of Public Accountant and Public Accounting Firm to Audit Company Books for the Financial Year of 2024 and determination of the Audit Service Fee and Other Requirements in relation to such Appointment.	1. Approved the delegation of authority to the Board of Commissioners to appoint a Public Accountant and Public Accounting Firm which is registered with the Financial Services Authority to audit the Company's financial statements for the financial year of 2024, and to determine of the audit service fee and other requirements in relation to such appointment, with consideration to the recommendations from the Audit Committee. 2. Approved the delegation of authority to the Board of Directors to sign the engagement contract and other requirements in relation to the appointment of Public Accountant and Public Accounting Firm.
AGM Resolution Fourth Agenda Changes Composition of the Management of the Company.	1. Accepted the resignation of Mr Choi Yau Chi as Director of the Company in accordance with his resignation letter dated 5 April 2024 which will be effective as of 30 June 2024 (Effective Date); further granted Mr Choi Yau Chi a full release and discharge from his responsibilities in carrying out the management of the Company in his position as Director of the Company from 1 January 2024 to 30 June 2024; so long as such actions are reflected in the Annual Report and Financial Report for the Financial Year of 2024 which will be approved and ratified at the Company's AGM for the Financial Year of 2024, in accordance with the provisions of the Articles of Association of the Company. 2. Approved the appointment of Ms Cristina Teh Tan as Director of the Company effective from the closing of the 2024 AGM until the closing of the 2025 AGM. The composition of the members of the Board of Directors before the Effective Date are as follows: **BOARD OF DIRECTORS** • President Director : Mr Hendra Gunawan • Director : Ms Teh Han Yi • Director : Mr Paul Rafiuly • Director : Mr Harapman Kasan • Director : Mr Sonny Samuel • Compliance Director : Mr Ardhi Wibowo • Director : Mr Choi Yau Chi*) • Director : Mr Henry Santoso • Director : Ms Cristina Teh Tan *) The resignation of Mr Choi Yau Chi has been effective as of 30 June 2024. Therefore, the composition of the Board of Directors after the Effective Date until the closing of the AGM of the Company which will be held in 2025 will be as follows: **BOARD OF DIRECTORS** • President Director : Mr Hendra Gunawan • Director : Ms Teh Han Yi • Director : Mr Paul Rafiuly • Director : Mr Harapman Kasan • Director : Mr Sonny Samuel • Compliance Director : Mr Ardhi Wibowo • Director : Mr Henry Santoso • Director : Ms Cristina Teh Tan 3. Granted the Board of Directors of the Company the authority to restate the changes of the Management of the Company in a separate deed drawn up before a Notary where necessary and to arrange the notification report to the Ministry of Law and Human Rights of the Republic of Indonesia.

AGM Resolution Fifth Agenda Determination on the Remuneration for Members of the Board of Commissioners and Members of the Board of Directors of the Company	Since the resolution of the Fifth Agenda had been decided at the AGM which was held on 3 May 2023 and there were no changes to the resolution that had been determined, no discussion was conducted and no resolutions was made in respect of the Fifth Agenda of the Meeting.

Statement Concerning Unrealised 2025 GMS Resolutions

2025 AGM and EGM resolutions had been realised and there were no resolutions that had not been realised or delayed.

Statement Concerning Unrealised 2024 GMS Resolutions

2024 AGM resolutions had been realised and there were no resolutions that had not been realised or delayed.

Board of Commissioners

The Board of Commissioners is responsible for overseeing the Bank's management and business conduct to ensure they are carried out in a prudent and accountable manner. The Board monitors the implementation of the Bank's strategy, the application of risk management and internal control systems, and compliance with applicable laws and regulations. Through regular oversight and engagement with the Board of Directors, the Board of Commissioners provides guidance and input on key matters affecting the Bank. The Board of Commissioners performs its duties collectively, supporting accountability and effective oversight within the Bank's governance framework.

Work Guidelines and Regulations of Board of Commissioners

In carrying out their duties and responsibilities, members of the Board of Commissioners adhere to the Work Guidelines and Regulations of the Board of Commissioners, which are aligned with the regulations of Bank Indonesia and the OJK. These guidelines are periodically reviewed to ensure compliance with the latest regulatory requirements. The most recent update, conducted in 2025, aligned the guidelines with the latest OJK regulation on Governance Implementation in Commercial Banks. This update was formalised through the Decree of the Board of Commissioners of PT Bank UOB Indonesia No. 25/COM/0010 dated 9 December 2025 regarding the Work Guidelines and Regulations of the Board of Commissioners of PT Bank UOB Indonesia (Work Guidelines and Regulations of Board of Commissioners).

Duties and Responsibilities of the Board of Commissioners

The Board of Commissioners assumes the following duties and responsibilities pursuant to the Work Guidelines and Regulations of Board of Commissioners:

a. Carry out duties and responsibilities in accordance with the provisions in Articles of Association of the Bank.
b. Ensure that GCG is implemented in each of the Bank's business activity across all organisational levels or hierarchy.
c. Perform supervision for the interest of the Bank over the policies and management of the Board of Directors, provide advice to the Board of Directors, and assume responsibility for such supervision, laws and regulations, articles of association and GMS resolutions in good faith, with full responsibility and in obervance of prudential principles.
d. Direct, monitor, and evaluate the integrated implementation of governance, risk management, and compliance integrated as well as the Bank's strategic policies, in accordance with prevailing laws and regulations, Bank's articles of association, and/or GMS decree.
e. Approve and/or supervise, either directly or through the committees under the Board of Commissioners, the implementation of the Business Plan, review and approve the Annual Report, review and approve the Corporate Plan, Sustainable Finance Action Plan, Recovery Plan and approve relevant Bank policies in accordance with applicable regulations.
f. Evaluate, direct, and monitor the strategic plan and implementation of the Bank's Information Technology (IT) governance in accordance with applicable regulations.
g. Conduct supervision on the implementation of follow up actions by the BOD in response to the audit findings or audit and recommendation from the Bank's internal audit unit, external auditor, OJK supervisory result, and/or supervisory results from other authorities and institutions.

h. Report to the OJK no later than 5 (five) business days upon the finding of the following:
   - Violation of laws and regulations for financial and banking, and other related regulations to the Bank's business activities; and/or
   - Condition or anticipated condition that may endanger the Bank's business continuity.

i. To support the effectiveness of the implementation of its tasks and responsibilities, the Board of Commissioners must establish at least:
   - Audit Committee;
   - Risk Monitoring Committee;
   - Remuneration and Nomination Committee; and
   - Integrated Corporate Governance Committee, in order to support the implementation of integrated corporate governance.

   and ensure that the established Committees perform their duties effectively.

j. Monitor the Bank's Soundness Level and take necessary actions to maintain and/or improve the Bank's soundness.

k. Conduct active supervision on the implementation of the Compliance Function.

l. Supervise the implementation of Integrated Corporate Governance

m. Convene meetings of the Board of Commissioners on a regular basis, at least once in 2 (two) months, and whenever deemed necessary by one of Board of Commissioners members, upon written request from Board of Directors, or at the request from 1 (one) or more shareholders representing 1/10 (one tenth) of the total shares issued by the Company with valid voting right.

n. Convene joint meetings with the Board of Directors on a regular basis, at least 1 (one) time in 4 (four) months.

o. Board of Commissioners Meeting must be physically attended in person by all members of the Board of Commissioners at least 2 (two) times a year, primarily for the purpose of evaluating or determining strategic policies and evaluating the realization of the Bank's Business Plan (*Rencana Bisnis Bank*/RBB). In the event that a non-Independent Commissioner is unable to attend the meeting in person, he may attend the meeting through teleconference.

In accordance with OJK Circular Letter 14/2025, in carrying out its supervisory function, the Board of Commissioners is prohibited from being involved in the Bank's operational decision-making. This restriction does not apply to decisions related to:

a. the provision of funds to related parties, in accordance with the applicable regulations on the maximum limit of credit and large exposures for commercial banks; and

b. other matters as stipulated in the Bank's Articles of Association or prevailing laws and regulations.

Nomination and Criteria for Candidate of the Board of Commissioners

The Bank has established Policies and Procedures for the Nomination, Replacement, and/or Dismissal of Members of the Board of Commissioners, Board of Directors, Senior Executives, and Committees Reporting to the Board of Commissioners of PT Bank UOB Indonesia. These policies are outlined in the Board of Directors' Decree No. 25/SKDIR/0134, which specifies the nomination process and criteria for members of the Board of Commissioners, as follows:

1. Members of the Board of Directors, the Board of Commissioners and/or Majority Shareholders of the Bank may propose nominations for candidate members of the Board of Commissioners, if necessary.
2. Nomination of candidates for appointment to the Board of Commissioners shall be submitted to the Bank's Remuneration and Nomination Committee.
3. The nominated candidates must at least meet the following criteria:
   a. Indonesian Nationals and/or Foreign Nationals meeting the requirements of the prevailing laws and regulations.
   b. Possess integrity, competence and a sound financial reputation as required in the applicable laws and regulations.
   c. Independent Commissioner candidates must also meet the requirements as determined by the laws and regulations.
4. Any nomination for the appointment of any Member of the Board of Commissioners to the GMS must take into account the recommendation of the Remuneration and Nomination Committee. In the event that any member of the Remuneration and Nomination Committee has any conflict of interest with any recommended candidate, such conflict of interest must be declared in the nomination.
5. Former members of the Bank's Board of Directors or former Bank executives or parties who have a relationship with the Bank that could influence their ability to act independently may be appointed as Independent Commissioners of the Bank concerned after undergoing a waiting period (cooling off) of at least 1 (one) year. The cooling-off period may also apply to prospective Independent Commissioners who come from parties that have conflicts of interest with the Bank in accordance with the provisions of the OJK Regulation on Corporate Governance of Commercial Banks.

6. Former President Directors, former members of the Board of Directors who were in charge of supervisory functions, or Executive Officers who performed supervisory functions at the Bank may become Independent Commissioners at the Bank after undergoing a waiting period (cooling off) of at least 6 (six) months, with a minimum of 1 (one) year of service in the position prior to cessation of their work.
7. A non-Independent Commissioner may become an Independent Commissioner after fulfilling the requirements as Independent Commissioner, subject to a minimum cooling off period of 1 (one) year as well as OJK approval.
8. An Independent Commissioner who has served for 2 (two) terms of service consecutively may be reappointed for another term. The following would be considered:
   a. Assessment result of the performance of Independent Commissioner;
   b. Assessment result from the Board of Commissioners Meeting which states that the said Independent Commissioner has remained able to perform independently;
   c. Assessment result from the Internal Audit Head and Executive Officer who is in charge of the human resources function which states that the Independent Commissioner can still act independently;
   d. The declaration by the Independent Commissioner of his independency during the GMS.
9. A non-Independent Commissioner can transition to an Independent Commissioner after the said Non-Independent Commissioner has met the requirements as Independent Commissioner, subject to a minimum cooling period of 1 (one) year as well as OJK approval.
10. Recommendations for the Remuneration and Nomination Committee are at least based on the requirements for the criteria for members of the Board of Commissioners as stipulated in the applicable laws and regulations.

Composition, Criteria and Independence of the Board of Commissioners

The following are the members of the Board of Commissioners of the Bank as of 31 December 2025:

Name	Position	Basis of Appointment		Re-Appointment	Term of Office
		Regulator's Approval	GMS		
Wee Ee Cheong	President Commissioner	22 October 2019	29 April 2019	29 April 2025	2025 - 2027
Chin Voon Fat	Vice President Commissioner	20 September 2019	29 April 2019		
Chan Kok Seong	Commissioner	20 September 2019	29 April 2019		
Wayan Alit Antara	Independent Commissioner	8 January 2009	20 June 2008		
VJH Boentaran Lesmana	Independent Commissioner	22 December 2017	9 May 2018		
Johanes Susilo	Independent Commissioner	20 September 2023	26 October 2023		

Members of the Board of Commissioners serve a term of 2 (two) years. The tenure for the current members of the Board of Commissioners will conclude at the closing of the Bank's AGM scheduled for 2027.

Article 2 paragraph (5) of the Work Guidelines and Regulations of Board of Commissioners stipulates as follows: "*At least 50 per cent of the total members of the Board of Commissioners is Independent Commissioners*". As of 31 December 2025, the Bank has complied with these provisions, with the composition of 3 (three) members of a total of 6 (six) members of the Board of Commissioners are Independent Commissioners.

Independence of the Board of Commissioners

OJK Circular Letter 14/2025 and Article 9 paragraph (5) of the Work Guidelines and Regulations of Board of Commissioners stipulate that "*More than 51 per cent of members of the Board of Commissioners shall not be permitted to have familial relations up to the second degree with other members of the Board of Commissioners and/or the member of Board of Directors*". All members of the Board of Commissioners do not have up to the second-degree familial relationships with fellow members of the Board of Commissioners and/or members of the Board of Directors.

All Independent Commissioners of the Bank:

1. do not own shares in the Bank, either directly or indirectly;
2. do not have any affiliation, financial relationship, and/or management relationship with the Bank, members of the Bank's Board of Commissioners, members of the Bank's Board of Directors, or Controlling Shareholders of the Bank;
3. have no direct or indirect business relationships related to the Bank's main activities; and
4. have no familial relationships up to the second degree with fellow members of the Board of Commissioners, members of the Board of Directors and/or Controlling Shareholders, that may affect their ability to act independently.

Concurrent Position of the Board of Commissioners

In accordance with OJK Regulation No. 17/2023 and OJK Circular Letter 14/2025, members of the Board of Commissioners are prohibited from holding concurrent positions as Commissioner, Director or Executive Officer (a) in any bank/non-bank financial institution or non-financial institution/company; (b) in more than 1 (one) non-financial institution/company either domiciled domestically or overseas; (c) in the functional duties of banks and/or non-bank financial institutions; (d) in other positions that may give rise to a conflict of interest in carrying out their duties as a member of the Board of Commissioners; and/or (e) in other positions based on prevailing laws and regulations.

This excludes concurrent positions held by (a) a member of the Board of Commissioners as a director, commissioner or executive officer performing supervision in 1 (one) non-bank subsidiary controlled by the Bank; (b) a non-independent Commissioner performing his functional duties assigned by the Bank's shareholders for a legal entity in the Bank's business group; and/or (c) a member of the Board of Commissioners in a non-profit organisation or institution.

In addition to that, Independent Commissioners are prohibited from holding concurrent positions as public officials in executive, legislative, judicial and other bodies whose main functions and duties are related to the administration of the State.

All members of the Bank's Board of Commissioners are in compliance with the aforementioned regulations.

Terms of Office of Independent Commissioners

The term of office of Independent Commissioners follows the general terms of the Board of Commissioners where Independent Commissioners who have served for 2 (two) consecutive terms may be reappointed as Independent Commissioners in the next period, by considering:

- Assessment result on the performance of Independent Commissioner;
- Assessment result in the Board of Commissioners Meeting stating that the said Independent Commissioner has remained able to perform independently;
- Assessment result from the Internal Audit Head and Executive Officer who is in charge of the human resources function stating that the Independent Commissioner remains able to act independently; and
- The declaration of the Independent Commissioners of their independence the GMS.

In accordance with OJK Circular Letter 14/2025 and the Work Guidelines and Regulations of Board of Commissioners, the dismissal or replacement of members of the Bank's Board of Commissioners of prior to the end of their term will be carried out with due consideration to the best interests of the Bank. Dismissal includes the temporary dismissal of the BOC by the GMS, subject to the restrictions on authority in accordance with the provisions of laws and regulations. The temporary dismissal of a member of the Bank's BOC may be based on personal reasons and other valid reasons.

The dismissal or replacement of an Independent Commissioner before the end of his/her term of office requires the prior the approval of the OJK before being resolved at the GMS. In the event where dismissal or replacement of an Independent Commissioner before the end of his/her term of office is due to a reassessment result of "not passed", such result shall be treated as equivalent to approval of dismissal or replacement by the OJK.

Board of Commissioners Recommendations

In 2025, in performing its supervisory function, the Board of Commissioners has provided recommendations to the Board of Directors, which included:

I. Bank's Business Plan:
- Approved the Bank's revised Business Plan for 2025-2027.
- Approved the Bank's Business Plan for 2026-2028
- Approved the Supervisory Report of Bank Business Plan for the 2nd Half of 2024 and the 1st Half of 2025.

II. Recommendations from Audit Committee, Risk Monitoring Committee, and Remuneration and Nomination Committee:
- Approved the appointment of Purwanto, Susanti dan Surja (previously known as Purwantono, Sungkoro & Surja) (EY Indonesia) as the Public Accountant Firm and Yovita as the Public Accountant, to conduct audits for financial year 2025.
- Approved the recommendations relating to the amount of remuneration for Directors and total remuneration for Senior Executive Officers and other employees.
- Approved the appointment and reappointment of members of the Board of Directors.
- Approved the appointment of members of Committees reporting to the Board of Commissioners.
- Approved the recommendation and estension of the term of office of Senior Executive Officers (Member of Senior Management Group/SMG).

III. Framework, Risk Management Policies and Risk Appetite Statement:
- Approved the annual review of: Risk Management Framework; and Balance Sheet Risk Management-Framework
- Approved the 2026 Risk Appetite Framework and Statement.

IV. Others:
- Approved the Bank's Sustainable Finance Action Plan for 2026-2030.
- Approved the Annual Report of the Bank including the Financial Statements of the Bank, Report from Board of Directors, and Oversight Report of the Board of Commissioners for the financial year ended 31 December 2024.
- Approved the schedule and agenda of the AGM dated 29 April 2025.
- Approved proposals for projects submitted by Management including transactions with related parties in adherence with the prevailing provisions.
- Approved the Information Technology Strategic Plan (RSTI) for 2026-2030.
- Approved the Internal Audit Annual Plan and Budget 2026.
- Approved the Recovery Plan and Resolution Plan.
- Approved the Integrated Corporate Governance Policy for UOB Financial Conglomerate.
- Approved the adjustment on AML/CFT Policy and Procedures.
- Approved the Capital Management Framework.
- Approved the Management Report and Board of Commissioners Oversight Result for Payment System Service Provider for 2024.

Fit and Proper Test Information Disclosure

All appointments of members of the Board of Commissioners by the GMS have taken into account key criteria, including integrity, competency, professionalism, and a sound financial reputation, according to the "fit and proper" test requirements established by regulators.

Board of Commissioners Meeting Policy

With reference to OJK Circular Letter 14/2025, the Board of Commissioners conducts meetings in accordance with the Work Guidelines and Regulations of Board of Commissioners, which sets out the following:

a. Meetings are held at least once in 2 (two) months and when deemed necessary by a member of the Board of Commissioners or upon written request from the Board of Directors or upon the request of 1 (one) or more shareholders holding 1/10 (one tenth) of the total number of shares issued by the Company with valid voting rights.
b. Convene a joint meeting with Board of Directors on a regular basis, at least 1 (one) time in 4 (four) months.
c. Board of Commissioners Meetings must be attended in person by all members of Board of Commissioners at least 2 (two) times a year, primarily for the purpose of evaluating or determining strategic policies and evaluating the realization of the Bank's Business Plan (*Rencana Bisnis Bank*/RBB). In the event that a Non-Independent Commissioner is unable to attend the meeting in person, he may attend the meeting via teleconference.
d. The Board of Commissioners shall schedule Board of Commissioners meetings for the following year before the financial year ends.

Frequency of the Board of Commissioners Meetings

In 2025, the Board of Commissioners held meetings once every two months. During the sessions, the Board of Commissioners received updates from the Directors regarding their duties and responsibilities over the preceding two months and discussed the overall performance of the Bank.

As of 31 December 2025, the Board of Commissioners had convened 6 (six) Board of Commissioners meetings and 4 (four) Joint Meetings with the Board of Directors. This frequency aligns with the requirements set forth in the OJK Regulation concerning the meeting obligations of the Board of Commissioners.

This frequency aligns with the requirements set forth in the OJK Regulation concerning the meeting obligations of the Board of Commissioners.

All meeting outcomes, including any dissenting opinions (if any), were properly recorded in the minutes of meetings, which are properly maintained by the Corporate Secretary.

Based on the above, the Bank has fully complied with the prevailing regulations governing the Board of Commissioners' meetings.

The following is the Commissioners' attendance at meetings held in 2025:

Name	Position	Number of Meetings	Frequency of Attendance	Percentage (%)
Wee Ee Cheong	President Commissioner	6	6	100
Chin Voon Fat	Vice President Commissioner	6	6	100
Chan Kok Seong	Commissioner	6	6	100
Wayan Alit Antara	Independent Commissioner	6	6	100
VJH Boentaran Lesmana	Independent Commissioner	6	6	100
Johanes Susilo	Independent Commissioner	6	6	100

The table below sets out the attendance at Board of Commissioners Joint Meetings with Board of Directors in 2025:

Name	Position	Number of Meetings	Frequency of Attendance	Percentage (%)
Wee Ee Cheong	President Commissioner	4	4	100
Chin Voon Fat	Vice President Commissioner	4	4	100
Chan Kok Seong	Commissioner	4	4	100
Wayan Alit Antara	Independent Commissioner	4	4	100
VJH Boentaran Lesmana	Independent Commissioner	4	4	100
Johanes Susilo	Independent Commissioner	4	4	100
Hendra Gunawan	President Director	4	4	100
Teh Han Yi	Finance and Corporate Services Director	4	4	100
Harapman Kasan	Wholesale Banking Director	4	4	100
Paul Rafiuly	Technology and Operations Director	4	4	100
Sonny Samuel	Global Markets Director	4	4	100
Ardhi Wibowo	Compliance, Legal, and Corporate Secretary Director	4	4	100
Henry Santoso	Risk Management Director	4	4	100
Cristina Teh Tan	Consumer Banking Director	4	3	75
W. Kartyono*	Transaction Banking Director	2	2	100

*) Mr W. Kartyono effectively served since 29 April 2025.

Performance Evaluation for the Board of Commissioners

Procedure of Performance Evaluation

The Bank has established provisions regarding the performance evaluation of the Board of Commissioners as stipulated in the Work Guidelines and Regulations of Board of Commissioners. These provisions provide clear technical guidance for the Commissioners in conducting evaluation and ensure standardisation of the applied performance criteria. The policy governs the following aspects:

Performance Evaluation

The performance assessment of members of the Board of Commissioners is carried out at least once a year using a self-assessment method or other methods determined by the Bank.

Performance Criteria

The criteria for evaluating the performance of members of the Board of Commissioners the following:

i. Independence of the Commissioner;
ii. Fit and proper criteria which comprise honesty, integrity, reputation, competency and financial soundness; and
iii. Performance of Commissioners.

Evaluation Result

The results of the self-assessments are reported to the Remuneration and Nomination Committee. During 2025, the Board of Commissioners has effectively performed its duties and responsibilities, ensuring that the Bank's performance met the expectations of shareholders and all stakeholders.

Orientation Programme for New Commissioners

Newly appointed members of the Board of Commissioners are required to participate in an orientation programme designed to provide a comprehensive understanding of the Bank's business, governance, and regulatory environment. The programme aims to equip members of the Board with the necessary knowledge to perform their duties effectively and efficiently. In 2025, there were no new appointments to the Board of Commissioners; accordingly, no orientation programme was conducted.

Training of the Board of Commissioners

No.	Name	Position	Workshop/Training/Dissemination
1	Wee Ee Cheong	President Commissioner	• Refresher Training for Risk Management Certification Level 6 • Key Trends in the Energy Transition Journey • NextGen Tech Architecture • Overview of Cybersecurity Threat Landscape • Sustainable Finance Analysis
2	Chin Voon Fat	Vice President Commissioner	• Refresher Training for Risk Management Certification Level 6 • Key Tends in the Energy Transition Journey • Navigating Global Trade Tensions - Outlook and Opportunities for ASEAN Economies and Markets • NextGen Tech Architecture • Overview of Cybersecurity Threat Landscape
3	Chan Kok Seong	Commissioner	• Refresher Training for Risk Management Certification Level 6 • Key Tends in the Energy Transition Journey • Navigating Global Trade Tensions - Outlook and Opportunities for ASEAN Economies and Markets • NextGen Tech Architecture • Overview of Cybersecurity Threat Landscape

No.	Name	Position	Workshop/Training/Dissemination
4	Wayan Alit Antara	Independent Commissioner	• Refresher Training for Risk Management Certification Level 6 • Leadership Breakthrough Series #3 - The Art of Diplomacy in Action • Sustainability Training for the Board of Commissioners of PT Bank UOB Indonesia
5	VJH Boentaran Lesmana	Independent Commissioner	• Refresher Training for Risk Management Certification Level 6 • Sustainability Training for the Board of Commissioners of PT Bank UOB Indonesia
6	Johanes Susilo	Independent Commissioner	• Refresher Training for Risk Management Certification Level 6 • Leadership Breakthrough Series #3 - The Art of Diplomacy in Action • Sustainability Training for the Board of Commissioners of PT Bank UOB Indonesia

Board of Directors

The Board of Directors serves as the executive governing body responsible for the day-to-day management of the Bank. In carrying out its mandate, the Board of Directors directs and controls the Bank's business activities in accordance with approved strategies, risk appetite, and regulatory requirements, while representing the Bank in legal and non-legal matters as stipulated by the Articles of Association. Each member of the Board of Directors performs their duties with professionalism, prudence, and accountability, ensuring compliance with applicable laws and regulations and supporting the Bank's sound operations and long-term sustainability.

Work Guidelines and Regulations of the Board of Directors

In carrying out its duties and responsibilities, the Board of Directors is guided by the Work Guidelines and Regulations of the Board of Directors, which are aligned with prevailing laws and regulations. These guidelines are reviewed periodically to ensure their relevance and compliance. The most recent update was formalised through the Decree of the Board of Directors of PT Bank UOB Indonesia No. 25/SKDIR/0133 dated 17 December 2025 regarding Work Guidelines and Regulations of Board of Directors of PT Bank UOB Indonesia (Work Guidelines and Regulations of Board of Directors).

Duties and Responsibilities of the Board of Directors

Pursuant to the OJK Circular Letter 14/2025 and the Work Guidelines and Regulations of Board of Directors, the principal duties of the Board of Directors of the Bank include, among others:

a. Managing the Bank pursuant to its authority and responsibilities as stated in the Articles of Association and prevailing laws and regulations;
b. Taking full responsibility for the Bank's management;
c. Implementing GCG principles in every business activity of the Bank at all stages and across all levels of the organisation;
d. The members of Board the Directors are prohibited from granting general authority to other parties resulting in the transfer of duties and functions of the Board of Directors;
e. Implementing business strategies under the supervision of the Board of Commissioners;
f. Following up on audit findings and recommendations from the Internal Audit Function, External Auditors, supervisory report from Financial Services Authority and other competent authorities;
g. Performing internal monitoring in an effective and efficient manner;
h. Performing oversight and managing risks faced by the Bank;
i. Maintaining a conducive working environment to improve productivity and professionalism;
j. Managing and conducting employee development, as well as maintaining organisational sustainability;
k. Taking accountability for the fulfillment of the duties to the Shareholders at the GMS;
l. Disclosing to employees the Bank's strategic policies in the field of personnel, as long as the policies are not confidential; and

m. Providing accurate, relevant and timely data and information to the Board of Commissioners and carry out data and information management in accordance with GCG at the Bank and the provisions of prevailing laws and regulations; and
n. In the context of implementing the Integrity of Bank Financial Reporting, the BOD is responsible for:
   i. preparing and presenting financial information and financial reports;
   ii. ensuring that the preparation and presentation of financial report comply with financial accounting standards and OJK regulations regarding the recording of financial transactions;
   iii. ensuring the completeness and accuracy of the content of financial reports; and
   iv. the implementation of internal controls in the Bank's financial reporting process.

Furthermore, in performing his duties and responsibilities, each member of the Board of Directors shall refer to the distribution of work, responsibility and authority which is based on the Board of Directors Decree No. 25/SKDIR/0039 on the Duties and Authorities of members of the Board of Directors, with the following details:

President Director
a. Act on behalf of the Board of Directors and to represent the Bank.
b. Coordinate the management of the Bank.
c. Determine the Bank's strategy.
d. Ensure the implementation of the compliance function, and the implementation of the principles of GCG as well as prudent banking practices.
e. Develop strategy and provide direction to the Regional General Manager.

Finance and Corporate Services Director
a. Responsible for the financial statements of the Bank as well as the formulation of the Bank's financial management strategy to support the Bank's performance.
b. Ensure the integrity of financial data and provide financial analysis on the performance of the Bank to support the decisions taken by the Management of the Bank.
c. Develop financial system and procedure as well as lead, direct and monitor the implementation of corporate actions conducted by the Bank.

Compliance, Legal, and Corporate Secretary Director
a. Formulate a strategy to encourage the creation of Compliance Culture in the Bank.
b. Propose a compliance policy or principles of compliance to be stipulated by the Board of Directors.
c. Establish compliance systems and procedures that will be used to develop internal policies and guidelines of the Bank.
d. Ensure that all policies, rules, systems and procedures, as well as business activities of the Bank are in accordance with regulatory provisions and other prevailing regulations.
e. Perform oversight over the implementation of the Anti-Financial Crime function which covers Anti-Money Laundering, Countering the Financing of Terrorism, Counter-Proliferation Financing of Weapons of Mass Destruction, Sanctions, and Anti-Fraud.
f. Minimise the Bank's compliance risk and provide recommendations on compliance-related issues.
g. Perform preventive measures so that the policies and/or decisions taken by the Board of Directors of the Bank do not violate regulatory provisions as well as other prevailing regulations.
h. Provide oversight and provide direction to Officers who are in charge of the Legal Unit, Litigation Unit and Corporate Secretary Unit in performing their duties and responsibilities.

Director of Technology and Operations
a. Responsible for formulating the Bank's long-term Blueprint for Technology and Operation.
b. Responsible for formulating, evaluating and determining strategies for infrastructure, systems and information technology security so that operational activities can be carried out effectively and efficiently.
c. Responsible for formulating, evaluating and determining the Bank's operational strategies that can drive business units towards profit.
d. Ensure application development, and that technology and communication infrastructure networks are in place to support high security and confidentiality of the Bank and customer data.
e. Ensure that the mechanisms for identification and mitigation of risks to the infrastructure system, technological security and operational processes are available and implemented in accordance with the provisions.
f. Collaborate with other working units to ensure technology cost effectiveness and determine priority scale according to the Bank's capabilities.

Wholesale Banking Director

a. Formulate and implement strategies and business plans to drive the overall growth of Wholesale Banking in an optimal and sustainable manner.
b. Responsible for ensuring the effective implementation of the compliance function, good corporate governance, the practical rule of prudent banking practices, and implement any directions that were given from the regulators regarding risk management for the Wholesale Banking segment.
c. Responsible for the effective planning, execution, and monitoring of budget within the Wholesale Banking business line effectively.
d. Carry out continuous business process development and improvement to enhance efficiency and support customer satisfaction within the Wholesale Banking business line.

Global Markets Director

a. Coordinate, provide strategic direction, and oversight of Global Markets activities, as well as assume responsibility for the achievement of revenues derived from all transactions and activities in Global Markets.
b. Responsible for the process for the launch of new product/activity for Global Markets products/activities and the provision of direction and input to streamline processes and improve the quality of products/activities.
c. Provide information to the Board of Directors and Board of Commissioners on financial market conditions covering the development of foreign exchange markets, money markets, financial institutions and securities markets.
d. Responsible for good governance in risk management for Global Markets and ensuring compliance with policies and procedures.
e. Responsible for market risk limits and counterparty limits applicable to Global Markets.

Consumer Banking Director

a. Responsible for providing strategic directions for the growth of Consumer Banking in order to support of the Bank's business.
b. Responsible for developing competitive and innovative products and services for consumer banking and digital bank which are in line with customer needs, market development and technology demands in order to achieve the market and business target.
c. Responsible for supporting businesses and branches in the implementation of prudential banking principles by conducting customer due diligence during onboarding, monitoring business and operational activities, monitoring the adherence with internal policies and external regulations as well as implementing middle office activities.
d. Responsible for establishing the decision management capabilities focusing on providing support and insights to grow healthy retail business through developing, maintaining and enhancing retail risk scorecards, marketing, predictive, and IFRS9 modelling. Develop portfolio segmentation/profiling and supporting the development, maintenance and enhancement of the infrastructure performance to support effective portfolio management.
e. Responsible for managing the delivery of Consumer Banking and Channels initiatives under the Transformation Office and Accelerated Build Programme.
f. Responsible for managing conflicting priorities and interdependencies of the above programme as well as other organisational priorities and risks including to report the progress to relevant parties, as necessary.
g. Partner with key stakeholders to drive closer collaboration across business and technology teams in executing transformation and integration projects. Work closely with cross-functional leaders to lead and gain organisational support.
h. Responsible for meeting project deadlines, proactively identifying project obstacles, and managing risks so they can be addressed in a timely manner in support of business objectives and support business growth.

Risk Management Director

a. Provide strategic directions on risk management by consistently adopting a prudent approach in implementing directives from regulators related to risk management of the Bank.
b. Develop and evaluate risk management systems and processes to identify, measure, monitor, mitigate, and report risks.
c. Facilitate the Bank's Senior Management's understanding of the various types of risk and jointly develop risk control and risk mitigation measures as well as promote a culture of risk awareness.
d. Provide oversight and recommendation in relation to the Bank's risk management covering operational (including technology) risk, market, liquidity, and credit risk.
e. Ensure the effective management and development of human resources in functions related to risk management.

Transaction Banking Director

a. Formulate and implement strategies and plans for Transaction Banking to drive the Bank's business growth in an optimal and sustainable manner.
b. Responsible for ensuring the effectiveness, profitability, investment, development, and implementation of Transaction Banking products/solutions/services including Cash Management, Trade Finance, and Financial Supply Chain Management.
c. Carry out planning, development, and implementation the Bank's payment services to align with the Indonesian Payment System Blueprint 2030 (BSPI 2030).
d. Cooperate with stakeholders to formulate, review, and develop longterm business strategies as well as annual business plans to support the Bank's operations, with consideration on the market analysis, economic growth, industry sector targets, market competition landscape, and financial projections.

Nomination and Criteria for Candidate of the Board of Directors

The Bank has established Policies and Procedures for the Nomination, Replacement, and/or Dismissal of Members of the Board of Commissioners, Board of Directors, Senior Executives, and Committees Reporting to the Board of Commissioners of PT Bank UOB Indonesia. These are outlined in the Decree of the Board of Directors of PT Bank UOB Indonesia No. 25/SKDIR/0134 dated 17 December 2025 (Nomination Policy), which stipulates the nomination process and criteria for members of the Board of Directors, as follows:

1. Members of the Board of Directors, the Board of Commissioners and/or Majority Shareholders of the Bank may propose nominations for candidate members of the Board of Directors, if necessary.
2. Nomination of candidate members of the Board of Directors shall be submitted to the Bank's Remuneration and Nomination Committee.
3. Nominated candidates for membership to the Board of Directors must satisy at least meet the following criteria:
   a. Indonesian citizens and/or foreign citizens meeting the requirements of the prevailing laws and regulations.
   b. Must have a minimum of 5 (five) years' experience in the operational fields as an Executive Officer at commercial bank.
   c. Have integrity, competence and good financial reputation in accordance with applicable laws and regulations.
4. Any nomination for the appointment of any Member of the Board of Directors to the GMS must consider the recommendation of the Remuneration and Nomination Committee. In the event that any member of the Remuneration and Nomination Committee has any conflict of interest with any nomination recommended, such conflict of interest must be declared in the nomination.
5. Recommendations provided by the Remuneration and Nomination Committee shall be based on the criteria for being a member of the Board of Directors.

Pursuant to OJK Circular Letter 14/2025 and the Nomination Policy of the Bank, the appointment, dismissal, or replacement of the President Director and/or Directors responsible for the compliance function prior to the end of their term is carried out in the best interests of the Bank and requires prior approval from the OJK before being resolved at the GMS. In the event that the President Director and/or Director of Compliance Function is dismissed or replaced before the end of his term of office is due to a reassessment result of "not passed", such dismissal or replacement shall be deemed to have been approved by the OJK. Any temporary suspension is accompanied by limitations of authority in accordance with applicable regulations. The Bank ensures continuity of management in compliance with regulatory requirements, including maintaining the minimum number of Directors, and remains subject to OJK evaluation for any early dismissal or resignation of members of the Board of Directors.

Interim Director Appointment

Pursuant to the OJK Circular Letter 14/2025 and the Nomination Policy of the Bank, the Bank appoints an acting director for each Board of Directors' portfolio in accordance with prevailing regulations, taking into account functional requirements, potential conflicts of interest, and the Bank's internal control system, including the three lines of defence. Acting directors are appointed from within the Bank and may be drawn from existing members of the Board of Directors. In certain circumstances permitted by law, a member of the Board of Commissioners may serve as an acting director, subject to the application of Good Corporate Governance principles, including conflict of interest disclosure and management. The Bank does not appoint acting directors from external parties or from positions below the level of the Board of Directors.

The term of an acting director is limited to a maximum of six months and may be extended with the approval of the OJK, based on the Bank's needs. Any request for extension must be submitted no later than one month prior to the expiry of the term and shall includes the reasons for extension and the estimated timeline for appointing a definitive Director.

Composition, Criteria and Independence of the Board of Directors

Members of the Board of Directors of the Bank as of 31 December 2025 were:

Name	Position	Basis of Appointment		Re-Appointment	Term of Office
		Regulator's Approval	GMS		
Hendra Gunawan	President Director	17 September 2020	21 October 2020	29 April 2025	2025 - 2029
Teh Han Yi*	Finance and Corporate Services Director	22 August 2019	21 June 2019		29 April 2025 - 31 December 2025
Paul Rafiuly	Technology and Operations Director	27 August 2018	11 October 2018		2025 - 2029
Harapman Kasan	Wholesale Banking Director	22 August 2019	21 June 2019		
Sonny Samuel	Global Markets Director	14 May 2020	30 April 2020		
Ardhi Wibowo	Compliance, Legal, and Corporate Secretary Director	14 May 2020	30 April 2020		
Henry Santoso	Risk Management Director	8 December 2022	29 November 2022		
Cristina Teh Tan	Consumer Banking Director	15 February 2024	30 April 2024		
W. Kartyono	Transaction Banking Director	26 February 2025	29 April 2025	-	

*) Teh Han Yi's term as Finance and Corporate Services Director is ended on 31 December 2025.

Pursuant to the Articles of Association of the Bank, the term of office for members of the Board of Directors is 4 (four) years. The current term of office for the aforementioned members shall remain effective until the conclusion of the AGM of the Bank scheduled for 2029.

The Bank may establish specific provisions relating to the composition and continuity of the Board of Directors. Where the term of office of a member of the Board of Directors has expired and a replacement has not yet been appointed by the General Meeting of Shareholders, the incumbent member shall continue to perform their duties and responsibilities until a new appointment is made. This provision is governed by the Bank's Articles of Association.

Independence of the Board of Directors

In carrying out their duties and responsibilities, the Board of Directors of the Bank upholds the principle of independence as stipulated in the OJK Circular Letter 14/2025 and Work Guidelines and Regulations of the Board of Directors, as follows:

a. None of the members of the Board of Directors of the Bank has any financial relationship, management relationship, shareholding relationship, and/or up to second-degree family relationship up to the second-degree with fellow members of the Board of Directors and/or members of the Board of Commissioners and/or controlling shareholder.
b. None of the members of the Board of Directors, either individually or collectively, own shares amounting to more than 25 per cent of the issued share capital at the Bank or any other company.
c. None of the members of the Board of Directors holds a concurrent position as a member of Board of Directors, Board of Commissioners, the Sharia Supervisory Board, or an Executive Officer at any other banks, companies, and/or institutions.

d. The President Director of the Bank is a party independent of the controlling shareholder of the Bank and does not have any financial, management, shareholding and/or family relationship with the Bank's controlling shareholder.

Fit and Proper Test

The appointment of members of the Board of Directors by the GMS, as outlined in the table above, was based on key criteria approved by the Board of Commissioners, including integrity, competence, professionalism, and financial reputation. These criteria align with the requirements of the "fit and proper" test stipulated by the Regulator.

Board of Directors Concurrent Position

Pursuant to OJK Regulation 17/2023, OJK Circular Letter 14/2025, and Work Guidelines and Regulations of Board of Directors, members of the Board of Directors are prohibited from holding concurrent positions as follows:

a. positions as members of the board of directors, board of commissioners, sharia supervisory board, or executive officers at other banks, companies, and/or institutions;
b. functional roles at banking or non-banking financial institutions, whether domiciled domestically or overseas;
c. other positions that may give rise to conflicts of interest in the performance of duties as a member of the Board of Directors; and/or
d. other positions that are prohibited under prevailing laws and regulations.

The following positions are not considered concurrent positions, provided they do not interfere with the performance of duties and responsibilities as a member of the Board of Directors:

a. responsibility for overseeing the Bank's equity participation in subsidiaries;
b. serving as a member of the board of commissioners of non-bank subsidiaries controlled by the Bank;
c. responsibility for overseeing the Bank's pension fund or serving as a member of the pension fund supervisory board owned by the Bank;
d. performing duties as an acting director; and/or
e. holding positions in non-profit organisations or institutions.

Board of Directors Meeting Policy

The Board of Directors meeting policies are regulated in the Articles of Association and the Work Guidelines and Regulations of the Board of Directors. The provisions regarding the meeting of Board of Directors include:

a. Meetings are to be held at least once a month, and when deemed necessary by one of the members of the Board of Directors, or upon the written request from one or more members of the Board of Commissioners, or upon the written request from 1 (one) or more of the shareholders representing 1/10 (one tenth) of the total shares allocated by the Company with valid voting rights.
b. The Board of Directors holds a joint meeting with the Board of Commissioners on a periodic basis at least once in 4 (four) months.
c. The Board of Directors shall schedule the meeting of the following year prior to the conclusion of the current financial year.
d. The Board of Directors' meeting is valid and decisions held at such meetings are binding, provided more than ½ (half) of the total number of members of the Board of Directors are present at the meeting.
e. The decisions at the Board of Directors' meetings shall be made based on deliberation to reach consensus. If a decision cannot be reached through consensus, the decision will be made through voting based on supporting votes of more than ½ (half) of the total valid votes of members of the Board of Directors present at the meeting.
f. In the event of an equality of votes, the chairman of the Board of Directors meeting has the deciding vote.
g. All decisions of the Board of Directors are made in accordance with the established governance guidelines and rules of procedure, which are binding on all Directors. In the event of a dissenting opinion, the differing view must be clearly recorded in the minutes of the Board meeting along with the underlying rationale.
h. The results of the Board of Directors meeting and Board of Directors joint meeting with Board of Commissioners are recorded in minutes of meeting, signed by all members of Board of Directors and/or Board of Commissioners present and distributed to all members of Board of Directors and Board of Commissioners, as well as properly documented.

Meetings and Attendance of Board of Directors in Board of Directors Meeting and Joint Meeting of Board of Directors and Board of Commissioners

The following were the meetings and attendance records of the Board of Directors in the Board of Directors Meeting and Joint Meeting of Board of Directors and Board of Commissioners in 2025:

Name	Board of Directors' Meetings			Joint Meetings of Board of Directors and Board of Commissioners		
	Number of Meetings	Frequency of Attendance	Percentage (%)	Number of Meetings	Frequency of Attendance	Percentage (%)
Hendra Gunawan	12	12	100	4	4	100
Teh Han Yi	12	12	100	4	4	100
Paul Rafiuly	12	11	92	4	4	100
Harapman Kasan	12	12	100	4	4	100
Sonny Samuel	12	10	83	4	4	100
Ardhi Wibowo	12	11	92	4	4	100
Henry Santoso	12	12	100	4	4	100
Cristina Teh Tan	12	11	92	4	3	75
W. Kartyono*	8	7	88	2	2	100

*) Mr W. Kartyono effectively served since 29 April 2025.

Performance Evaluation for the Board of Directors

Procedure of Performance Evaluation

The Bank has established provisions regarding the Performance Evaluation of the Board of Directors as stipulated in the Work Guidelines and Regulations of the Board of Directors. These provisions provide clear guidance to the members of the Board of Directors in conducting evaluations and ensure the standardised application of a standardised set of performance criteria. The policy governs the following aspects:

Performance Evaluation

Each member of the Board of Directors conducts a performance self-assessment once a year.

Performance Criteria

Members of the Board of Directors are assessed based on the following:

1. Performance Target and Achievement Process;
2. Competency of Strategic, Engage, Execute and Develop (SEED) indicators; and
3. Exemplification of corporate values of being Honourable, Enterprising, United and Committed.

Evaluation Result

The results of the self-assessment is submitted to the supervisory function for reporting to the Board of Commissioners, based on the recommendations of the Remuneration and Nomination Committee. Subsequently, the final evaluation results are communicated to each member of the Board of Directors.

During 2025, the Board of Directors effectively performed its duties and responsibilities, ensuring the Bank's performance meet the expectations of shareholders and all stakeholders.

Orientation Programme for New Director

Newly appointed members of the Board of Directors are required to participate in an orientation programme designed to provide essential knowledge and information about the Bank. This programme ensures a comprehensive understanding of the Bank's operations, enabling the effective and efficient performance of duties. In 2025, a new member of the Board of Directors, Mr W. Kartyono, attended the orientation programme.

The orientation programme facilitated by the Corporate Secretary Unit, includes the following documentation:

a. Vision and Mission;
b. Code of Ethics;
c. Organisational Structure;
d. Articles of Association;
e. Good Corporate Governance Implementation Guidelines;
f. Work Guidelines and Regulations of Board of Commissioners/Board of Directors;
g. Relevant Committee's Charter;
h. Regulations related to the Banking and Capital Markets;
i. Financial Report and Annual Report; and
j. Business Plan.

Workshop/Training/Seminar/Dissemination Attended by the Board of Directors

In addition to participating in the Bank's internal training programmes, members of the Board of Directors have participated in a series of workshops, training sessions, seminars, and dissemination programmes to enhance their knowledge of banking and the latest developments in finance and other fields, thereby supporting the performance of their duties and responsibilities.

During 2025, the members of Bank's Board of Directors have attended a series of workshops, training sessions, seminars, and dissemination programmes, among others:

No.	Name	Position	Workshop/Training/Seminar/Dissemination
1.	Hendra Gunawan	President Director	DC People Strategy 2035
			Kompas Collaboration Forum (KCF)
			Singapore Management University (SMU) Panel: Asian Financial Leaders Programme (AFLP) 2025
			FPCI CEO Forum - Breakfast Meeting with Minister of Home Affairs of Indonesia
			Start of the Year Workshop 2025
			UOB Indonesia Business Manager Review 2025
			2025 Supervisory College
			Workshop "UOB of Future"
			UOB Leadership Masterclass - The Art of Mindful Leadership: Insights from Bhutan
			UOB Leadership Masterclass ASEAN Series: The United States and Southeast Asia - Trump 2.0 and Its Implications for ASEAN and Regional Economies
			Business Banking Townhall - Big Start
			UOB Indonesia Wealth Cross-Border Collaboration Workshop
			Indonesia Service Workshop with Group Strategy & Transformation (GSAT)
			IBC Business Competitiveness Outlook 2025
			Annual Meeting of Financial Services Industry 2025
			UOB Private Bank Investment Outlook 2025
			Privilege Conversation: Market Outlook 2025 "Capital Flows and Policy Waves: Sailing through Tides of Risk and Seas of Opportunity"
			Invitation to the 2025 Coordination Meeting of the Financial Transaction Reports and Analysis Center (Pusat Pelaporan dan Analisis Transaksi Keuangan/PPATK)
			SingCham Event 2025: "Shared Prosperity: Navigating the Economic Future of Indonesia and Singapore"
			Leadership Breakthrough Series #3 - The Art of Diplomacy in Action
			Refreshment Training for Risk Management Certification Level 7
			Sustainability Training for the Board of Directors of PT Bank UOB Indonesia
			UOB Indonesia x Deloitte: Sharing of AML Remediation Work
			UOB Leadership Masterclass: Navigating Energy Transition Trends - Strategic Implications for Business and Banking
			UOB Leadership Masterclass ASEAN Series: Navigating Global Trade Tensions - Outlook and Opportunities for ASEAN Economies and Markets
			CEO Townhall Series
			ASEAN Night Networking Dinner
			Exclusive Dinner Reception with Danantara Indonesia
			Annual Meeting with Bank Indonesia 2025
			GSAT Development Council
			UOB Gateway to ASEAN Conference 2025
			UOB Leadership Townhall 2025

No.	Name	Position	Workshop/Training/Seminar/Dissemination
			Focus Group Discussion (FGD): Opportunities and Challenges of Intermediation and Banking Liquidity Management Strategies
			High Level Meeting Bank Indonesia with the Indonesian Money and Foreign Exchange Market Association (Asosiasi Pasar Uang dan Pasar Valuta Asing Indonesia/APUVINDO)
			ASEAN Conference 2025
			Business Circle/Next Generations Launch – Press Conference
			Ideathon – Brand Progressive Idea Competition (Final Judging Event)
			Year-End Dialogue between Members of the Board of Commissioners of the Financial Services Authority (Otoritas Jasa Keuangan/OJK) and the Financial Services Industry in 2025
			Group Channels & Digitalisation (GCD) Mid-of-Year 2025
			Group Investment Management (GIM) x Group Wholesale Banking (GWB) Offsite 2025
			UOB Singapore Annual Strategy Refresh 2025
			UOB Indonesia Strategy Refresh Workshop
2.	Teh Han Yi	Finance and Corporate Services Director	UOB Indonesia Strategy Refresh Workshop
			Start of the Year Workshop 2025
			Compliance, Legal and Corporate Secretary (CLCS) Starrt of the Year 2025 – "Reliable Gatekeeper, Accountability Start with Us"
			UOB Indonesia Business Manager Review 2025
			Leadership Breakthrough Series #3 - The Art of Diplomacy in Action
3.	Harapman Kasan	Wholesale Banking Director	Business Banking Townhall – Big Start
			Start of the Year Workshop 2025
			UOB Indonesia Wholesale Banking Sustainable Finance
			Enhanced DHE Policy, Investment Reforms for Stronger Indonesia
			Sharing Session – Commercial Banking and Corporate Banking on US Tariff Updates
			Driving Sustainability in Oil Palm Industry through Shared Responsibility Conference
			European Investment Talk with RODL
			Identify Emerging Risks and Opportunities amid Tariff (with Wholesale Banking UOB Indonesia)
			UOB Indonesia Business Manager Review 2025
			Business Banking Mid-Year Townhall
			EGN Executive Leadership – 180 Days Indonesia's New Government Direction
			Commercial Banking Midyear Business Review 2025
			Leadership Breakthrough Series #3 - The Art of Diplomacy in Action
			Refreshment Training for Risk Management Certification Level 7
			Sustainability Training for the Board of Directors of PT Bank UOB Indonesia
			UOB Private Bank Investment Outlook 2025
			Invitation to the 2025 Coordination Meeting of the PPATK
			CEO Townhall Series
			UOB Gateway to ASEAN Conference 2025
			UOB Leadership Townhall 2025
			UOB Indonesia Strategy Refresh Workshop

No.	Name	Position	Workshop/Training/Seminar/Dissemination
4.	Paul Rafiuly	Technology and Operations Director	Refreshment: Operational Policy of PT Bank UOB Indonesia
			UOB Leadership Masterclass ASEAN Series: The United States and Southeast Asia - Trump 2.0 and Its Implications for ASEAN and Regional Economies
			Start of the Year Workshop 2025
			UOB Indonesia Business Manager Review 2025
			Keynote Speaker for "OJK institute: The Future of Cybersecurity (Threats, Challenges, and Innovations)"
			Leadership Breakthrough Series #3 - The Art of Diplomacy in Action
			Refreshment Training for Risk Management Certification Level 7
			UOB Leadership Masterclass: Smart and Sustainable Growth - Balancing AI Innovation with Environmental Responsibility
			Training for Certified Information Security Manager (CISM)
5.	Sonny Samuel	Global Markets Director	Extension of Securities Marketing Intermediary Representative (Wakil Perantara Pedagang Efek Pemasaran/WPPEP) Certification
			Market Code of Conduct
			Start of the Year Workshop 2025
			Sharing Session Leadership - 7 Habits of Highly Effective People
			UOB Indonesia Business Manager Review 2025
			Dissemination "Enhanced DHE Policy: Investment Reforms for Stronger Indonesia"
			Global Markets Product Refreshment I Year 2025
			Refreshment Training for Risk Management Certification Level 7
			Electrical Energy Storage (EES) Global Markets
			UOB-UPG-From 3.1.40: Front Office Upgrade Strategy
			General Meeting of Members of the Bond Traders Association (Perhimpunan Pedagang Surat Utang/HIMDASUN)
			HIMDASUN Working Meeting
			Sustainability Training for the Board of Directors of PT Bank UOB Indonesia
			FX Code of Conduct: Global Edition
			Code of Conduct for Singapore Wholesale Financial Markets
			National Seminar on "Deepening the Financial Market and Strengthening the Stability of Indonesia's Financial System Through Increased Utilization of Central Counterparty (CCP) in the Money and Foreign Exchange Market (Pasar Uang dan Valuta Asing/PUVA)"
			UOB Leadership Masterclass: Navigating Energy Transition Trends – Strategic Implications for Business and Banking
6.	Ardhi Wibowo	Compliance, Legal, and Corporate Secretary Director	Start of the Year Workshop 2025
			Leadership Acceleration Programme (LAP) Induction 2025 - Programme Overview
			UOB Leadership Masterclass - The Art of Mindful Leadership: Insights from Bhutan
			Sales & Distribution Townhall 2025
			2025 Start of The Year - Risk Management & Compliance "Reliable Gatekeeper"
			2025 CLCS Start of The Year "Reliable Gatekeeper, Accountability Start with Us"
			Dissemination "Enhanced DHE Policy: Investment Reforms for Stronger Indonesia"
			Training Financial Crime Risk
			AML Uplift 2.0 Program – (Session 1) Working Level Briefing for Organisational Business Engine (OBE) Phase 2 Self-Assessment
			AML Uplift 2.0 Program – (Session 2) Working Level Briefing for Assessment & Remediation of OBE

No.	Name	Position	Workshop/Training/Seminar/Dissemination
			Leadership Breakthrough Series #3 - The Art of Diplomacy in Action
			Refreshment Training for Risk Management Certification Level 7
			Level 7 Compliance Competency Certification Briefing 2025
			Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) and Countering the Financing of Proliferation of Weapons of Mass Destruction (CFPWMD) Competency Certification Briefing
			Level 7 Compliance Certification Examination for Director
			Training on Group AML/CFT Guidelines on Source of Wealth Due Diligence
			Sustainability Training for the Board of Directors of PT Bank UOB Indonesia
			Technical Dissemination of Electronic Safes and Electronic Collateral Services
			CEO Townhall Series
			AML Uplift 2.0 – Regional Rollout Workshop
			General Counsel Leadership Council
			2025 General Counsel Regional Meeting for Overseas Banking Subsidiaries and Hong Kong Branch
			Work-Life Harmony
			Webinar Batch 3: "ESG - Sustainable Financial Product and Service Innovation Green Schemes to Capture Funding and Investment Opportunities"
			Dissemination of Financial Integrity Rating on Money Laundering and Terrorist Financing (FIR on ML/TF) Assessment Results
			C-Suite Forum: Exclusive Closed-Door Economic Outlook Discussion, FPCI in partnership with UOB Indonesia
			Seminar: The Future of Payments – Innovate, Trusted, and Global
			Dissemination of OJK Regulation Number 24 of 2025 concerning Account Management at Commercial Banks and Request for Forwarding of Socialization Invitations to Association Members
			UOB Leadership Masterclass: Navigating Energy Transition Trends – Strategic Implications for Business and Banking
			UOB Leadership Masterclass: Smart and Sustainable Growth – Balancing AI Innovation with Environmental Responsibility
7.	Henry Santoso	Risk Management Director	Start of the Year Workshop 2025
			2025 Start of The Year (SOTY) - Risk Management & Compliance "Reliable Gatekeeper"
			UOB Business Manager Review 2025
			Business Banking Mid-Year Townhall
			The Unveiling of the Garuda Indonesia UOB Card Livery
			Privilege Conversation: Market Outlook 2025 "Capital Flows and Policy Waves: Sailing through Tides of Risk and Seas of Opportunity"
			Leadership Breakthrough Series #3 - The Art of Diplomacy in Action
			Refreshment Training for Risk Management Certification Level 7
			Group Risk Management Leadership Team
			UOB Leadership Townhall 2025
			CEO Townhall Series
			PERBANAS Review of Indonesia's Mid-Year Economy (PRIME) 2025
			Sustainability Training for the Board of Directors of PT Bank UOB Indonesia
			UOB Leadership Masterclass: Smart and Sustainable Growth – Balancing AI Innovation with Environmental Responsibility
			Start of the Year Risk Management 2025

No.	Name	Position	Workshop/Training/Seminar/Dissemination
8.	Cristina Teh Tan	Consumer Banking Director	Start of the Year Workshop 2025
			Personal Financial Services (PFS) & Channels – CEP & CASA Workshop
			UOB Indonesia CPP Workshop
			PFS Unsecured – T&O Workshop
			Indonesia Service Workshop with GSAT
			Wholesale - PFS Synergy Workshop
			UOB Indonesia Strategy Workshop
			Leadership Breakthrough Series #3 - The Art of Diplomacy in Action
			Refreshment Training for Risk Management Certification Level 7
			Understanding the UOB Brand
9.	W. Kartyono	Transaction Banking Director	Start of the Year Workshop 2025
			UOB Business Manager Review 2025
			Refreshment Training for Risk Management Certification Level 7
			Dissemination: Information Security Awareness
			PERBANAS Management Gathering
			PERBANAS Product Development Management Meeting – Discussion of the 2025 Work Program
			Central Banking Services Festival 2025 (Bank Indonesia Event) - International Seminar
			Customer Commitment Awards Ceremony 2025
			Executive Gathering of Indonesian Payment System Association (Asosiasi Sistem Pembayaran Indonesia/ASPI) 2025

Assessments of the Committee of the Board of Commissioners

The Board of Commissioners conducts an annual assessment of its committees, focusing on areas such as the structure and composition of each committee, its effectiveness in performing assigned duties and responsibilities, and the efficiency of committee meetings.

In 2025, the committees under the Board of Commissioners carried out performance self-assessments. All committees successfully executed assigned duties and responsibilities, providing recommendations that enhanced the overall effectiveness of the Board of Commissioners in fulfilling its functions.

Completeness and Implementation of Committees' Duties

A. Committees Reporting to the Board of Commissioners

1. AUDIT COMMITTEE

Purpose of Establishment

The Audit Committee is established to assist and support the implementation of duties and responsibilities of the Board of Commissioners in overseeing the integrity of the Bank's financial reporting, the effectiveness of internal control and risk management systems, compliance with laws and regulations, and the performance of internal and external audit functions. Through independent and objective oversight, the Audit Committee contributes to the strengthening of governance and accountability at the Bank.

Audit Committee Composition

The Audit Committee of PT Bank UOB Indonesia is composed entirely of independent members. The Committee consists of at least: (a) one Independent Commissioner serving as Chairman; (b) one Independent Party with expertise in finance or accounting; and (c) one Independent Party with expertise in law or banking.

Independent members of the Audit Committee are required to posses acquires relevant professional competence and experience. Expertise in finance or accounting, as well as in law or banking, is supported by recognised certifications and a minimum of five years of relevant work experience. This composition is intended to ensure effective oversight, objectivity, and compliance with applicable regulatory requirements.

Based on the Board of Directors' Decree of PT Bank UOB Indonesia No. 25/SKDIR/0035 dated 29 April 2025 regarding the Appointment of Members of the Audit Committee, the Bank's Committee consists of 3 (three) members, as follows:

Audit Committee Members as of 31 December 2025	
Name	**Composition**
VJH Boentaran Lesmana	Chairman (Independent Commissioner)
Saguh Pangaribowo	Member (Independent Party)
Indyastuti	Member (Independent Party)

Audit Committee Profiles

VJH Boentaran Lesmana
Chairman of the Audit Committee
(Independent Commissioner)

His profile is presented in the Profile of the Board of Commissioners section of this Annual Report on page 50.



Saguh Pangaribowo
Member (Independent Party)

Age: 57 years old
Nationality: Indonesian

Legal Basis of Appointment
Board of Directors Decision No. 25/SKDIR/0035 dated 29 April 2025.

Educational Background
- Bachelor's degree in Economics from the University of Indonesia, Jakarta
- Master of Business Administration from The International University of Japan - Scholarship from Overseas Training Office Bappenas

Working Experiences
- Risk Management Committee of PT PLN (Persero) (2021-2025)
- Project Director of Internal Control over Financial Reporting (ICoFR) projects at PT Semen Indonesia Tbk, Perumnas, and PT Perkebunan Nusantara IV (PTPN IV) (2024-2025)
- Retainer Consultant for Internal Audit of Lippo Group (2021-2022)
- Consultant at EY Indonesia (2005-2020)
- Subject Matter Expert at the Financial and Development Supervisory Agency (Badan Pengawasan Keuangan dan Pembangunan/ BPKP) for the Performance Audit Projects of Ministry of Finance of Republic Indonesia (2002-2004)
- Auditor at the BPKP (1990-2024)

Training
- Training programme for Certification in Audit Committee Practices
- Training programme for Qualified Risk Oversight Professional
- Speaker at the ICoFR Workshop held by PT Semen Tonasa
- Speaker of ICoFR Workshop held by PTPN IV

Professional Certification
- Certification in Audit Committee Practices
- Qualified Risk Oversight Professional
- Qualified Risk Governance Professional
- Certified Internal Auditor
- Certification in Risk Management Assurance
- Certified Sustainability Reporting Specialist.

Concurrent Positions
Member of the Risk Management Committee at PT PLN (Persero)



Indyastuti
Member (Independent Party)

Age: 60 years old
Nationality: Indonesian

Legal Basis of Appointment
Board of Directors Decision No. 25/SKDIR/0035 dated 29 April 2025.

Educational Background
Bachelor's degree in Economics from Universitas Pembangunan Nasional (UPN) "Veteran" Yogyakarta, Yogyakarta

Working Experiences
- Advisor at Super Bank Indonesia (2022-2024)
- Instructor/Facilitator at Efektifpro Knowledge Source (2020-2021)
- Head of Professional Practices Audit at PT Bank CIMB Niaga Tbk (2010-2020)
- Head of Quality Assurance & Audit Methodology – Internal Audit at PT Bank Danamon Indonesia (2006-2010)
- Head of Mass Market Audit – Internal Audit at PT Bank Danamon Indonesia Tbk (2004-2006)
- Head of Corporate Banking Audit – Internal Audit at PT Bank Danamon Indonesia Tbk (2003-2004)
- Branch Audit – Internal Audit at PT Bank Danamon Indonesia Tbk (1990-2002)
- Banking Cadre Education Program (Management Trainee) (1990)

Training
- Training of Risk Management Certification Level 5 and Level 6
- Risk Appetite and Risk Culture: Key Pillars in Strengthening Risk Management in the Financial Sector

Professional Certifications
Risk Management Certification, Level 6 Qualified Internal Auditor

Concurrent Positions
-

Term of Office

As stipulated in the Bank's Articles of Association, the term of office for members of the Audit Committee must not exceed the term of office of the Board of Commissioners. Members of the Audit Committee may be reappointed for only one successive period.

Independent Commissioners serving as members of the Audit Committee may also be reappointed for only one successive term. The term of office for the current Audit Committee is set to conclude in 2027.

Periodic Review on Audit Committee Charter

The Bank has established an Audit Committee Charter, which was ratified by the Board of Commissioners of PT Bank UOB Indonesia through Decree No. 25/COM/0011 dated 18 December 2025 (Audit Committee Charter). The Bank conducts periodic reviews of the Audit Committee Charter, namely once a year.

Independence of Audit Committee Members

All committee members have complied with the prevailing regulations on the independence requirements, while upholding the integrity, ethics, and moral standards.

To maintain its independence and objectivity, the Audit Committee consists of Independent Commissioners and Independent Parties. Board of Directors members may not sit on the Audit Committee.

All members of the Audit Committee have high integrity and good moral character, in keeping with the requirements of Audit Committee members as stated in Bank's Nomination Policy, and also have met the criteria set by the Regulator.

Duties and Responsibilities

The Audit Committee performs the duties, responsibilities and authorities in accordance with the Audit Committee Charter, which include:

a. Reviewing the financial information to be issued by the Bank to the public and/or other authorities, financial statements, projections and other reports pertaining to the Bank's financial information.
b. Analysing the Bank's level of compliance towards laws and regulations pertaining to the Bank's activities.
c. Providing an independent opinion in the event of disagreement between the management and the Public Accountant for services rendered.
d. Performing evaluation on the audit services provided by the prior Public Accountant (AP) and/or Public Accounting Firm (KAP) in the previous year, by assessing:
    i. Conformity of the audit services conducted by AP and KAP with the prevailing regulations;
    ii. Adequacy of fieldwork time;
    iii. Assessment on the adequacy of audit scope and the adequacy of the sampling testing; and
    iv. Recommendations for improvement by the AP and/or KAP.
e. Providing recommendations to the Board of Commissioners on the appointment of the AP and KAP taking into consideration the following:
    i. Independence of the KAP, AP and persons in KAP;
    ii. Audit scope;
    iii. Audit fee;
    iv. The expertise and experience of the AP, KAP and audit team;
    v. Audit methodologies, techniques, and facilities used by KAP;
    vi. The benefits of fresh eye perspective that will be obtained through the change of AP, KAP and audit team from KAP;
    vii. The potential risk of using audit services by the same KAP in succession for a fairly long period of time; and/or
    viii. The results of evaluation on the audit services provided by the AP and KAP in the previous year, if any.
f. Monitoring, analysing and evaluating audit planning and implementation as well as monitoring follow-up actions on the internal audit results to assess the adequacy of internal controls, including the adequacy of financial reporting process, and ensuring that Board of Directors takes required corrective actions quickly to overcome the control weaknesses, fraud, compliance issues relating to policies, laws and regulations or other problems identified and reported by the Internal Audit.
g. The Committee shall at least monitor and evaluate:
    i. The implementation of tasks of the Internal Audit;

   ii. Consistency between audit implementation by the KAP and the prevailing auditing standards;
   iii. Consistency between the financial reports and the prevailing accounting standards;
   iv. Implementation of follow-up actions by the Board of Directors on findings made by the Internal Audit Function, AP, and the results of supervision by Bank Indonesia and/or the Financial Services Authority, and provision of recommendations to the Board of Commissioners; and
   v. the implementation of internal control policies and procedures in the Bank's financial reporting process in order to provide recommendation to BOC to ensure the integrity of the Bank's financial reporting process.

h. Recommending the appointment, resignation or dismissal of the Internal Audit Head and providing inputs on the annual assessment of his/her performance and remuneration.
i. Preparing the Annual Work Programme and reviewing the Committee's Scope of Functions and its own effectiveness as well as recommending any necessary change to the Board of Commissioners.
j. Analysing complaints received by the Audit Committee on the Bank's accounting and financial reporting processes, and ensuring the follow-up to such complaints.
k. Analysing and providing recommendations to the Board of Commissioners concerning the existence of potential conflicts of interest of the Bank.
l. Maintaining strict confidentiality of documents, data and information of the Bank.
m. Evaluating and providing recommendations to the Board of Commissioners on:
   i. Establishment (Revision) of Internal Audit Charter;
   ii. Annual Audit Plan, scope of work and budget allocation of Internal Audit;
   iii. Appointment of external Independent Quality Control reviewer to review the performance of Internal Audit (every 3 years);
   iv. Internal Audit's total annual Remuneration and performance rewards; and
   v. Effectiveness and efficiency of internal control system implementation.
n. Ensuring communication between Internal Audit and the Board of Directors, Board of Commissioners, external auditor and the Financial Services Authority.

Audit Committee Meetings

The Audit Committee meetings were convened based on the needs of the Bank. In 2025, the Audit Committee held 25 (twenty-five) meetings, all of which were attended by all members of the Audit Committee.

The attendance of Audit Committee members in the meetings conducted in 2025 was as follows:

Name	Number of Meeting	Attendance	Percentage (%)
VJH Boentaran Lesmana	25	25	100
Burlita*	10	10	100
Humbul Kristiawan*	10	10	100
Saguh Pangaribowo**	15	15	100
Indyastuti**	15	15	100

*) The terms of office of Ms Burlita and Mr Humbul Kristiawan ended on 29 April 2025.
**) Mr Saguh Pangaribowo and Ms Indyastuti were effectively appointed on 29 April 2025.

Meeting decisions are taken through deliberation to reach a consensus or, if dissenting opinion arise, based on a majority vote. All decisions are recorded in the minutes of the meeting, which are signed by all members of the Committee in attendance and well documented, including any dissenting opinions occurred during the meetings.

The results of the Audit Committee meetings serve as recommendations that can be optimally utilised by the Board of Commissioners in decisions making.

Performance Evaluation Mechanisms

The Bank has established provisions regarding the performance evaluation of the Audit Committee members as stipulated in the Audit Committee Charter. These provisions provide clear technical guidance for the Commissioners in conducting evaluation and ensure standardisation of the applied performance criteria.

Pursuant to the Audit Committee Charter, the performance of the Audit Committee members' performance is conducted by the Board of Commissioners by the end of each year. Evaluation performance of the Audit Committee members shall include the structure and composition of the Audit Committee, the effectiveness in carrying out its duties and responsibilities, and effectiveness of Audit Committee meetings.

The Audit Committee's work programme and realisations in 2025 included but were not limited to:

No.	Work Programme	Realisation
1.	Monitoring and evaluation on planning and implementation of audits as well as monitoring on the follow-ups to audit findings in order to assess the adequacy of internal control.	In 2025, Audit Committee convened 6 (six) meetings with representatives from Internal Audit Division as invitees, to monitor and evaluate the planning and implementation of audits as well as monitoring of the follow-ups to audit findings in order to assess the adequacy of internal control.
2.	Evaluation on the implementation of the duties of Internal Audit.	A meeting was held and attended by representatives from Internal Audit Function as invitee, to discuss on implementation of duties of Internal Audit in 2025, i.e., 2025 audit realisation and significant audit issues.
3.	Evaluation on appropriateness of financial report compared to prevailing accounting standards.	• A meeting was held with the Finance Division and the External Auditor of the Bank as invitees to review the draft audit report. • The meeting was held with Finance Division to discuss the monthly and quarterly publications of financial report and to evaluate their appropriateness to the prevailing accounting standards.
4.	Perform evaluation on the audit services provided by the prior AP and/or KAP in the previous year.	A meeting was held, with the representatives from Finance and Internal Audit Function as invitees, to provide inputs on the evaluation of the audit of the financial statements for the year ended 31 December 2024, conducted by KAP Purwantono, Sungkoro & Surja (EY Indonesia) and Yovita as Public Accountant. The meeting had convened on 9 April 2025.
5.	Monitoring on the implementation of audit plan by external auditor.	A meeting was held, with representatives from Finance Division and External Auditor of the Bank as invitees, to discuss audit progress.
6.	Evaluation of the follow-up by the Board of Directors on findings of Internal Audit, external auditor and supervision result of Financial Services Authority (*Otoritas Jasa Keuangan*/OJK)	A meeting was held with representatives from the Internal Audit Function and Compliance Function as invitees, to ensure the Board of Directors had followed up on audit findings and recommendations from the Internal Audit including improvements to findings from the external auditors and OJK.
7.	Analysis of the Bank's level of compliance towards laws and regulations pertaining to the Bank's activities.	A meeting was held, with representatives from Compliance Function as invitee, to analyse the Bank's level of compliance towards laws and regulations pertaining to the Bank's activities.

No.	Work Programme	Realisation
8.	Recommendation on the appointment of Public Accountant and Public Accounting Firm pursuant to prevailing provisions	A meeting was held with representatives from Finance Division, Internal Audit Function and KAP Purwanto, Susanti dan Surja (previously known as KAP Purwantono, Sungkoro & Surja) (EY Indonesia) to discuss the proposal from EY Indonesia related to the audit services for the financial year of 2025. The Audit Committee provided recommendation to the Board of Commissioners on the re-appointment of KAP Purwanto, Susanti dan Surja (previously known as KAP Purwantono, Sungkoro & Surja) (EY Indonesia) and Yovita, as Public Accountant for the financial year of 2025, based on considerations in accordance with the prevailing OJK regulation and the evaluation result of audit services for previous year.
9.	Evaluation on audit implementation conducted by Public Accounting Firm in accordance with prevailing audit standards.	A meeting was held with representatives from Finance Division, the Internal Auditor and External Auditor to discuss: • The final audit result of the 2024 Financial Statements and the Management Letter discussed at the Audit Committee meeting on 25 February 2025. • The audit programme, audit methodology, and progress of the 2025 financial year audit, which were discussed in a meeting with the Audit Committee on 11 September 2025.
10.	Preparing the Annual Work Programme and reviewing the Committee's scope of functions and its own effectiveness as well as recommending any necessary change to the Board of Commissioners.	Audit Committee has prepared the Annual Work Programme and conducted an annual review of the Committee's scope of functions and its own effectiveness as well as provided recommendation on necessary changes to the Board of Commissioners.
11.	Discussion with Compliance Division on the Compliance Function Implementation Report	A meeting was held with representatives from the Compliance Function to discuss the Compliance Function Implementation Report 2nd Half of 2024 and 1st Half of 2025, which includes compliance risk management, monitoring of the Bank's Prudential Principles, fulfillment of commitments to regulators, implementation of compliance culture, and implementation of other compliance tasks.

2. REMUNERATION AND NOMINATION COMMITTEE

Purpose of Establishment

The Remuneration and Nomination Committee is established to assist the Board of Commissioners in formulating and evaluating policies on remuneration, nomination, and succession planning for members of the Board of Commissioners and the Board of Directors, as well as key executives. The Committee supports the implementation of fair, transparent, and performance-based remuneration and ensures that the nomination process is aligned with the Bank's long-term strategy, governance standards, and regulatory requirements.

Remuneration and Nomination Committee Composition

The Bank's Remuneration and Nomination Committee consists of (a) one Independent Commissioner serving as Chairman, (b) one Non-Independent Commissioner, and (c) one Executive Officer responsible for Human Resources or one employee representative.

Pursuant to the Board of Directors' Decree of PT Bank UOB Indonesia No. 25/SKDIR/0037 dated 29 April 2025 on the Appointment of Members of the Remuneration and Nomination Committee, the Bank's Committee comprises 3 (three) members, as follows:

Remuneration and Nomination Committee Members as of 31 December 2025

Name	Composition
Johanes Susilo	Chairman (Independent Commissioner)
Chin Voon Fat	Member (Deputy President Commissioner)
Gevy Q Wulandari	Member (Executive Officer responsible for Human Resource)

Remuneration and Nomination Committee Profiles

Johanes Susilo
Chairman of the Remuneration and Nomination Committee
(Independent Commissioner)

His profile is presented in the Profile of the Board of Commissioners section of this Annual Report on page 50.

Chin Voon Fat
Member
(Deputy President Commissioner)

His profile is presented in the Profile of the Board of Commissioners section of this Annual Report on page 48.



Gevy Q Wulandari
Member
(Head of Human Resources)

Age: 57 years old
Nationality: Indonesian

Legal Basis of Appointment
Board of Directors Decision No. 25/SKDIR/0037 dated 29 April 2025.

Educational Background
She studied at the Faculty of Economic, Extension Program, Human Resources Management, University of Indonesia in 1995.

Working experiences
- Head of Human Resources, UOB Indonesia (2023-present)
- Head of HR for VIP Cluster (Vietnam, Indonesia, Philippines), AIG Insurance (2018-2023)
- Human Capital Director, AIG Indonesia (2012-2023)
- Head of HRBP Retail Banking, PT Permata Bank (2009-2012)

- HR Director, Microsoft Indonesia (2006-2009).
- Head of Staffing & Talent Management, Citibank N.A., Indonesia (1997-2006)
- Human Resources Manager, GE Capital Indonesia (1994-1997)

Training
- Risk Management Certification Level 5
- 10x Breakthrough Coaching
- HR Certification General Manager
- The UOB Way Workshop
- Introduction of Personal Data Protection
- Sustainability 101
- UOB Group-wide Mandatory Learning for Existing Employees - Mission Compliance

Concurrent Positions
-

Term of Office
The term of office for members of the Remuneration and Nomination Committee is 2 (two) years and will conclude in 2025. Members whose term of office has ended may be reappointed.

Remuneration and Nomination Committee Charter
The Bank has established an the Work Guidelines and Regulations of Remuneration and Nomination Committee, which was ratified by the Board of Commissioners of PT Bank UOB Indonesia through Decree No. 25/COM/0012 dated 18 December 2025 (Work Guidelines and Regulations of Remuneration and Nomination Committee). The Bank conducts periodic reviews of the Work Guidelines and Regulations of Remuneration and Nomination Committee, namely once a year.

Independence of Remuneration and Nomination Committee Members
All members of the Remuneration and Nomination Committee have high integrity and good moral character, in keeping with the requirements of Remuneration and Nomination Committee members as stated in the Nomination Policy and have also met the criteria set by the Regulator.

Duties and Responsibilities
The Remuneration and Nomination Committee performs its duties, responsibilities and authorities in accordance with the Work Guidelines and Regulations of the Remuneration and Nomination Committee including:

a. On Remuneration Function:
- Perform evaluation of remuneration policy taking into consideration performance, risk, peer group, targets, and Bank's long-term strategy, fulfillment of general reserve obligations as stipulated in the regulations and the Bank's potential income in the future; and
- Provide evaluation and recommendations to the Board of Commissioners in relation to the:
  i. Remuneration policy for the Board of Commissioners and Directors to be submitted to the GMS;
  ii. Remuneration policy for Senior Executive Officers, Executive Officers, and employees as a whole to be submitted to the Board of Directors;
  iii. Remuneration structure for members of the Board of Commissioners, the Board of Directors and Senior Executive Officer;
  iv. Amount of remuneration for members of the Board of Commissioners and the Board of Directors; and
  v. Assistance to the Board of Commissioners in conducting performance evaluation in accordance with remuneration received by each member of the Board of Directors and the Board of Commissioners.
- Provide evaluation and recommendation to the Board of Directors regarding the amount of remuneration for Senior Executive Officers.
- Ensure that remuneration policy is in accordance with prevailing regulations.

b. On Nomination Function:
- Formulate and provide recommendations on the system and procedure for selection and/or replacement of:
  i. Board of Commissioners and Board of Directors to the Board of Commissioners for submission to the GMS; and
  ii. Senior Executive Officer to be submitted to Board of Commissioners.
- Analyse and provide recommendations to the Board of Commissioners on candidates to be appointed to the Board of Commissioners and/or the Board of Directors to be submitted to the AGM.
- A committee member who has a conflict of interests with the recommendation shall disclose such conflict of interest in the recommended proposal.

- Provide recommendations regarding candidates for Senior Executive Officers including extension of service period for Senior Executive Officers who have passed the retirement age to be submitted to the Board of Commissioners.
- Make recommendations to the Board of Commissioner on the appointment of independent parties to be members to the Audit Committee, Remuneration and Nomination Committee, and Risk Monitoring Committee.
- Provide recommendations to the Board of Commissioners on:
  i. Composition of positions of members of the Board of Directors and/or the Board of Commissioners;
  ii. Policies and criteria required for the nomination of members of the Board of Directors, the Board of Commissioners and Senior Executive Officers; and
  iii. Performance policy and evaluation for members of the Board of Directors, members of the Board of Commissioners and/or Senior Executive Officers.
  iv. Assist the Board of Commissioners in appraising the performance of members of the Board of Directors, and/or members of the Board of Commissioners based on the evalution benchmarks determined.
  v. Provide recommendations to the Board of Commissioners on personal development programmes for members of the Board of Directors and/or members of the Board of Commissioners.

Remuneration and Nomination Committee Meetings

The Remuneration and Nomination Committee meetings are held regularly, at least once in 3 (three) months.

In 2025, the Remuneration and Nomination Committee held 4 (four) meetings, including via teleconference, which were attended by more than 51 per cent of the members including 1 (one) Independent Commissioner and executive officer overseeing Human Resources.

Attendance of Remuneration and Nomination Committee members in the meetings conducted in 2025 was as follows:

Name	Number of Meeting	Attendance	Percentage (%)
Johanes Susilo	4	4	100
Chin Voon Fat	4	4	100
Gevy Q Wulandari	4	4	100

Meeting decisions are taken through deliberation to reach a consensus or, if differences of opinion arise, based on a majority vote. All decisions are recorded in the minutes of the meeting signed by all members of the Committee in attendance and are well documented, including any dissenting opinions raised during the meetings.

The results of the Remuneration and Nomination Committee meetings serve as recommendations that can be optimally utilised by the Board of Commissioners in making decisions.

Performance Evaluation Mechanisms

The Bank has established provisions regarding the performance evaluation of the Remuneration and Nomination Committee members as stipulated in the Work Guidelines and Regulations of Remuneration and Nomination Committee. These provisions provide clear technical guidance for the Commissioners in conducting evaluation and ensure standardisation of the applied performance criteria.

Pursuant to the Work Guidelines and Regulations of Remuneration and Nomination Committee, evaluation of the Remuneration and Nomination Committee members' performance is conducted by the Board of Commissioners at least by the end of each year. Evaluation performance of the Remuneration and Nomination Committee members shall include the structure and composition of the Remuneration and Nomination Committee, the effectiveness of implementation of duties and responsibilities and effectiveness of the implementation of the Remuneration and Nomination Committee meetings.

The Remuneration and Nomination Committee's work programme and realisations in 2025 included but were not limited to:

No.	Work Programme	Realisation
1.	On Remuneration	a. Reviewed the performance evaluation for the Board of Commissioners and the Board of Directors to be submitted to the Board of Commissioners. b. Provided recommendations on remuneration for the members of the Board of Directors to be approved by the Board of Commissioners and for the members of the Board of Commissioners to be approved by the ultimate shareholder, namely UOB International Investment Private Limited. c. Reviewed and provided recommendation on the Remuneration Policy.
2.	On Nomination	a. Provided recommendations for the appointment of members of the Board of Commissioners. b. Provided recommendations for the appointment and reappointment of members of the Board of Directors. c. Provided recommendations for the appointment of Committees reporting to Board of Commissioners. d. Provided recommendations for the appointment and extension of the term of office of Senior Executive Officer. e. Reviewed and provided recommendation on the Nomination Policy.
3.	Others	a. Prepared and discussed the realisation of the Remuneration and Nomination Committee Work Plan. b. Reviewed and provided recommendation on the annual review of the Work Guidelines and Regulations. c. Discussed and provided input on reports presented by Human Resources Function.

3. RISK MONITORING COMMITTEE

Purpose of Establishment

The Risk Monitoring Committee is established by the Board of Commissioners and responsible to the Board of Commissioners to evaluate the conformity between risk management policies and the implementation of Bank's policies and to monitor and evaluate the implementation of the duties of risk management committee and risk management working unit.

Risk Monitoring Committee Composition

The Bank's Risk Monitoring Committee consists of (a) one Independent Commissioner serving as Chairman, (b) one Independent Party with expertise in risk management, and (c) one Independent Party with expertise in finance.

Independent members of the Committee acquires relevant professional certifications and experience in risk management and financial disciplines, ensuring effective, objective, and independent oversight of the Bank's risk profile and risk governance practices.

Pursuant to the Board of Directors' Decree of PT Bank UOB Indonesia No. 25/SKDIR/0036 dated 29 April 2025 on the Appointment of members of the Risk Monitoring Committee, the Bank's Committee consists of 3 (three) members, as follows:

Risk Monitoring Committee Members as of 31 December 2025	
Name	Composition
Wayan Alit Antara	Chairman (Independent Commissioner)
Hendry Patria Rosa	Member (Independent Party)
Nina Diyanti Anwar	Member (Independent Party)

Risk Monitoring Committee Profiles

Wayan Alit Antara
Chairman of the Risk Monitoring Committee
(Independent Commissioner)

His profile is presented in the Profile of the Board of Commissioners section of this Annual Report on page 49.



Hendry Patria Rosa
Member
(Independent Party)

Age: 60 years old
Nationality: Indonesian

Legal Basis of Appointment
Board of Directors Decision No. 25/SKDIR/0036 dated 29 April 2025

Educational Background
Bachelor of Geodetic Engineering from Gadjah Mada University, Yogyakarta

Working Experiences
- Member of Risk Monitoring Committee at PT Bank UOB Indonesia (2015-present)
- Banking Risk Management Trainer at PT Orbit Risk Management (2007-present)
- Branch Manager at PT Bank Artha Graha Internasional (1994-2007)
- Credit Auditor at PT Bank Bintang Manunggal (1993-1994)

Training
- *Training on Trainers* Program for Level 4 Risk Management Qualification Materials
- Preparation for Banking Risk Management Certification Level 4, 5, 6 and 7
- UOB Economic Outlook: Ushering A New Dawn for Remarkable Indonesia
- Refreshment Training for Risk Management Certification Level 7
- OJK Webinar "Risk Appetite and Risk Culture – Key Pillars in Strengthening Risk Management in the Financial Sector"

Concurrent Positions
Integrated Corporate Governance Committee Member, PT Bank UOB Indonesia, Jakarta (2015-present)



Nina Diyanti Anwar
Member
(Independent Party)

Age: 65 years old
Nationality: Indonesian

Legal Basis of Appointment
Board of Directors Decision No.25/SKDIR/0036 dated 29 April 2025.

Educational Background
Bachelor of Economics in Accounting, University of Indonesia

Working Experiences
- Member of Audit Committee at UOB Indonesia (2018 – 28 April 2021)
- Member of Audit Committee at PT Maybank Indonesia Tbk (2012-2018)
- Member of Audit Committee at PT GMF Aerosia (2006-2015)
- Member of Audit Committee at PT Semen Gresik Tbk (2004-2011)
- Group Head/Vice President Investor Relations Division/Treasury Group/Assets Management Divison in the Indonesian Bank Restructuring Agency (IBRA) (2000-2004)
- Account Officer/AVP at ABN Amro Bank (1999-2000)
- Senior Credit Analyst (1994-1995) and Account Manager/Assistant Vice President (AVP) (1995-1999) at Rabobank
- Account Manager at Bank Indovest (1989-1994)
- Financial analyst at USAID, Jakarta (1988-1989)
- Auditor at PricewaterhouseCoopers (1985- 1988)

Training
- Preparation for Banking Risk Management Certification Qualification Level 4, 5, 6, and 7
- Seminar on "Chartered Accountant Professionalism Improvement Program"

- Refreshment Training for Risk Management Certification Level 7
- OJK Webinar "Risk Appetite and Risk Culture – Key Pillars in Strengthening Risk Management in the Financial Sector"

Professional Certification
- Banking Risk Management Certification Qualification Level 4, Level 5, Level 6, and Level 7
- Certificate of Chartered Accountant
- Charter of State Registered Accountant

Concurrent Positions
-

Term of Office
The term of office for members of the Risk Monitoring Committee members is 2 (two) years and will conclude in 2027. Members whose term of office has ended may be reappointed.

Periodic Review on Risk Monitoring Committee Charter
The Bank has established an the Work Guideline and Regulations of the Risk Monitoring Committee, which was ratified by the Board of Commissioners of PT Bank UOB Indonesia through Decree No. 25/COM/0013 dated 18 December 2025 (Work Guidelines and Regulations of Risk Monitoring Committee). The Bank conducts periodic reviews of the Work Guidelines and Regulations of Risk Monitoring Committee, namely once a year.

Independence of Risk Monitoring Committee Members
All committee members have complied with the prevailing regulations on the independence requirements, while upholding the integrity, ethics, and moral standards.

To maintain its independence and objectivity, the Audit Committee consists of Independent Commissioners and independent parties. Board of Directors members may not sit on the Risk Management Committee.

All members of the Risk Monitoring Committee have high integrity and good moral character, in keeping with the requirements of Risk Monitoring Committee members as stated in Bank's Nomination Policy, and also have met the criteria set by the Regulator.

Duties and Reponsibilities
The Risk Monitoring Committee performs its duties, responsibilities and authorities in accordance with the Work Guideline and Regulations of the Risk Monitoring Committee, which cover:
a. Evaluation on the compatibility between risk management policy and the implementation of risk management policies;
b. Monitoring and evaluation on the implementation of duties of the Risk Management Committee;
c. Monitoring and evaluation on the implementation of duties of the Risk Management Function Unit; and
d. Providing governance oversight on fraud risk for the Bank.

Risk Monitoring Committee Meetings
The Risk Monitoring Committee meetings were convened based on the needs of the Bank and were attended by all Committee members, with the Risk Management Function invited as necessary. In 2025, the Risk Monitoring Committee held 16 (sixteen) meetings, with attendance of 100 per cent of the Committee members.

The attendance of Risk Monitoring Committee members at meetings held in 2025 was as follows:

Name	Number of Meeting	Attendance	Percentage (%)
Wayan Alit Antara	16	16	100
Hendry Patria Rosa	16	16	100
Nina Diyanti Anwar	16	16	100

Meeting decisions are taken through deliberation to reach a consensus. All decisions are recorded in the minutes of the meeting and properly documented, including any dissenting opinions occurred during the meetings.

Performance Evaluation Mechanisms

The Bank has established provisions regarding the performance evaluation of the Risk Monitoring Committee members as stipulated in the Work Guidelines and Regulations of Risk Monitoring Committee. These provisions provide clear technical guidance to the Board of Commissioners in conducting evaluation and ensure standardisation of the applied performance criteria.

Pursuant to the Work Guidelines and Regulations of Risk Monitoring Committee, evaluation of the Risk Monitoring Committee members' performance is conducted by the Board of Commissioners at least by the end of each year. Evaluation performance of the Risk Monitoring Committee members shall include the structure and composition of the Risk Monitoring Committee, the effectiveness of implementation of duties and responsibilities and effectiveness of the implementation of the Risk Monitoring Committee meetings.

The Risk Monitoring Committee's work programme and realisations in 2025 included but were not limited to:

No.	Work Programme	Realisation
1.	Performing evaluation on the compatibility between risk management policy and the implementation of risk management policies.	Meetings were held periodically to evaluate on the compatibility between risk management policy and strategy as developed by management with the implementation of risk management policies as well as to discuss the Bank's risk profile on quarterly basis. The Risk Monitoring Committee also performed periodic reviews on soundness rating based on the Risk Based Bank Rating (RBBR), reviewed adherence to the set out Risk Appetite Statements (RAS) parameters, and conducted monthly review on risk profile specifically on credit risk, operational risk, market risk and liquidity risk.
2.	Monitoring and evaluating the implementation of duties and responsibilities of the Risk Management Committee and Risk Management Unit.	Meetings were held periodically to discuss the implementation of duties of the Risk Management Committee and Risk Management Unit. The monitoring for the work implementation Risk Management Committee and Risk Management Function, was carried out through frameworks evaluation and review. In addition, the Risk Monitoring Committee performed monitoring through meetings with the Risk Management Function to discuss the risks related to capital, risk indicators to ensure compliance with the Bank's risk appetite.
3.	Providing governance oversight on fraud risk for the Bank.	Meetings were held periodically to discuss the implementation of Anti Financial Crime Investigation and Intelligence (previously, Integrated Fraud Management). The Risk Monitoring Committee performed evaluation on and approved the Fraud Risk Management Framework, monitored the effectiveness of anti-fraud strategies and fraud incidents that occurred in the Bank and the follow up actions.

Assessments of the Committee of the Board of Directors

The Board of Directors conducts an annual assessment of its committees, focusing on key areas such as the structure and composition of each committee, the effectiveness of assigned duties and responsibilities, and the efficiency of committee meetings.

In 2025, the committees under the Board of Directors carried out self-assessments of their performance. Each committee effectively fulfilled its responsibilities and provided recommendations that contributed to the successful execution of the Board of Directors' duties and responsibilities.

B. Committees Reporting to the Board of Directors

1. EXECUTIVE COMMITTEE (EXCO)

EXCO Duties and Reponsibilities Guideline

The guidelines supporting the implementation of the Executive Committee's (EXCO) duties and responsibilities are outlined in the Board of Directors' Decree No. 20/SKDIR/0100 dated 16 December 2020 on the Executive Committee (EXCO). The composition with the duties and responsibilities of the EXCO, is as follows:

a. Strategic Policies

ii. Submitting proposals and recommendations to the Board of Commissioners regarding medium-term and long-term objectives, strategic directions, goals and priorities of the Bank.

iii. Formulating and reviewing policy matters, with a view towards the overall planning and development of strategies to achieve medium-term and long-term objectives of the Bank.

b. Expense for Properties Purchase/Other Capital Expense

Analysing and deciding or approving proposals or requests concerning:

i. Purchase or sale of the Bank's Fixed Assets.

ii. Purchase or sale of the Bank's inventory, including computer hardware and software.

iii. Procurement of other goods and services conforming to prevailing regulations.

EXCO approval is provided in accordance with the prevailing authority limits.

c. Treasury & Investment Activities

Determining relevant policies and guidelines for all dealers, officers and relevant committees involved in the Treasury and Investment activities of the Bank.

d. Credit Decision

To make decisions on credit matters in accordance with its discretionary limit that includes all types of exposures, direct and/or contingent, such as exposures to counterparties and customers arising from lending/financing, underwriting/syndication, securities (loan replacement), derivative instruments, settlement risks, interbank limit, End Financing (EF) mortgages limit and other product programmes.

e. Others

i. Deciding on urgent and important business matters of a confidential nature or requiring immediate and/or prudent decision, but such delegation to the EXCO must be endorsed by the Board of Directors.

ii. Deciding on business matters which are of unusual or extraordinary nature or which have strategic or significant impact (financial or otherwise) on the Bank.

iii. Performing such other functions as may be delegated to it from time to time by the Board of Directors.

The EXCO is required to report to the Board of Directors and Senior Executive Officers on meetings where major decisions were made.

Executive Committee Members as of 31 December 2025	
Chairman and acting Permanent Member	President Director
Vice Chairman and acting Permanent Member	Finance and Corporate Services Director*
Permanent Members	• Technology and Operations Director* • Wholesale Banking or Consumer Banking Director** • Risk Management Director** • Head of Related Credit**
Secretary	• Corporate Secretary Head* • Related Credit Approval Division**

* Non-Credit related
** Credit related

EXCO Meetings

EXCO meetings are convened as necessary, depending on the volume and urgency of matters requiring follow-up. EXCO meetings can be attended by EXCO members either in person or via telephone/video conference. A quorum must include at least the majority of EXCO members (more than 50 percent), including the EXCO Chairman or the Interim Chairman if the Committee Chairman is unavailable.

The attendance of Executive Committee members at non-credit-related meetings held in 2025 was as follows:

Name	Number of Meeting	Attendance	Percentage (%)
Hendra Gunawan	4	4	100
Teh Han Yi	4	4	100
Paul Rafiuly	4	4	100

Decision Making

Decisions made at EXCO meetings shall be made through deliberation to achieve a consensus. In the event that a consensus cannot be reached, the Chairman of the Committee or Interim Chairman has the final casting vote. EXCO decisions may also be made by circulation, provided that EXCO members have been notified in writing of the proposal submitted. Decisions made in such manner shall be as valid as decisions made at any EXCO meeting.

All decisions of meetings are stated in the minutes of meeting signed by attending Committee members and properly maintained, including any dissenting opinions.

The EXCO's work programme and realisations in 2025 included but were not limited to:

No.	Work Programme	Realisation
1	Formulating and reviewing any issue on policies by taking into consideration all planning and implementation of strategy to achieve the Bank's medium-term and long-term goals.	EXCO members have reviewed issues on policies by taking into consideration all planning and implementation of strategy to achieve the Bank's medium-term and long-term goals.
2	Analysing and making decisions for proposals or requests related to property and other capital expense to be in line with the prevailing regulation.	The EXCO provided strategic directions for major projects such as Long Term Property Plan, workplace transformation, non-operation assets divestment, sustainability initiative, IT procurements and progress update on ongoing major projects.
3	Providing credit decisions in accordance with its discretionary limit that includes on all types of exposures, direct and/or contingent, such as exposures to counterparties and customers arising from lending/financing, underwriting/syndication, securities (loan replacement), derivative instruments, settlement risks, interbank limit, end financing mortgages limit, and other product programme.	The EXCO has provided credit decisions in accordance with its discretionary limit.

2. ASSETS AND LIABILITIES COMMITTEE (ALCO)

Based on the Board of Directors' Decree Decree No. 25/SKDIR/0078 dated 22 August 2025, the composition of Asset & Liability Management Committee is as follows:

Assets and Liabilities Committee Members as of 31 December 2025	
Chairman	President Director
Deputy Chairman	Finance and Corporate Services Director
Secretary	Market & Balance Sheet Risk Management Head
Permanent Members	• Risk Management Director • Wholesale Banking Director • Consumer Banking Director • Global Markets Director • Head of Transaction Banking • Central Treasury Unit Head • Deposit & Wealth Management Head

The ALCO meeting shall be held based on the requirements of the Bank, or at least once a month.

The attendance of Assets and Liabilities Committee members at the meetings held in 2025 was as follows:

Name	Number of Meeting	Attendance	Percentage (%)
Hendra Gunawan	15	14	93
Teh Han Yi	15	15	100
Henry Santoso	15	13	87
Harapman Kasan	15	11	73
Cristina Teh Tan	15	13	87
Sonny Samuel	15	14	93
W. Kartyono	15	13	87
Stanly Gunawan	15	15	100
Emillya Soesanto	10	9	90

Duties and responsibilities of the ALCO are as follows:

a. Grant approval for the following:
   - Market Risk Management Policy, Interest Rate Risk in Banking Book Management Policy, Liquidity Risk Management Policy, and Fund Transfer Pricing Policy and related model/methodologies and assumptions used in the asset and liabilities management:
   - Delegation of risk appetite limits, risk control limits and risk limits relating to Market Risk, Interest Rate Risk in Banking Book and Liquidity Risk;
   - Ratification of limits excesses by businesses;
   - Granting of temporary limits by businesses;
   - Limits review at least once a year;
   - Strategic Pricing, Fund Transfer Pricing, and Prime Lending Rate; and
   - Funding strategies (Target Balance Sheet Mix, debt issuance) and market risk valuation adjustment.

b. Endorsing for the following:
   - Framework relating to Balance Sheet Risk Management (Interest Rate Risk in Banking Book and Liquidity Risk); and
   - Internal Model related initiatives (when ready) used in regulatory reporting.

c. Monitoring and Reporting:
- Monitor and highlight limits excesses of risk appetite limits, risk control limits and other risk limits concerning market risk, interest rate risk in banking book and liquidity risk; for escalation to Risk Management Committee and Board of Directors;
- Monitor, assess and review critical market, market risk, interest rate risk in banking book and liquidity risk profiles and exposure, vulnerabilities, Profit & Loss, material issues and major transactions;
- Monitor product pricing earnings spread, asset/liability distributions and maturity, liquidity risk, market risk, and capital allocations for market risk;
- Provide forums for discussion and decisions related all aspects of market risk, interest rate risk on banking book and liquidity risk;
- Ensure compliance with regulatory requirements that are relevant to market risk, interest rate risk in banking book and liquidity risk management;
- Review current and prospective liquidity positions and monitor alternative funding sources; and
- Monitor and ensure adequate liquidity for unanticipated contingencies.

The ALCO's work programme and realisations in 2025 include but were not limited to:

No.	Work Programme	Realisation
1.	To conduct ALCO meeting at least once a month, or as necessary due to changes in national economic conditions, or the Bank's condition and risk profile, particularly market and liquidity risk.	During 2025, ALCO held 15 (fifteen) meetings. Several proposals approved by ALCO were as follow: • Liquidity Risk Management Policy and Banking Book Interest Rate Risk Management Policy annual review; • Market Risk Management Policy annual review; • Market Risk Management Limits and Mandates 2025; • Balance Sheet Risk Management Limits and Mandates 2025; • Liquidity Premium and Liquidity Charge Calibration; • Subordinated debt issuance; and • Monthly Prime Lending Rate publication.

3. RISK MANAGEMENT COMMITTEE

Based on the Board of Directors' Decree No. 25/SKDIR/0045 dated 14 May 2025, the composition of Risk Management Committee (RMC) is as follows:

Risk Management Committee Members as of 31 December 2025	
Chairman	Risk Management Director
Deputy Chairman	Finance and Corporate Services Director
Secretary	Enterprise Risk Management Head
Permanent Members	• President Director • Wholesale Banking Director • Technology and Operations Director • Compliance, Legal, and Corporate Secretary Director • Global Markets Director • Consumer Banking Director • Transaction Banking Director • Head of Internal Audit • Head of Human Resources • Credit Risk Management Head • Legal Head • CEO Office Head • Head of Channels and Digitalisation

The RMC meetings are held regularly, with a minimum of 10 (ten) meetings per year.

The attendance of Risk Management Committee members at meetings held in 2025 was as follows:

Name	Number of Meeting	Attendance	Percentage (%)
Henry Santoso	17	16	94
Teh Han Yi	17	16	94
Hendra Gunawan	17	16	94
Paul Rafiuly	17	16	94
Harapman Kasan	17	14	82
Sonny Samuel	17	15	88
Ardhi Wibowo	17	14	82
Cristina Teh Tan	17	14	82
Gevy Q. Wulandari	17	16	94
Yanuar Maulana Yusuf	17	17	100
Imbang Perdana Satryawan	17	16	94
Edisono Limin*	9	9	100
Irvan Gunardwi	3	3	100
Tan Fransiska Hendra	17	16	94
W. Kartyono**	10	9	90
Erawati Esther***	9	8	89
Ritaria Tjokromulio*	5	3	60

*) Mr Edisono Limin served until August 2025 and was replaced by Ms Ritaria Tjokromulio
**) Mr W. Kartyono became effective as a member of the RMC as of June 2025
***) Ms Erawati Esther became effective as a member of the RMC as of July 2025

The duties, authorities and responsibilities of the RMC are as follows:

a. Recommend or approve Bank-wide risk management strategies, model and methodologies, policies, frameworks, and guidelines.
b. Endorse or approve the risk management improvement and development plans of the Bank based on the risk management implementation evaluation result.
c. Ensure effective risk management through proper risk measurement methodologies.
d. Recommend and/or approve Risk Appetite and tolerable risk thresholds or limits, as well as monitor and manage risk portfolio of the Bank to be within the prescribed risk limit.
e. Monitor and assess risk culture and conduct risk, among others, through review of Risk Culture, among others, through review of Risk Culture Dashboard, which sets out the metrics to track risk culture and conduct risk.
f. Evaluate and approve the result of the self-assessment on the Bank's soundness rating (Risk Based Bank Rating), including the self-assessment on the risk profile rating of the Bank.
g. Assess and evaluate the internal capital adequacy of the Bank, to ensure the Bank has an adequate capital based on its risk profile.
h. Provide a forum for discussion and decision on issues, matters, and regulatory changes impacting the risk and capital of the Bank, including approval on business decisions deviating from established risk management policy and procedures, such as taking of positions or risk exposures beyond tolerable risk thresholds or limits.
i. Review and approve Bank-wide stress test scenarios, assumptions, methodologies, results, and risk mitigation actions to be taken, as well as contingent plans if needed.
j. Develop Bank-wide risk awareness culture and foster commitment in managing risk, including enforcement of consequence management through the performance evaluation and sanction, if needed.

k. Monitor and evaluate fraud investigation reports including follow up actions.
l. Review and decide on the resolution for the unresolved issues or matters arising from the new product and activity review process escalated by parties making new product and activity assessment through Operational Risk Management Division.
m. Review and approve new outsourcing activities, proposal of new Bank-wide insurance, and renewal of Bank-wide insurance.
n. Review and approve new Product Programme and conduct periodic review.

The RMC's work programme and realisations in 2025 included but were not limited to:

No.	Work Programme	Realisation
1.	RMC meeting is held in a regular basis, with minimum of 10 (ten) meetings per year.	a. In 2025, RMC meetings were conducted 17 (seventeen) times.
2.	The topics discussed in RMC meeting are, but not limited to: a. Risk Appetite; b. Risk Profile; c. Bank Soundness Rating; d. Capital Adequacy assessment based on its risk profile; e. Stress Test; f. Risk Management policy, guidance and procedure; g. Operational Losses, Key Operational Risk Indicators (KORI) and potential or incident of Operational Risk which are deemed significant to the Bank's risk profile including the follow up actions; h. Issues related to Fraud; i. Issues that are significant to the Bank's position; and j. Other matters, including discussion regarding the Bank's main risks that are not covered in other Committees such as Strategic, Compliance, Legal and Reputation Risk.	The Bank's Risk Profile was discussed and approved every quarter, and Bank Soundness Rating every semester. • In 2025, frameworks, policies, and guidelines recommended and approved through RMC were Anti Fraud Policy, Annual Review of Policy on Managing Legal Risk, Annual Review of Third-Party and Outsourcing Risk Management Policy, Financial Crime Risk Management Framework, Technology Risk Management Framework Annual Review, Technology Risk Management Policy Annual Review, IT Security Management and Cyber Resiliency Policy Annual Review, Insurance Management Policy Annual Review, Operational Risk Management Framework Annual Review, Ad-hoc Review Financial Crime Risk Management Framework, Annual Review Banking Operations Policy, Annual Review Product / Service Program Policy, Annual Review of Financial Advisory Services & Sale of Investment Products Policy, Annual Review of Policy on Staff Trading in Securities, Annual Review Operational Risk Management Policy, Annual Review BCM Policy, Annual Review Capital Management Framework, 2026 Risk Appetite Framework and Statement Annual Review, Risk Based KPI Guidelines Annual Review, Data and AI Governance Framework Annual Review, Bank Good Corporate Governance (GCG) Guidelines Annual Review, Reputational Risk Management Policy Annual Review, Third Party and Outsourcing Risk Management Policy and Procedure update, Annual Review of Risk Management Framework, Annual Review of Environmental Risk Management Framework, Annual Review Personal Data Protection (PDP) Policy and Data Governance Policy.

No.	Work Programme	Realisation
		• The RMC also reviewed and approved Product Programmes (PP), i.e. New Product Programme (PP): Borrowing Base Trade Finance and Receivables Loan, Ad-Hoc Review Product Programme FX Bundle Umbrella, Periodic Review Product Progamme Bond Option, Periodic Review Product Program from Global Markets: Bond Futures, Interest Rate Futures, Callable Government Bond, FX Options (With Discontinuous Payoffs), Periodic Review Product Programme Supplier Finance, Annual Review Product / Service Program Policy, Annual Review of Financial Advisory Services & Sale of Investment Products Policy, Bancassurance new Initiative - Straight Through Processing for Guaranteed Issuance Offer Product, and Matured Banking Product (MBP) Attestation. • Updates on other significant issues regarding the Bank's risk exposure, such as significant Operational and Technology risks were discussed every month in RMC.

4. ANTI-FINANCIAL CRIME COMMITTEE

Based on the Board of Directors' Decree No. 25/SKDIR/0041 dated 30 April 2025 concerning Anti - Finacial Crime Committee (AFCC), the Committee composition is as follow:

Anti-Financial Crime Committee Members as of 31 December 2025	
Chairman	Compliance, Legal, and Corporate Secretary Director
Deputy Chairman	Risk Management Director
Members	• Wholesale Banking Director • Consumer Banking Director • Technology and Operations Director • Head of Channels & Digitalisation

The AFCC shall meet once every two months, and as and when the Chair calls for a meeting. The Chair (or in his absence, the Alternate Chair) has the authority to cancel a scheduled meeting. Attendance may attend the meeting in person or via teleconference. Furthermore, urgent matters may be approved by circulation. Decisions by circulation shall be tabled at the next Committee meeting for notation.

The attendance of AFCC members at meetings held in 2025 was as follows:

Name	Number of Meeting	Attendance	Percentage (%)
Ardhi Wibowo	6	6	100
Henry Santoso	6	6	100
Harapman Kasan	6	6	100
Cristina Teh Tan	6	4	67
Paul Rafiuly	6	5	83
Edisono Limin	6	3	83
Ritaria Tjokromulio (PJs Channels & Digitalization)*		2	

* Due to Mr Edisono Limin's resignation, the role of Deputy Head of Channel & Digitalisation is managed by Ms Ritaria Tjokromulio effective on 1 November 2025.

Should there be urgent Anti-Financial Crime cases (includes Anti-Money Laundering (AML), Countering the Financing of Terrorism (CFT), Counter Proliferation Financing (CPF), Sanctions, Anti-Fraud and Anti-Bribery and Corruption (ABC) that require immediate attention, ad-hoc meetings will be called.

Duties, authorities and responsibilities of AFCC are to:

a. Approve the Bank's AFC Business Management Tolerance and monitor the Bank's risk profile against it (including oversight of any return-to-management tolerance plans).
b. Approve Bank's AFC risk and control frameworks and policies.
c. Monitor material and emerging AFC risk and oversee relevant action plans.
d. Oversee AFC strategic initiatives (Including but not limited to the AFC Uplift Project).
e. Oversee of Bank's compliance of material AFC related regulatory commitments and adequacy responses.
f. Provide oversight of material and significant AFC issues, both internal and external factors, including business continuity preparedness and receive notification of approved deviations from policies and procedures.
g. Oversee the effectiveness of AFC operations, and overall health of AFC control frameworks including assurance and audit outcomes.
h. Oversee outcomes and action plans from Bank's Enterprise-wide AFC Risk Assessment.
i. Take decision on customer cases escalated in accordance with policy/procedures.
j. Oversight of FRMC, Business Unit's (BU) AFC Forums and Compliance AFC Forum.

During 2025, AFCC held 6 (six) meetings and obtained 12 (twelve) approvals from AFCC members through e-mail circulation. During the AFCC meetings the implementation of AML/CFT/CPF, Sanction, Anti-Fraud and Anti-Bribery and Corruption programmes reported covered, among others:

1. Monthly reports presentation which include:
   b. Risk Appetite Statement (RAS) Metrics
   c. Effectiveness Metrics
   d. Operational Metrics
2. Review Plan, Review Program and Outstanding Issue from AFC Compliance Assurance.
3. Update related to Fraud & Scam and Fraud Metrics.
4. Request for approval relating to Financial Crime Risk Management Framework & Business Management Tolerance (BMT).
5. Request for approval relating to KITAS.
6. Approval request for Terms of Reference (TOR) Fraud Risk Management Committee (FRMC).
7. Update on Business Banking Incident.
8. Update on Open Application Programming Interface National Standard (SNAP) project.
9. Update on Cash Pick Up and Delivery (CPUD).
10. Approval request for changes of the Transactions Monitoring Threshold Update (Tuning) 2025.
11. Approval request for Transactions Monitoring Loan Threshold 2025.
12. Approval request for Policy and Procedure update.
13. Approval request for Deferment on Timeline Extension to Update and Implement UOB AML/CFT and Sanctions Policy 6.0.
14. Approval request for Terms of Reference (TOR) for the Anti-Financial Crime Committee (AFCC).
15. Update on Glossary for AML/CFT Policy, Procedures and Guidelines.
16. Update on Terms of Reference (TOR) Anti-Financial Crime Risk Forum (AFCRF).
17. Update on AML Representative - Wholesale Banking & Channels & Digitalization.
18. Update on information and assessment of Dormancy Issue.
19. Update on Regulatory Reporting Project Steering Committee.
20. Update on UOBI deficiency Rate (KYC).

21. Update on Name Screening Overdue.
22. Update on ML/TF Risk Assessment Survey 2025.
23. Update on "WINA".
24. Update on Internal Fraud Case.
25. Update on External Fraud Case.
26. Approval request/endorsement for Financial Crime Risk Management Framework ver1.1.
27. Approval request for deviation request related to Source of Fund (SOF) for TMRW NTB.
28. Approval request/endorsement for Trade Based Money Laundering Control Procedure Ver1.0.
29. Update on assessment result of FMF Whitelist removal.
30. Update on name screening overdue rate and KYC – OGR and ICDD from PFS.
31. Approval request for Addendum - AML/CFT/CPF and Sanctions Procedure for Corporate & Individual Ver5.0.
32. Update on implement daily limit in infinity for BB Non-Individual customers.
33. Approval request for GoAML – Cash Transaction.
34. Update on dormant account (temporary suspension "Hensem" PPATK).
35. Update on Terms of reference (TOR) – WB AFC Forum.
36. Update on material adverse news.
37. Update on New Fake ID scheme.
38. Update on AML Assurance Finding.
39. Update on the revocation of the MRA for the Implementation Daily Limit in Infinity for BB Non - Individual Customer.
40. Approval request for AML CSA Result.
41. Approval request for AML/CFT/CPF and Sanctions Procedure for Corporate & Individual Ver5.0 update.
42. Approval request for retention APEX PEP.
43. Re-classification of 2 incidents into Internal Fraud.
44. Channel update on Dormant Assessment.
45. Update on emerging risk on BI-FAST local payment transactions – PT PG.
46. Alignment of Loan Threshold in Subsegment Commercial Banking and Financial Institution.
47. Approval request for Anti – Fraud Policy: Annual Review.
48. Approval request for AML/CFT/CPF and Sanctions Procedure for Corporate Ver5.0 update.
49. Approval request for High Risk Definition Review - Interim Solution for PV, SPVNO and Transaction Frequency.
50. Update on case fabricated document case involving by sales staff at Kelapa Gading Branch.
51. Policy & Procedure Update Progress.
52. Update on AFC Assurance Plan 2026.
53. Update on Completion of AML/ CFT/CPF and Sanctions Learning for Refresher & New Joiner.

5. BUSINESS CONTINUITY MANAGEMENT COMMITTEE

Based on the Board of Director's Decree PT Bank UOB Indonesia No. 25/SKDIR/0074 dated 21 Agustus 2025, the composition of Business Continuity Management Committee (BCMC) is as follows:

Business Continuity Management Committee Members as of 31 December 2025	
Chairman (Recovery Director)	Technology and Operations Director
Deputy Chairman (Alternate Recovery Director)	Finance and Corporate Services Director
Secretary	Business Continuity Management - T&O Risk Governance and Assurance
Permanent Members	• Compliance, Legal, and Corporate Secretary Director • Global Markets Director • Head of Human Resources • Operational Risk Management Head • Strategic Communications & Brand Head • CEO Office Head • Head of WB, Markets and Enterprise T&O • Head of Channels & Digitalisation • Corporate Real Estate Services Head • Head of Retail-Banking and Channel T&O • Head of Wholesale Banking & Global Markets Ops • Head of Consumer Banking Business Risk & Control • Head of CAC & Insurance Appraisal • Head of Customer Advocacy

BCMC Meeting is held at least twice a year.

The attendance of BCMC members at meetings held in 2025 was as follows:

Name	Number of Meeting	Attendance	Percentage (%)
Paul Rafiuly	2	2	100
Teh Han Yi	2	2	100
Sonny Samuel	2	2	100
Ardhi Wibowo	2	2	100
Gevy Q Wulandari	2	2	100
Edisono Limin	2	2	100
Maya Rizano	2	2	100
Amelia Ragamulu	2	2	100
Indra Gunawan	2	2	100
Tan Fransiska Hendra	2	2	100
Monique Sagita	2	2	100
Ali Budiman	2	2	100
Alexander Husin	2	2	100
Brahmantya Paramajati	2	2	100
Jessy Catharina Sigar	2	2	100
Stella Damayanti	2	2	100

The duties and responsibilities of BCMC are:

a. Ensuring that the business continuity management (BCM) of the Bank is effective and comprehensive
b. Ensuring that potential business continuity disruptions are managed to meet its business needs and obligations.
c. Endorse BCM strategies.
d. Approve the list of the Critical Business Functions and Critical Systems in the Bank.
e. Approve the BCM Task Force (BCMTF) Crisis Management Plan of the Bank, and define clear decision making authority in the event of a crisis.
f. Provide direction for resolution on BCM issues of UOBI.
g. Ensure that appropriate governance is in place for UOBI to evaluate risks, identify mitigating initiatives and exercise business continuity / IT Disaster Recovery plans.
h. Endorse deviation from BCM Policy prior to approval by RMC.
i. Approve the Bank's Business Continuity Risk Assessment for the Bank.
j. Review regular reports on the status of the BCM Programme in the Bank.
k. Review annual BCM attestation of the Bank.

The BCMC work programme and realisations in 2025 included but were not limited to:

No.	Work Programme	Realisation
1	Ensuring that the Business Continuity Management (BCM) of the Bank is effective and comprehensive	Updates on visibility and status updates of the BCM programme were reported to the BCM Committee twice a year including Adhoc BCM Committee was conducted in 2025.
2	Ensuring that potential business continuity disruptions are managed to meet its business needs and obligations	The Business Continuity Risk Assessment has been reviewed annually and reported to the BCM Committee.
3	Endorse BCM strategies	The BCM Committee has approved the updated list of critical business services (CBS) for 2025.
4	Approve the list of the Critical Business Functions and Critical Systems in the Bank	Scheduled and will be approved in BCMC 27 Jan 2026
5	Approve the BCM Task Force (BCMTF) Crisis Management Plan in the Bank, and define clear decision making authority in the event of a crisis;	The BCM Committee Terms of Reference, BCM Task Force members, and Playbook were reviewed and approved during the 1st BCM Committee on July 31, 2025.
6	Provide direction for resolution on BCM issues of UOBI	The BCM programme is updated regularly to the BCM Committee.
7	Ensure appropriate governance is in place for UOBI to evaluate risks, identify mitigating initiatives and exercise business continuity/ IT Disaster Recovery plans	The BCM Committee has endorsed regular reports on BCM program activities, including the scope and results of disaster recovery exercises.
8	Endorse deviation from BCM Policy prior to approval by RMC	The BCM Committee will provide endorsement if any deviation from the BCM Policy arises.
9	Approve the Business Continuity Risk Assessment for the Bank	Scheduled and will be approved in BCMC 27 Jan 2026.
10	Review regular reports on the status of the BCM Programme in the Bank	Scheduled and will be approved in BCMC 27 Jan 2026.
11	Review annual BCM attestation in the Bank	Scheduled and will be approved in BCMC 27 Jan 2026.

6. OPERATIONAL RISK MANAGEMENT COMMITTEE

Based on Board of Director's Decree No. 25/SKDIR/0084 dated 15 September 2025 concerning Operational Risk Management Committee the composition of Operational Risk Management Committee (ORMC) are as follows:

Operational Risk Management Committee Members as of 31 December 2025	
Chairman	Risk Management Director
Deputy Chairman	Technology and Operations Director
Secretary	Operational Risk Management Head
Permanent Members	• Compliance, Legal & Corp. Secretary Director • Head of Retail Credit • Head of Channels & Digitalisation • Consumer Business Risk & Control Head • Wholesale Banking Business Management Head • Global Markets Business Management Head • Channels Risk & Assurance Head • T&O Risk Governance & Assurance Head • Anti-Financial Crime Head • HR Services & Industrial Relation Head
Permanent Invitee	Head of Internal Audit

The ORMC meeting is held on a regular basis, once a month and/or as and when there is an urgency to act on operational risk.

The attendance of ORMC members at meetings held in 2025 is as follows:

Name	Number of Meeting	Attendance	Percentage (%)
Henry Santoso	13	10	77
Paul Rafiuly	13	12	92
Ardhi Wibowo	13	9	69
Rudy Widjaja*	12	12	100
Ritaria Tjokromulio**	4	3	75
Jessy Catharina Sigar	13	13	100
Ferdy Djojo	13	11	85
Gerry Hasang	13	13	100
Elly Sandora	13	10	77
Handi Mulia	13	12	92
Henry Kusumajaya Budiman	13	11	85
Lily Johan	13	11	85
Edisono Limin**	8	8	100

*) Mr Rudy Widjaja has been effectively serving as a member of ORMC since February 2025.
**) Mr Edisono Limin served until August 2025 and was replaced by Ms Ritaria Tjokromulio

The Duty, Authority and Responsibility of ORMC are as follows:

a. Assist RMC and Senior Management in maintaining effective oversight and governance over operational risk management.
b. Review and recommend operational risk appetite statements related and tolerable risk thresholds for key risks under its purview and provide oversight on their operationalization.
c. Report/escalate to RMC regarding significant operational risk and reputational risk issues/matters including approvals for exception and/or deviation, or when there are any regulatory changes impacting operational risk capital and appetite.

d. Review and recommend Business Unit/Support Unit on general matters such as (but not limited to) emerging operational risks, regulatory changes, third parties, outsourcing and product programme.
e. Review and endorse the improvement and enhancement plans for operational risk management of the Bank based on the operational risk management implementation evaluation result.
f. Review the operational risk profiles dashboard of the business/support units (e.g., operational risk losses, risk assessments/indicators, incidents or issues) and oversee the adequacy of significant/material operational risk management.
g. Review and decide on the attribution of operational losses ≥ IDR 300 million which do not meet the pre-determined criteria stated in the UOBI Incident Reporting Procedures and Guidelines or amongst the affected Business/Support Units (BSUs) if more than one BSU is involved, if required. These operational losses are incurred and reported by BSUs via the Incident Reporting programme.
h. Oversee third party and outsourcing risks and governance, including review and endorse new third-party outsourcing arrangement.

The Work Programme of ORMC and its realization in 2025 included but were not limited to:

No.	Work Programme	Realisation
1	ORMC meeting is held on a regular basis, once a month and/or as and when there is an urgency of operational risk related matters to be acted upon.	During 2025, ORMC meetings were held 13 (thirteen) times, included 1 (one) Ad-hoc meeting.
2	The topics discussed in ORMC meeting include, but are not limited to update on operational risk issues, related to Operational and Technology risks which are discussed in monthly basis, as well as quarterly updates related to Legal, Compliance, Fraud and Information Security. ORMC reports/escalates to RMC regarding significant operational risk issues/matters including for exception and/or deviation approval.	• Operational Risk Management and Technology Risk Management Monthly Highlights; • Fraud Risk Management, Litigation, Compliance & AML and Information Security Quarterly Updates; and • Significant incidents (with Major and above rating) and other operational risk issues/ matters are escalated and reported to RMC.

7. CREDIT POLICY COMMITTEE

Based on the Board of Directors' Decree No. 25/SKDIR/0012 dated 24 February 2025 the composition of Credit Policy Committee (CPC) is as follows:

Credit Policy Committee Members as of 31 December 2025	
Chairman	Risk Management Director
Deputy Chairman	Compliance, Legal, and Corporate Secretary Director
Secretary	Credit Risk Management
Permanent Members	• Wholesale Banking Director • Consumer Banking Director • Technology and Operations Director • Head of Internal Audit • Head of Retail Credit • Head of Corporate Credit • Head of Commercial & FI Credit 1 • Head of Commercial & FI Credit 2 • Credit Risk Management Head

CPC meeting shall be held based on the needs of the Bank.

The attendance of CPC members at meetings held in 2025 was as follows:

Name	Number of Meeting	Attendance	Percentage (%)
Henry Santoso	20	17	85
Ardhi Wibowo	20	15	75
Harapman Kasan	20	17	85
Cristina Teh Tan	20	11	55
Paul Rafiuly	20	18	90
Imbang Perdana Satryawan	20	18	90
Ratnasari Kartawiria	20	18	90
Siswo Soebianto Iksan	20	17	85
FX Yanto Edy Umar	20	19	95
Rudy Widjaja	20	18	90
Yanuar Maulana Yusuf	20	18	90
Soelaiman Reza Poernomo*	18	17	94

*) Mr Soelaiman Reza Poernomo has served as a member of the CPC since February 2025

Roles and responsibilities of the CPC are:

Roles

a. To recommend and endorse of the Bank's Credit Policy that will be approved and enforced by the Bank's Board of Directors.
b. To oversee the proper application and execution of the Bank's Credit Policy.
c. To formulate solutions to address issues arising from the implementation of the Bank's Credit Policy.
d. To conduct regular reviews of the Bank's Credit Policy and provide suggestions to Bank's Directors on changes or improvements to the Credit Policy, where necessary.
e. To monitor and evaluate the development and quality of the credit portfolio as a whole (including rating grade distribution, migration and exposure reports).
f. To monitor and evaluate the adherence to the prevailing Credit Policy, laws and other regulations in the implementation of fund provision.
g. To monitor and evaluate the effectiveness of the credit risk management structure.
h. To monitor and evaluate if the credit discretionary limit had been implemented correctly.
i. To provide input to the Bank's Board of Directors on the determination of the authority of credit discretionary limit Bank's Officer.
j. To monitor and evaluate the correctness of fund provision process, development, and quality of the provision of funds given to Bank's related parties and large exposure obligors.
k. To monitor and evaluate the correctness of the implementation of Legal Lending Limit (LLL) regulation.
l. To monitor and evaluate the settlement of non-performing loans in accordance with the Bank's Credit Policy.
m. To monitor and evaluate the Bank's efforts to fulfill the adequacy of general provision.
n. To monitor and evaluate the adequacy of credit infrastructure owned by the Bank.
o. To approve, monitor and evaluate the implementation and execution of Internal Rating Based (IRB) Credit Risk parameters, models and scorecards.

Responsibilities

a. Submit written report on a regular basis (at least once a year) to the Board of Directors with a copy to Commissioners, in relation to:
   - Supervision of Credit Policy implementation and execution; and
   - Monitoring and evaluation of items stated in the Duties of CPC.
b. Provide inputs on corrective actions to the Board of Directors with a copy to the Board of Commissioners in relation to the responsibilities of CPC on part (a) above.

The CPC's work programme and realisations in 2025 included but were not limited to:

No.	Work Programme	Realisation
1.	Monitoring and evaluating credit portfolio quality, stress-testing and other significant issues related to credit business.	The CPC held a total of 20 (twenty) meetings during 2025. CPC periodically monitors: • The Bank's credit portfolio. The Bank's credit exposure is monitored for each business segment i.e., Corporate Banking, Commercial Banking, Financial Institutions, Business Banking, Housing Loan and Secured Lending (HLS) and Unsecured Business. • Concentration limit for both regulation and internal cap such as industry concentration, foreign currency loan concentration, country limit, LLL and provision made by the Bank through Credit Risk Highlight updates. This action has supported CPC in giving the right direction for the Bank's credit portfolio. • Large exposure borrowers update. • The covenant fulfillment of Wholesale Banking i.e., Breach Letters Monitoring, TBO Update, etc. including the related business process improvement. During 2025, CPC has also reviewed and endorsed/approved among others, including: • Credit Policy & Governance Oversight and Retail Risk Appetite (RRA) Monitoring, PFS Credit Quality Review, UOBI Steel and Textile Portfolio review 2025, Preliminary and Post Assessment on Trump's Tariff Impact & Foreign Currency Weakening, CBK CMB Credit Portfolio Dashboard, BB Credit Transformation, UOBI CMB Automotive Portfolio Review, Restructure Portfolio Stress Test/Scenario Analysis, EF Monitoring, Stress Test for SPS Panel Developer, BB AYDA Ownership & Assets Condition Update, Industry Risk Rating Review 2025, Real Estate & Hospitality Stress Test 2025 and BB Real Estate Stress Test 2025.
2.	Review and provide recommendations on credit policy as well as credit discretionary limit implementation.	During 2025, CPC reviewed, endorsed/approved, and provide recommendations on the new and updated credit policies/product programs, including: • The Bank's umbrella credit policy and credit risk management framework as outlined in the Credit Risk Management Policy. • Core Credit Policies that provide the general lending principles, process and minimum control requirement apply to certain business segment such as General Credit Policy for Corporates and Financial Institutions, as well as Retail Credit Policy & Process Standard (RCPPS) for Credit Risk Management of Retail Portfolios. • Specific credit policies and/or product guidelines as derived from the core credit policy that provide a more granular guidance to be implemented according to related business segments among others including:

No.	Work Programme	Realisation
		1. CC Past Due Transactions Allowing Transactions for Block P/X days, PFS Credit Card-Policy Alignment to New A-Score Models, BB Country Lending Program (CLP) Renewal, BB Focus, Sustain & Satellite City Review, PRD Periodic Review for Account Receivable Purchase and Dealer/Distributor Financing, Approval for PRD Receivables Loan, Delegation of Approval to Business Unit for Trade Transaction, Sandbox Framework for Partner Onboarding in Business Banking, PRD Renewal for Secured Loans, 2024 UOBI PFS Credit Card Behavioural Scorecard Model Review, 2024 UOBI BB Credit Underwriting Engine (CUE) Model Review, PRD Periodic Review for Supplier Finance, Sandbox Program Framework in Business Banking, 2024 UOBI PFS Credit Card Re-Score Gen3 Model Review, 2024 UOBI TMRW Credit Card A-Score Model Review, UOBI Non-Centrally Cleared Derivatives (NCCD) Implementation Approach, SBLC for LLL Guideline Update, BB Watchlist Policy Review, BB Risk Monitoring Framework Review 2025, BB Maximum One Obligor Exposure (OOE) Limit Update, PRD Renewal for PFS Credit Card & Cash Plus, Credit Concentration Risk Management Policy, Trade & Cash Program Leveraging on UOB Infinity FSCM, General Insurance Partner Annual Review 2025, BizSolution Takeover Test & Learn Program (TLP) Update, Update of Credit Discretionary Limit (CDL) Transactional Authority for NPL Accounts, Stress Testing Policy Annual Review 2025, Country and Transfer Risk Stress Test, and PFS Risk Readiness Plan. 2. Review and update Term of Reference related to CPC, CMWG, EXCO and CC, as well as CPC & CMWG attendance review.

8. HUMAN RESOURCES COMMITTEE

Based on the Board of Directors' Decree No. 24/SKDIR/0079 dated 8 July 2024 concerning Human Resources Committee (HRC) in Head Office, the composition of HRC was as follows:

Human Resources Committee Members as of 31 December 2025	
Chairman	President Director
Secretary	HR Leadership Team or HR Business Partner Head
Members	• Finance and Corporate Services Director • Wholesale Banking Director • Consumer Banking Director • Head of Human Resources

HRC meetings are held as and when required, or at least once in every 3 (three) months.

The attendance of Human Resource Committee members at meetings held in 2025 was as follows:

Name	Number of Meeting	Attendance	Percentage (%)
Hendra Gunawan	12	12	100
Teh Han Yi	12	12	100
Harapman Kasan	11	11	100
Gevy Q Wulandari	12	12	100
Cristina Teh Tan	11	10	91

The duties and authorities of HRC are to:

Duties

a. Review and approve HR strategy to support the company's strategy and objectives.
b. Review and approve HR policies which cover:
   - Recruitment and assessment
   - Organisation Development
   - Learning and development
   - Talent Management
   - Employee Performance Management
   - Reward and recognition
   - For non-material changes, review and approval would be given by the Head of Human Resources.
   - To ensure the execution of HR strategy and HR policies.

Authorities

a. Review and approve proposed key HR policies and programmes presented.
b. Review HR strategies including recruitment, remuneration, performance management, employee engagement and staff/ leadership training & development.
c. Review and approve HR policies and people agenda including talent management and succession planning.
d. Review and approve key talents for the Bank and at regional level.
e. Review and approve overall employee performance rating distribution, compensation recommendation and performance bonus distribution.
f. Review and approve employee promotion guidelines.
g. Provide recommendations to the Remuneration and Nomination Committee with regards to the appointment and/or replacement of Senior Executive Officers based on relevant experience, competencies and individuals' capabilities. HRC can also provide recommendations on remuneration.

The HRC's work programme and realisations in 2025 included but were not limited to:

No.	Work Programme	Realisation
1	HRC meetings are held as required, or at least once in every 3 (three) months.	HRC had fulfilled its work programme in having minimum of one meeting every quarter and in 2025, HRC was conducted 12 (twelve) times in a year.
2.	Issues or topics discussed at the HRC meetings include, but are not limited to: a. Review HR Strategies on Rewards & Recognition b. Review HR strategies on Talent, Learning and Development, and Performance Management; c. Employee Engagement Survey 2024; d. Review HR policies; e. Ethic Panel Members.	the HRC had discussed and endorsed/concluded the followings: • The 2025 Merit Increase and 2024 Performance Bonus proposals and payout • Proposed remaining Benefit harmonization and consolidation of medical insurance • The updated list Material Risk Taker Position (MRT) Role's proposals • The recommendation to include long service award for staff with 35 years of service • Key talent identification, succession planning for critical roles • Standardized & Shared Performance Dimension for staffs • Added new criteria for Education Awards for 2025 onwards • Process improvement on Employee Scholarships and endorsement of employee scholarship awardee in 2025 • High Performance awards awardee selection • Conduct Performance review and promotion calibration for staffs • New approach of EES implementation which was rolled out based on staff anniversary date. • Revamp on Current Disciplinary Action Procedure & Practices • Collective Labor Agreement (PKB) renewal 2025-2027 • Change of Ethic Panel members

9. CREDIT COMMITTEE

Based on the Board of Directors' Decree No. 24/SKDIR/0002 dated 23 January 2024 concerning Executive Committee – Credit (EXCO) and Credit Committee (CC), the composition of the Credit Committee is as follows:

Credit Committee Members as of 31 December 2025	
Chairman	President Director
Secretary	Related Credit Division
Members	• Risk Management Director • Wholesale Banking Director or Consumer Banking Director • Head of Related Credit: » Head of Corporate Credit » Head of Commercial & FI Credit 1[a] » Head of Commercial & FI Credit 2[a] » Head of Retail Credit[b] » Business Banking Credit Head[c]

[a] For Commercial Banking & FI credit proposal.
[b] For PFS credit proposal.
[c] For Business Banking credit proposal.

Discretionary Authority

1. To make credit decisions in accordance with its discretionary limit that includes all types of exposures, direct and/or contingent, such as exposures to counterparties and customers arising from lending/financing, underwriting/syndication, securities (loan replacement), derivative instruments, settlement risks, interbank limit, end financing (EF) property limit and other product programme.
2. To coordinate with the Assets and Liabilities Committee (ALCO) in the aspects of Credit Financing.

In 2025, 500 credit proposals were submitted to the Credit Committee, consisting of 8 proposals from Business Banking segment, 108 proposals from the Corporate Banking segment, 339 proposals from the Commercial Banking segment, 24 proposals from the Financial Institution segment, 18 proposals from Special Asset Management, 2 proposals from the PFS Unsecured Credit and 1 proposals from the PFS Secured Credit segment.

10. INFORMATION TECHNOLOGY COMMITTEE

Based on the Board of Directors' Decree No. 23/SKDIR/0062 dated 4 May 2023 concerning PT Bank UOB Indonesia Information Technology Committee (ITC), the composition of ITC is as follows:

Information Technology Committee Members as of 31 December 2025	
Chairman	President Director
Deputy Chairman	Technology and Operations Director
Members	• Finance and Corporate Services Director • Risk Management Director • Compliance, Legal, and Corporate Secretary Director • CEO Office Head

The ITC meeting shall be held on a regular basis, at least 4 (four) times a year.

The attendance of ITC members at meetings held in 2025 was as follows:

Name	Number of Meeting	Attendance	Percentage (%)
Hendra Gunawan	16	16	100
Paul Rafiuly	16	16	100
Teh Han Yi	16	14	88
Henry Santoso	16	12	75
Ardhi Wibowo	16	11	69
Tan Fransiska Hendra	16	14	88

Duties, authorities and responsibilities of ITC are as follows:

Duties and Responsibilities

- Assisting the Bank in deciding and supervising the Bank's investments in the field of IT, and being responsible for developing infrastructure, IT security and strategic plans for information technology, while ensuring that everything is in line with the business strategy of the Bank.
- Discussing specifically about plans on information technology development, either currently applied by the Bank or new technology.
- Discussing policy relating to the utilisation of information technology such as utilisation of software, hardware, and professional service to be engaged.
- Assisting the Bank in directing, overseeing and managing information technology security risk in accordance with technology security policies.
- Reviewing the progress of IT key activities on periodical basis, in order to ensure sufficient Bank resources to support IT key activities and to resolve issue arising from those IT key activities.
- Assuming responsibility for duties and responsibilities delegated as established in Board of Directors' Decree No. 23/SKDIR/0062 dated 4 May 2023.

Authorities

- Approving information technology development plans, either currently applied by the Bank or new technology.
  Note:
  Cost expense will be guided by the SOP for Requisition, Procurement and Payment through Procurement and Expense Management System (PEMS).
- Approving policies in relation to strategy or utilisation of information technology such as utilisation of software, hardware, and professional services to be engaged.
- Setting priorities for IT developments which are strategic, compliance, business or customer service in nature.
- Approving any risk deviation from standard policy in utilisation of technology as a result of security risk assessment report based on prevailing IT security guidelines.

The following ITC's work programme and realisations in 2025 included but were not limited to:

No.	Work Programme	Realisation
1.	Conducted routine meetings to review and approve IT investment (for purchase of equipment and IT projects implementation), monitor IT strategic projects, and approve strategic IT policy.	In 2025, the IT Committee convened 16 (sixteen) meetings to review and approve IT investments. These investments were aligned with the strategic goals of the Bank and covered the following areas: • **Ensuring IT Infrastructure development** – ITC has consistently coordinated the IT initiatives proposed to align with the Bank's long-term (RSTI), medium-term (RBB), and short-term plans (ITDP), as outlined in the strategic roadmap. This was achieved through the following initiatives: 1. Development and implementation of key systems such as: UOBI EDAG Phase 2, Visa/MasterCard Compliance, Voyager FSCM Spoke Onboarding ph. 2, Voyager Trade API, AML Tech Roadmap, Digital Employee Card (e-biz Card, Workday Recruitment, Infinity Global soft token ID rollout, API Tier 1 Uplift and Capacity Increase, CMC Field and Report Enhancement for Cards Statement Balance, iBranch and CTR system enhancement and RIMS Switch Fee Logic, also implementation of Search Capability in UOBI Website. 2. Enhancements in digital banking infrastructure, including: Digital Bank Releases and upgrades in application systems. Such as TMRW Boatsize 2025. 3. Strengthening support systems through enhancements and upgrades. Enhancement of PLCE, system upgrade (such as Murex, NTR to NTRX, Pefindo to Eagle), application refresh (such as WRM, CRS, Arbor, and CAS ATP). • **Ensuring IT Security Risk Management** – ITC has prioritized IT Security and Risk Management investments by accommodating initiatives focused on key risk mitigation and security enhancement strategies, including: Vulnerability Scanning Uplift for Server and Extension to Endpoint and API which enhance the Bank's protection and cyber incident response capability through quicker identification and action to address vulnerabilities; and, Sensitive Data Discovery (implement Microsoft Purview) as a protection tool for Office files residing in OneDrive, SharePoint Online, and on-premises users' NAS.

No.	Work Programme	Realisation
		• **Ensuring IT Key Activities** – ITC has ensured effective execution of IT Key Activities, through proper governance and control mechanism. All presented initiatives were required to demonstrate background and context, business justifications, cost investment and business case, delivery timelines, and alignment with budget and IT Strategic Roadmap. IT Committee has carried out role and responsibility as stipulated in related OJK Regulation e.g. IT policies and procedures, evaluation on IT cost, IT-related issues resolutions, etc. • **BSC (Balance Score Card)** - ITC has ensured alignment between Bank's business strategic plan and balanced scorecard by addressing Obsolescence and Run The Bank (RTB) priorities aimed at maintaining security of critical applications and data, reduce the likelihood of unplanned system outages, improve recoverability from outages, ensure compliance with regulatory requirements, maintaining operational stability. This structured approach highlights the Bank's commitment to maintaining a robust, secure, and efficient IT investment with regulatory and Bank's strategic expectations.

Pursuant to the provisions of OJK Circular No. 16/SEOJK.04/2021 dated 29 June 2021 regarding the Format and Content of the Annual Report for Issuers or Public Companies, the following outlines the information on members of committees under the Board of Directors as of 31 December 2025.

The profiles of the Board of Directors and Senior Executives who are members of committee(s) are included in the "Profiles of the Board of Directors and Senior Executives" section of the Company Profile in this Annual Report.

The profiles of Senior Executives who are members of committee(s) are presented below.

FX Yanto Edy Umar
Head of Commercial & FI Credit 2

Indonesian, 53 years old

Working Experiences (with last held position)
- 2017-present, PT Bank UOB Indonesia as Head of Commercial & FI Credit 2
- 2016-2017, PT Bank Permata Tbk., as Head of Business Credit Analyst & Portfolio Mgt
- 2009-2016, PT Bank Danamon Indonesia as Wholesale Business Head
- 2007-2009, PT Fitch Ratings Indonesia as Associate Director
- 2006-2007, PT Bank OCBC Indonesia as AVP Credit & Marketing Dept.
- 2001-2004, PT Bank Mizuho Indonesia as Officer Business Development
- 1999-2001, PT Bank Fuji Internasional Indonesia as Business Plan Supervisor

Has more than 22 years of experience in credit area of banking industry.

Educational Background
1996, Bachelor's Degree, Insitut Teknologi Bandung, Bandung

Ratnasari Kartawiria
Head of Corporate Credit

Indonesian, 60 years old

Working Experiences (with last held position)
- 2011-present, PT Bank UOB Indonesia as Head of Corporate Credit
- 2008-2011, The Royal Bank of Scotland as Head of Transactional & Portfolio
- 1991-2008, ABN Amro Bank as Head of Credit Portfolio Management
- 1990, PT Nikko Securities as Corporate Finance Officer

Has more than 30 years of experience in the banking industry.

Educational Background
1989, Bachelor's Degree, California State University, USA

Rudy Widjaja
Head of Retail Credit

Indonesian, 54 years old

Working Experiences (with last held position)
- 2016-present, PT Bank UOB Indonesia as Head of Retail Credit
- 2014-2016, Citibank Indonesia as Credit Operations Director
- 2008-2014, Citibank Phillipines & Guam as Credit Operations Director
- 2006-2008, Citifinancial Japan as Collections Head
- 1996-2006, Citibank Indonesia as Country Collections Head
- 1995-1996, PT Indo Airo Sugih Indonesia as Business Development Manager
- 1992-1995, Seagate Technology Singapore as Industrial Engineer

Has more than 25 years of experience in the banking industry.

Educational Background
1992, Bachelor's Degree, Iowa State University, USA

Siswo Soebianto Iksan
Head of Commercial & FI Credit 1

Indonesian, 59 years old

Working Experiences (with last held position)
- 2017-present, PT Bank UOB Indonesia as Head of Commercial & FI Credit 1
- 2010-2017, PT Bank Danamon Indonesia as Senior Credit Officer
- 2000-2010, PT Bank Internasional Indonesia as Corporate Credit Portfolio Head
- 1994-2000, PT Bank Tiara Asia as Head of Treasury & Internal Division
- 1990-1994, PT Bank Danamon Indonesia as Account Officer
- 1988-1990, Universitas Kristen Satya Wacana as Lecturer

Has more than 32 years of experience in banking industry.

Educational Background
1990, Bachelor's Degree, Universitas Kristen Satya Wacana, Salatiga

Imbang Perdana Satryawan
Head of Internal Audit

Indonesian, 47 years old

His profile can be found in the Profile of the Head of Internal Audit section of this Annual Report on page 201.

Gevy Q Wulandari
Head of Human Resources

Indonesian, 57 years old

Profile can be found in the Remuneration and Nomination Committee section of this Annual Report on page 162.

Indra Gunawan
Head of WB, Markets and Enterprise T&O

Indonesian, 46 years old

Working Experiences (with last held position)
- 2023-present, PT Bank UOB Indonesia as Head of WB, Markets and Enterprise T&O
- 2021-2023, Canadia Bank Plc as Chief Technology Officer
- 2015-2021, Novus Technologies as Chief Executive Officer
- 2013 - 2015, Hitachi as Senior Project Manager
- 2011-2013, Accenture as System Integration Lead, Technology Consulting Workforce
- 2004-2011, PT Bank Mandiri as Technical Specialist, Prepaid Card Solutions Team
- 2003-2004, Schlumberger as Engineer
- 2003, Elnusa Rentrakom as Telecommunication Engineer

Has more than 21 years of experience in banking and other industries.

Educational Background
2008, Master's Degree, Universitas Indonesia, Jakarta.
2003, Bachelor's Degree, Institut Teknologi Bandung, Bandung.

Monique Sagita
Head of Retail-Banking and Channel T&O

Indonesian, 50 years old

Working Experiences (with last held position)
- 2023-present, PT Bank UOB Indonesia as Head of Retail-Banking and Channel T&O
- 2004-2023, PT Bank HSBC Indonesia as Head of Business Services (Operations)
- 1999-2004 Capital One Financial as Senior Operations Analyst.

Has more than 26 years of experience in banking and other industries.

Educational Background
1999, Bachelor's Degree, Purdue University, USA.

Ritaria Tjokromulio
Head of Channels and Digitalisation

Indonesian, 57 years old

Working Experiences (with last held position)
- 2005-present, PT Bank UOB Indonesia as Head of Channels & Digitalisation
- 1997-2005, PT Bank DBS as Corporate Banking
- 1991-1997 PT Mitsubishi Buana Bank as Account Manager.

Has more than 34 years of experience in banking and other industries.

Educational Background
1993, Bachelor's Degree, Universitas Katolik Indonesia Atma Jaya, Jakarta.

The profile of Bank's Officers who are members of committee(s) are presented below.

Alexander Husin
Credit Administration & Control and Insurance Appraisal Head

Indonesian, 48 years old

Working Experiences (with last held position)
- 2021-present, PT Bank UOB Indonesia as Credit Administration & Control Head
- 2015-2021, PT Bank HSBC Indonesia as Senior Vice President Wholesale Operation Lead Credit Operations
- 2011-2014, PT Bank Permata Tbk., as Vice President - Head Unit Operational Risk & Quality Assurance
- 2004-2011, Citibank, N. A., as Assistant Vice President - Control Unit - Credit Operations Consumer Banking
- 2000-2002, PT Mitrais (Mincom) as Software Engineer
- 1999-2000, PT Multipolar as Programmer

Has more than 24 years of experience in banking and other industries.

Educational Background
- 2003, Master's Degree, The University of New South Wales, Australia
- 1998, Bachelor's Degree, Universitas Pelita Harapan, Jakarta

Amelia Ragamulu
Customer Advocacy Head

Indonesian, 55 years old

Working Experiences (with last held position)
- 2016-present, PT Bank UOB Indonesia as Customer Experience and Advocacy Head
- 2010-2016, PT Bank Maybank Indonesia as Head of Centralised Customer Care
- 2009-2010, ABN Amro Bank as Head of Client Loyalty for Branch Banking, Wealth Management, Private Client and Credit Retention Unit
- 2004-2007, Standard Chartered Bank as Head Customer Contact Center
- 1994-2004, Citibank, N.A. as Service Manager

Has more than 28 years of experience in banking industry.

Educational Background
1993, Bachelor's Degree, Institut Pertanian Bogor, Bogor.

Ferdy Djojo
Wholesale Banking Business Management Head

Indonesian, 45 years old

Working Experiences (with last held position)
- 2017-present, PT Bank UOB Indonesia as Wholesale Banking Business Management Head
- 2016-2017, Citibank as Relationship Manager Financial Institutions, Corporate and Investment Banking
- 2010-2016, Standard Chartered Bank as Director, Relationship Manager
- 2007-2010, PT Bank DBS Indonesia as Relationship Manager (Origination)

Has more than 18 years of experience in banking and other industries

Educational Background
- 2003, Masters Degree, Monash University, Australia.
- 2002, Bachelor's Degree, Monash University, Australia.

Stanly Gunawan
Central Treasury Unit and Financial Strategy Head

Indonesian, 41 years old

Working Experiences (with last held position)
- 2018-present, PT Bank UOB Indonesia as Central Treasury Unit Head
- 2016-2018, PT Bank Commonwealth as VP, Head of ALM & Portfolio Management
- 2014-2016, PT Bank ANZ Indonesia as AVP, ALM Financial & Governance (Finance)
- 2011-2014, PT Bank Commonwealth as Senior Manager, ALCO & Treasury Analytics (Global Market, Treasury)
- 2007-2011, Standard Chartered Bank as Senior Asistant Manager, ALCO Support (Country Finance)
- 2006-2007, Lufthansa Systems as Software/ System Developer

Has more than 18 years of experience in banking industry.

Educational Background
2006, Bachelor's of Science in Business Administration MIS & Finance, The University of Arizona, USA

Stella Damayanti
Corporate Real Estate Services Head

Indonesian, 50 years old

Working Experiences (with last held position)
- 2018-present, PT Bank UOB Indonesia as Corporate Real Estate Services Head
- 2016-2018, PT Bank HSBC Indonesia as SVP, Head of Corporate Real Estate
- 2007-2016, PT Bank DBS Indonesia as VP, Capex, Portfolio and Lease/Transaction Head (CRE Departement)
- 2005-2007, Jones Lang Salle Indonesia as Senior Project Manager
- 2002-2005, PT. Ahara Prima Design as Project Coordinator

Has more than 22 years of experience in banking and other industries.

Educational Background
1999, Bachelor's Degree, Universitas Katolik Parahyangan, Bandung

Ali Budiman
Wholesale Banking and Global Markets Operations Head

Indonesian, 51 years old

Working Experiences (with last held position)
- 2022-present, PT Bank UOB Indonesia as Wholesale Operations Head
- 2016-2022, PT Bank ANZ Indonesia as Head of Institutional Operations
- 2002-2016, Citibank as Head of Treasury Trade Solutions Operations
- 2001-2002, Westpac as Global Securities Investigation
- 1999-2001, PT Trinunggal Komara as Marketing/ Merchandising Manager
- 1996-1999, PT Bank UOB Indonesia as Treasury Dealer

Has more than 29 years of experience in banking and other industries

Educational Background
- 1995, Master's Degree, University of Notre Dame Australia
- 1995, Bachelor's Degree, Curtin University, Australia.

Brahmantya Paramajati
Operational Risk Management Head

Indonesian, 44 years old

Working Experiences (with last held position)
- 2023-present, PT Bank UOB Indonesia as Operational Risk Management Head
- 2021-2022, Commonwealth Bank as Line-1 Business Risk & Control Dept Head
- 2015-2021 Citibank Indonesia as Compliance Business Control Officer
- 2014-2015 PT Permata Bank Tbk as Operational Excellence (OPEX) Leader - Retail Banking
- 2007-2014 Bank DBS Indonesia as Head, Service and Process Improvement
- 2004-2007 Citibank Indonesia as BI Reporting Officer

Has more than 21 years of experience in banking industry.

Educational Background
2004, Bachelor's Degree, Institut Teknologi Bandung, Bandung.

Jessy Catharina Sigar
Consumer Business Risk & Control Head

Indonesian, 52 years old

Working Experiences (with last held position)
- 2023 – present, PT Bank UOB Indonesia as Consumer Business Risk & Control Head
- 2017 – 2023, Citibank Indonesia as Consumer Risk And Control Grou
- 2010 – 2017 PT Bank Danamon Indonesia Tbk as Consumer & Subject Matter Expertise Operational Risk Management & Quality Assurance
- 2004 – 2010 General Electric Finance Indonesia as Country Compliance & Control H
- 1999 – 2004 Citibank N.A Singapore as Country Quality Assurance Management
- 1997 – 1999, Citibank Indonesia as Risk Analyst - Credit Policy

Has more than 28 years of experience in banking and other industries.

Educational Background
1997, Bachelor's Degree, University of Wollongong, Australia.

Tan Fransiska Hendra
CEO Office Head

Indonesian, 41 years old

Working Experiences (with last held position)
- 2019 – present, PT Bank UOB Indonesia as CEO Office Head
- 2007 – 2018, PT Bank HSBC Indonesia as Liability & FX Coordinator, Business Banking Commercial Banking
- 2006 – 2007 Standard Chartered Bank as Business Development Credit Card & Personal Loan

Has more than 19 years of experience in banking industry.

Educational Background
2005, Bachelor's Degree, University of Sydney, Australia

Emillya Soesanto
Deposit, Wealth Management & Training Head

Indonesian, 44 years old

Working Experiences (with last held position)
- 2023 – present, PT Bank UOB Indonesia as Deposit, Wealth Management & Training Head
- 2004 – 2023 Citibank as Sales & Distribution Head, Interim Retail Bank Head

Has more than 21 years of experience in banking and other industries.

Educational Background
2003, Bachelor's Degree, Monash University, Australia.

Yanuar Maulana Yusuf
Credit Risk Management Head

Indonesian, 44 years old

Working Experiences (with last held position)
- 2018 – present, PT Bank UOB Indonesia as Credit Risk Management Head
- 2005 – 2018, PT Bank Permata as Head MIS - Special Asset Management
- 2004 – 2005, PT AT Indonesia as Purchassing Staff

Has more than 21 years of experience in banking and other industries.

Educational Background
- 2017, Master's Degree, Bina Nusantara University, Jakarta.
- 2004, Bachelor's Degree, Insitut Teknologi Bandung, Bandung.

Erawati Esther
Legal Head

Indonesian, 54 years old

Working Experiences (with last held position)
- 2023 – present, PT Bank UOB Indonesia as Legal Head
- 2020 – 2020, PT Bank Interim Indonesia as Head of Legal, Corporate Secretary and Corporate Communication
- 2018 – 2020, PT Bank Rabobank International Indonesia as Head of Legal, Corporate Secretary and Corporate Communication
- 2015 – 2018, William Hendrik Esther Law Office as Partner
- 2014 – 2015, Deutsche Bank as Compliance Director
- 2009 – 2014, Royal Bank of Scotland as Country Head of Legal and Compliance, Director
- 2005 – 2009, ABN Amro Bank NV as Country Head of Legal
- 1995 – 2005, Hanafiah Ponggawa & Partners Law Firm as Paralegal, Junior Associate, Associate, and Senior Associate

Has more than 30 years of experience in banking and other industries.

Educational Background
1996, Bachelor's Degree, Universitas Indonesia, Jakarta

Gerry Hasang
Global Markets Business Management Head

Indonesian, 42 years old

Working Experiences (with last held position)
- 2022 – present, PT Bank UOB Indonesia as Global Markets Business Management Head
- 2020 – 2022, PT Spotgue Aplikasi Pratama as Komisaris Utama
- 2018 – 2020, PT Bank UOB Indonesia as Murex Project Manager
- 2007 – 2018, PT Bank OCBC NISP as Cash Management Product Specialist
- 2005 – 2007, PT Jati Piranti Solusindo as Various Role

Has more than 20 years of experience in banking and other industries.

Educational Background
2005, Bachelor's Degree, Universitas Tarumanegara, Jakarta.

Handi Mulia
Technology & Operations Risk Governance and Assurance Head

Indonesian, 57 years old

Working Experiences (with last held position)
- 2017 – present, PT Bank UOB Indonesia as T&O Risk Governance and Assurance Head
- 2012 – 2017, PT Permata Bank as Internal Audit Head
- 2002 – 2011, PT Smart Tbk as IT Compliance Sub Division Head
- 1999 – 2002, Prasetio Utomo & Co as Technology Risk Consulting, Supervisor
- 1996 – 1998, PT Bank Modern as Head of IT Audit
- 1993 – 1996, PT Bank Umum Nasional as IT Audit Staff

Has more than 32 years of experience in banking and other industries.

Educational Background
1997, Bachelor's Degree, Universitas Bunda Mulia, Jakarta.

Henry Kusumajaya Budiman
Anti Financial Crime Head

Indonesian, 46 years old

Working Experiences (with last held position)
- 2023 – present, PT Bank UOB Indonesia as Anti Financial Crime Head
- 2021 – 2023, PT Bank HSBC as Head Fraud Credit Control and Services
- 2020 – 2021, Standard Chartered Bank as Country Head of Collections and Recovery
- 2019 – 2020, Tokopedia as Head of Collection and Fraud
- 2008 – 2019, PT Bank HSBC as Head of Cards, Portfolio, Personal Loan, and Acquisition
- 2004 – 2008, PT GE Finance Indonesia as Collection Front End Leader – Collection Department.

Has more than 21 years of experience in banking and other industries.

Educational Background
1997, Bachelor's Degree, Purdue University, USA.

Lily Johan
Human Resources Services & Industrial Relation Head

Indonesian, 56 years old

Working Experiences (with last held position)
- 2023 – present, PT Bank UOB Indonesia as HR Services & Industrial Relation Head
- 1996 – 2023, PT Bank OCBC NISP as Human Resources Services Division Head

Has more than 27 years of experience in banking and other industries.

Educational Background
- 2017, Master's Degree, PPM School of Management, Jakarta.
- 2010, Bachelor's Degree, PPM School of Management, Jakarta.

Soelaiman Reza Poernomo
Business Banking Credit Head

Indonesian, 45 years old

Working Experiences (with last held position)
- 2022 – present, PT Bank UOB Indonesia as Business Banking Credit Head
- 2021-2022, Pintek as Head of Risk Management
- 2015 – 2021, PT Bank UOB Indonesia as Portfolio Management Head
- 2014 – 2015, PT Bank DBS as Strategic Project
- 2005 – 2014, PT Bank Maybank as Credit Reviewer

Has more than 21 years of experience in banking and other industries.

Educational Background
- 2005, Master's Degree, Universitas Indonesia, Jakarta.
- 2003, Bachelor's Degree, Universitas Padjajaran, Bandung.

Corporate Secretary

The Corporate Secretary is a unit responsible directly to the Board of Directors, and acts as the liaison between the Bank and its internal stakeholders, affiliated regulatory institutions, external parties, and investors. The Corporate Secretary's appointment serves to support the Board of Commissioners and the Board of Directors in carrying out their duties and responsibilities, with a particular focus on ensuring the implementation of GCG. The Corporate Secretary is also tasked to manage effective communication with both internal and external stakeholders.

Appointment of Corporate Secretary

The Corporate Secretary is appointed by the Board of Directors. Currently, the office of the Corporate Secretary is held by Susilowati, who had officially served since 25 June 2015 by virtue of Board of Directors' Decree No.15/DIR/0021. In the organisational structure of the Bank, the Corporate Secretary reports directly to Compliance, Legal and Corporate Secretary Director.

Corporate Secretary Profile



Susilowati

Susilowati is domiciled in Jakarta and graduated with a Bachelor's Degree in Management from Univeristas Tarumanagara, Jakarta in 2003. She received a Master's Degree in Accounting from Trisakti University Jakarta in 2009. Susilowati started her career in 2004 at PT Bank Victoria International Tbk her last last position there was Corporate Secretary Division Head.

Corporate Secretary Development of Competencies

Susilowati had participated in competency development programmes namely Banking Risk Management Certification Qualification Level 5 from Banking Professional Certification Agency.

In order to support implementation of duties, the Corporate Secretary has followed competency development and training programmes during 2025, as follows:

No.	Name of Workshop/Training/Seminar and Organiser
1	Dissemination of the OJK Online Reporting Application (APOLO) Banking Incident Report Module (BUK, BUS, UUS)
2	Dissemination of OJK Regulation No. 45 of 2024 concerning the Development and Strengthening of Issuers and Public Companies
3	Refresher of Level 5 Risk Management Certification
4	Hearing of OJK Draft Regulation concerning the Implementation of Integrated Governance for Financial Conglomerate Parent Companies
5	Better U, Better Negotiation Skills
6	Dissemination of Banking Provisions on the Implementation of Governance for Commercial Banks
7	Risk Management Refresher: Governance, Risk, Compliance, Audit Module
8	Better U Festival 2025 Kickoff
9	Leadership Breakthrough Series, The Art of Diplomacy in Action with Mrs Retno Marsudi
10	Training on 'Work-Life Harmony' by Anisha Arwan S.Psi., M.Psi., Psychologist
11	Sosialisation of OJK Banking Regulations

Duties and Responsibilities of Corporate Secretary

Corporate Secretary function of the Bank refers to Article 5 of OJK Regulation No. 35/POJK.04/2014 concerning Corporate Secretary of Issuers or Public Companies, as follows:

1. To stay abreast with the developments in the Capital Market, particularly the laws and regulations applicable in the field of Capital Market;
2. To provide inputs to the Board of Directors and Board of Commissioners of the Issuing Company or Public Company in order to comply with the provisions of laws and regulations in the field of Capital Market;
3. To assist the Board of Directors and the Board of Commissioners in implementing GCG, which includes:
   i. Transparency of information to the public, including availability of information on the Website of the Issuing Company or Public Company;
   ii. Submission of reports to the Financial Services Authority in a timely manner;
   iii. Conduct and documentation of GMS of Shareholders;
   iv. Conduct and documentation of Board of Directors and/or Board of Commissioners meetings; and
   v. Implementation of corporate orientation programme for the Board of Directors and the Board of Commissioners.
4. Liaison between the Bank and the shareholders of the Issuing Company or Public Company, the Financial Services Authority and other stakeholders.

Realisation of Duties and Responsibilities of Corporate Secretary

In 2025, the Corporate Secretary has conducted the following duties and responsibilities:

1. Convening the AGM and EGM.
2. Coordinating and submitting the 2024 Annual Report to related stakeholders.
3. Attending and preparing minutes of Board of Commissioners meeting, Board of Directors meeting, as well as meetings of Committees reporting to the Board of Commissioners.
4. Preparing documentation on the Fit and Proper Assessment for the candidate member of Board of Directors.
5. Updating the Internal Regulation of the Company relating to Board of Commissioners and Board of Directors as well as Committees reporting to the Board of Commissioners in order to comply with the prevailing regulations.
6. Assisting the Board of Directors and the Board of Commissioners in implementing GCG among others by ensuring smooth communication between the company and the stakeholders, ensuring the availability of and access to information as reasonably required by stakeholders and conveying information about corporate action to the regulator concerned.
7. Coordinating with the Compliance Function in preparing self-assessments and implementation of the report on GCG related to the Board of Directors, Board of Commissioners and Committees reporting to the Board of Commissioners.

Corporate Communications

The Strategic Communications and Brand function plays a vital role in maintaining the Bank's positive corporate image. Its communication strategy is prudently developed to build public trust and uphold a strong reputation through consistent, year-round internal and external communication activities. This function also contributes to supporting the Bank's sustainable business growth by aligning communication efforts with strategic objectives.

Annual Report

Since 2016, Strategic Communications and Brand and Corporate Secretary havejointly been responsible for the preparation and publication of the Annual Report that discloses UOB Indonesia's business performance.

Press Release

The Bank recognises the importance of engagement with the public and aims to raise its profile and share relevant information on its activities. These objectives are achieved through media engagement through distributing official press releases, press conferences, media gathering, and one-on-one interviews.

In 2025, the news releases covered the Bank's new products and services, corporate social responsibility programmes and the outlook of the Indonesian economy.

The following is a list of news releases in 2025:

- 2 December 2025
  More Indonesian consumers choose smart spending as they remain cautiously optimistic about the economy: UOB ASEAN Consumer Sentiment Study 2025
- 23 October 2025
  DHL Express and UOB Indonesia partner to cut greenhouse gas emissions by leveraging GoGreen Plus service
- 15 October 2025
  Artwork portraying the shaping of gender identity across history and culture wins the 15th UOB Painting of the Year (Indonesia) Award
- 20 August 2025
  UOB partners Ruangguru to equip 90,000 Indonesian students with digital skills as part of UOB My Digital Space programme
- 2 August 2025
  UOB Indonesia rallies together for inclusive education through 2025 UOB Heartbeat Run
- 24 July 2025
  UOB launches Business Circle in Indonesia to empower next generation business leaders
- 13 June 2025
  UOB Business Outlook Study 2025: Half of businesses in Indonesia maintain positive outlook amid shifting landscape
- 5 June 2025
  Bank DBS Indonesia and UOB Indonesia arrange record IDR6.7 trillion loan for data centre development project by DayOne and the Indonesia Investment Authority
- 8 May 2025
  UOB Indonesia calls for submissions for 15th UOB Painting of the Year competition
- 8 April 2025
  UOB launches UOB FutureGen Scholarship Programme to support 90 students from the region
- 13 March 2025
  Bank DBS Indonesia and UOB Indonesia Arrange IDR1.7T Club Green Loan for Princeton Digital Group's Data Centre Campus
- 27 February 2025
  UOB Indonesia and Garuda Indonesia unveil exclusive aircraft livery featuring Garuda Indonesia UOB Card

The coverage was published in Indonesia's main media, such as Kompas, Bisnis Indonesia, Media Indonesia, Metrotvnews.com, Koran Kontan, Jawa Pos, Antara, Detik.com, InfoBank.com, Koran Sindo, and Okezone.com.

The Implementation of Compliance, Internal Audit, and External Audit Functions

A. Compliance Function

1. The Role of Compliance Function
   The implementation of Bank's Compliance Function refers to OJK Regulation No. 46/POJK.03/2017 and the Bank's Compliance Charter.

   Following are the roles and responsibilities of the Compliance Function:
   a. Takes steps to support the creation of compliance culture in all business activities of the Bank at every level of organisation;
   b. Conducts the identification, measurement, monitoring, and control of compliance risk with reference to the regulation concerning the Implementation of Risk Management for Commercial Banks;
   c. Assesses and evaluates strictly, in collaboration with the business/support units, the effectiveness, adequacy, and appropriateness of policies, provisions, systems and procedures that are owned by the Bank with prevailing regulations;
   d. Conducts reviews and/or provides recommendation on updates and refinement of policies, regulations, systems and procedures of the Bank to comply with the applicable regulations and legislation;
   e. Makes efforts to ensure that the policies, provisions, systems and procedures, as well as the Bank's business activities are in compliance with the applicable regulations and legislations;
   f. Fulfils the role of an anti-money laundering function by ensuring the entire monitoring systems of transactions conducted by customers are in line with prevailing guidelines, policies and procedures that have been stipulated so that the implementation of the Anti-Money Laundering, Countering the Financing of Terrorism, Proliferation of Weapons of Mass Destruction, and Sanctions (AML, CFT, CPF, and Sanctions) programmes as well as the Prevention of Bribery, Corruption, and Tax Evasion are able to run well and to prevent the Bank from regulatory sanctions;
   g. Identifies, assesses and documents compliance risks associated with business activities of the Bank including new products, services, business practices and material changes to existing business and customer relationships, etc;
   h. Provides advice and updates on developments related to applicable regulations and other provisions to business/support units, and the Board of Directors and Senior Executive Officers;
   i. Facilitates business/support units in the development of compliance manuals and guidelines containing the applicable regulations, other provisions and key business conduct for use by all officers and staffs of the Bank, where applicable;
   j. Identifies and maintains an inventory of all applicable regulations and legislations with the support of internal/external legal counsel when necessary;
   k. Assists the Board of Directors and Senior Executive Officers in educating relevant employees on compliance related issues;
   l. Provides advice, guidance and continual training to employees on the appropriate implementation of the compliance framework which includes policies, guidelines and procedures such as those contained in the Bank's Compliance Guidance, internal code of conduct and Bank's internal guidelines;
   m. Advises business/support units in the Bank and/or Board of Directors and Senior Executive Officers on Regulatory Obligations (RO) that are listed in the Bank's regulatory risk assessments. This includes the provision of advice on the implications of regulatory changes;
   n. Monitors, tests and reports on compliance implementation according to compliance risk management framework and internal policies or procedures to Senior Executive Officers and Board of Commissioners/ Board of Directors, and if required, to any regulatory authority. However, the responsibility for ensuring day-to-day compliance remains within each respective business/support units;
   o. Conduct investigations into regulatory compliance incidents and complaints, and carries out further investigations as deemed appropriate;
   p. Acts as the key liaison body with relevant internal and external parties, including regulators, regarding the Bank's compliance issues; and
   q. Fulfils its responsibilities under the compliance plans developed in accordance with its compliance risk management framework including performing compliance reviews on a risk-based approach.

2. Actions to Prevent Breaches to Prevailing Regulations
   Through the Compliance Function, the Director of Compliance, Legal, and Corporate Secretary oversees the Bank's compliance by monitoring and controlling business activities, ensuring adherence to prevailing regulations, provisions, and legislation.

   This is demonstrated through various measures as follows:
   a. Supporting the creation of a compliance culture in all Bank business activities at all levels of the organisation through the establishment of:
      - Compliance Organisational Structure;
      - Compliance Charter;
      - Compliance Guidance;
      - Compliance Standard Operational Procedures;
   b. Identifying, measuring and monitoring Compliance Risk and implementing control processes through:
      - Compliance Review Procedure; and
      - Supervision of sanctions imposed by regulators.
   c. Establishing the Compliance Review and Testing Division to manage compliance risk through the Compliance Review Programme, so that Bank can ensure conformity and adequacy of policy, guidelines, systems and procedures of the Bank with prevailing legislation through:
      - Reports of Compliance Review Results; and
      - Regulatory Risk Assessment Reports.
   d. Providing opinions on Compliance.
   e. Monitoring and reporting on follow-up actions to Regulator's Audit Inspection Results.
   f. Disseminating regulatory provisions and provide information on compliance related matters, either through face-to-face socialisation activities or through Compliance News, email distribution, and providing information on matters related to regulatory compliance.
   g. Evaluating the Marketing Material and Checklist.
   h. Monitoring the follow-up of Risk Based Bank Rating-Good Corporate Governance (RBBR-GCG) improvement by RBBR-GCG Working Group.
   i. Acting as liaison officer for compliance related issues between the Bank and regulators or internal Bank units.

B. Internal Audit Function Implementation

Pursuant to OJK Regulation No.1/POJK.03/2019 dated 29 January 2019 on Implementation of Internal Audit Function for Commercial Bank, the Bank has implemented internal audit function that aims to support the Bank's management in carrying out their obligations by providing independent, objective assurance to evaluate the adequacy, quality and effectiveness of governance, risk management, and internal controls. In the Bank's risk management framework, Internal Audit serves as the third line and works closely with the first line (Business and Support units) and the second line (Compliance and Risk Management functions).

Internal Audit has defined its vision and mission in Internal Audit Charter that also explained Internal Audit scope of activity, purpose, ethics, authority and accountability. To support its independent and objective role, Internal Audit has full and unrestricted access to review all functions, records, information, physical properties, personnel, and to work freely without hindrances, and can directly communicate with the Directors, the Board of Commissioners, and the Audit Committee. In performing its operational activities, Internal Audit is guided by Internal Audit Policy, Procedures, and Methodology.

Internal Audit Function Structure

Internal Audit organisation structure is led by the Head of Internal Audit who oversees four divisions, namely Wholesale Banking, Consumer Banking, Global Markets and Channels Audit; Corporate Support Functions Audit; Technology Audit and Innovation; and Professional Practices Audit. the Head of Internal Audit reports directly to the President Director and functionally to Board of Commissioners through Audit Committee.

Head of Internal Audit

Imbang Perdana Satryawan, 47 years old, an Indonesian citizen. He was appointed as Head of Internal Audit since January 2022 pursuant to the appointment letter No. 22/SKDIR/0007 dated 27 January 2022. He has more than 21 years of experience in financial industry. Prior to joining UOB Indonesia, he had worked in PT Bank BTPN as Deputy of Internal Audit Head and in PT Bank Sumitomo Mitsui Indonesia as Head of Internal Audit. He holds a Master of Business

Administration from Institut Teknologi Bandung, a Bachelor's Degree in Accounting from Universitas Padjadjaran. He holds relevant qualifications and certifications such as Certified Internal Auditor (CIA), Chartered Accountant (CA), Sustainability and Climate Risk (SCR), Certified Financial Crime Specialists (CFCS), and Risk Management Certification.

Duties and Responsibilities of Internal Audit Function
Internal Audit is responsible for performing risk-based audits covering all aspects in the first line and the second line including but not limited to structure, policy, framework, processes, system, products, and documentation, to provide independent assurance for the President Director, the Board of Commissioners, and the Audit Committee on the effectiveness of governance oversight, risk management, and internal controls implementation in the Bank.

Internal Audit had applied a Risk-Based Approach in projecting annual Internal Audit plan and determining audit scope to prioritise areas with major concerns. On a periodic basis, the Head of Internal Audit meets with the Audit Committee, and discusses significant audit issues, audit project progress, audit issue status, and other significant matters. In order to maintain its work quality to adhere with the audit methodology and international standards for the professional practice of internal auditing, a quality assessment is conducted by Internal Audit Quality Assurance Function and independent quality assurance review by an external party once every 3 (three) years.

Internal Audit Function Professional Qualification and Competency
As of December 2025, Internal Audit Team had 40 auditors with various educational background. The staff members hold Bachelor's degrees and Master's Degree mostly majoring in Economic, Management, Accounting, Information Technology, and etc.

The majority of the Internal Audit staff also hold internal audit professional qualification and certification, including:
1. International Certification such as Certified Internal Auditor (CIA), Certified Information Systems Auditor (CISA), Qualified Internal Auditor (QIA), Chartered Accountant (CA), Certified Financial Crime Specialists (CFCS), Certified in Cybersecurity (CC), ISO 27001, and Sustainability and Climate Risk (SCR).
2. Local Certification such as Bank's Internal Auditor Certification from LSPP and Risk Management Certification.

Training of Internal Audit
In 2025, IA has initiated various programmes to develop auditor professional competency in relevant areas. The staff development programmes including trainings and seminars for the following topics:

1. Technology and Data Analytics:
   - Cybersecurity and Information Technology Governance
   - SAS Data Analytics
   - Digital Forensics
   - Artificial Intelligence and Generative AI
   - Phyton programming and Technical Skills
2. Business and Operational:
   - Sustainability and Climate Change
   - Islamic and Sustainable Finance
   - Financial Crime, AML/CFT, and Fraud Prevention
   - Customer Protection and Data Privacy
   - Credit Risk and Banking Operations
   - Capital Markets, Macroeconomics and Policy
   - Commodities and Energy Markets
   - Blockchain and Digital Assets
3. Audit and Risk Management:
   - Governance, Risk, and Compliance
   - Risk Management Certification Training
4. Soft skill:
   - Leadership, Management, and Strategic Thinking
   - Work Life Balance
   - Emotional Intelligence
   - Communication and Negotiation
5. Mandatory e-learning related to Compliance and Sustainability

Internal Audit Charter
In reference to OJK Regulation No. 1/POJK.03/2019 on the Implementation of Internal Audit Function in Commercial Banks and IPPF (International Professional Practices Framework) Standard, Bank has established Internal Audit Charter No.25/SKDIR/0031, which contains the objectives of internal audit, the mandate of internal audit covering the scope of internal audit, organisational structure and position, roles and responsibilities, authorities, code of ethics and professionalism. The Internal Audit Charter also regulates auditor requirements, the responsibilities and accountability of head of internal audit, governs the criteria for use and coordination with external experts, internal audit restrictions and the Quality Assurance and Improvement Program. The Internal Audit Charter was last updated on 24 April 2025, and approved by the President Director and Board of Commissioners, taking into consideration the recommendations of the Audit Committee.

Disclosure of Internal Audit Practice in 2025

In 2025, Internal Audit has delivered its assigned roles and initiatives as follows:

a. Internal Audit has maintained its independence, objectivity, and professional due care during the course of audit plan implementation.
b. Internal Audit has effectively completed 30 audit projects under its annual strategic plan, covering Wholesale Banking, Consumer Banking, Global Markets (treasury), Channels (Branches), Operations (Operational activity), Information Technology, Corporate support functions units. Internal Audit has also piloted the behaviourally-informed (BI) audit approach in selected audits. The BI audit methodology incorporates culture concepts to assess behaviours and culture in audits. Internal Audit also conducted evaluation on 6 (six) whistleblowing cases reported through the whistleblowing hotline.
c. Internal Audit continues to implement digital transformation plan through refined scripts and advanced Data Analytics (DA) to automate some audit process and build risk dashboards. Use of DA automates the identification of control deficiencies for wider samples with greater speed, hence assisting Internal Audit to implement Continuous Auditing and perform regular Audit in more effective manner. Therefore, DA increases Internal Audit's ability to provide valuable insight to Country management and key stakeholders to assist in its risk management implementation.
d. Internal Audit has established a monitoring process for audit issue resolution using the Bank's Governance, Risk, and Compliance (GRC) system. All Internal Audit findings have been conveyed to relevant management and rectification actions have been completed timely and highlighted to the Board of Directors and the Audit Committee through audit reports and regular meetings. In 2025, Internal Audit attended monthly Board of Directors meetings and highlighted significant audit issues as well as the progress of corrective actions every quarter. In addition, Internal Audit held 6 (six) meetings with the Audit Committee in 2025 to discuss on the implementation of the internal audit function, including resources, audit processes and results, as well as Regulatory issues.
e. Internal Audit reviewed and updated the Internal Audit procedures periodically to improve the efficiency and audit process.
f. In 2025, a review of the internal audit function was conducted by Kantor Akuntan Publik (KAP) Rintis, Jumadi, Rianto, & Rekan (PricewaterhouseCoopers/ PwC) as an independent external party at the initiative of the UOB Singapore Internal Audit Group. This review was conducted for the period of January 1, 2024 – December 31, 2024, against internal audit professional standards including the International Professional Practices Framework (IPPF) with the result "Generally Conforms", meaning that overall UOB Indonesia's SKAI activities are in accordance with the definition of Internal Auditing, Code of Ethics, and Standards from The Institute of Internal Auditors (IIA).
g. Professional Practices Audit function conducted Quality Assurance on several sampled Internal Audit projects, to ensure that audit processes are conducted according to the established audit policy, procedure, and methodology. It also ensures the working papers are documented properly and supported with sufficient supporting evidence.
h. Internal Audit implemented the Competency Framework for Internal Audit staff to identify skill gaps within audit team and will continue to focus on training programme in areas of IT and Digitalisation skill, Data Analytics, Audit techniques skill, leadership skill, and other relevant soft skill.
i. Internal Audit has initiated Professional Bankers Programme aimed to help new graduates build a board spectrum of auditing skills through rotations in different audit divisions and to help IA identify and nurture talent within the function.

C. The Implementation of External Audit Function

With the approval of shareholders at the AGM and recommendation from the Audit Committee through the Board of Commissioners, the Bank had appointed a Public Accountant Firm registered with the OJK, namely Purwanto, Susanti & Surja, which has "BIG 4" qualifications and experience in conducting audits of several major banks in Indonesia. In addition, the legality of its appointment and agreement has complied with the applicable regulation.

Public Accountant Firm Purwanto, Susanti & Surja has met specified targets and performed the audit independently, and has also met the public accountant professional standards and audit scope as specified in prevailing regulations and as stated in the Engagement Letter between the Public Accountant Firm and the Bank.

Public Accountant Firm Purwanto, Susanti & Surja, according to OJK Regulation No.9 Year 2023 on Use of Public Accountant and Public Accountant Firm in Financial Services Activities, has engaged in communication with OJK to request information on the condition of the Bank, as well as provide information on the audit process from beginning to end.

The Implementation of Risk Management Including Internal Control System

For further details about the implementation of risk management including the internal control system, please see pages 227.

With regards to the Statement of the Board of Directors and/or Board of Commisionners regarding Adequacy of Internal Control System, please refer to the section on the internal Control System on page 227 and the Statement of the Board of Directors and/or Board of Commisionners regarding Adequacy of Risk Management System please refer to section Risk Management System Implementation on page 245.

Lending To Related Party and Large Exposure

The Bank has policies on and procedures for Legal Lending Limits and lending to related parties and large exposures as part of its prudential principles.

The following are loans to related parties and large exposures as of 31 December 2025:

(in IDR million)

No.	Lending	Total	
		Debtor	Nominal
1	Individual		
	(1) Related Party	149	2,618,493
	(2) 20 (twenty) Borrowers other than Related Party	20	57,906,036
2	Core Debtors		
	a) Individual	-	-
	b) Group *)	14	48,453,426

*) after implementing Credit Risk Mitigation Techniques

1. Individual Outstanding:
   All Fund Provisions to Related Parties (whether taken into account or excluded in LLL calculations). Provision of funds to 20 Group (twenty) Borrowers other than Related Parties who obtain the largest amount of Provision of Funds without taking into account the percentage of the amount of Provision of Funds to Core Capital (tier 1) of the Bank.
2. Large Exposure:
   Provision of Funds of 10 percent (ten) or more of the Bank's Core Capital (tier 1) to other than Related Parties, before and after implementing Credit Risk Mitigation Techniques.

Reporting Integrity and Information Technology Systems

PT Bank UOB Indonesia (UOB Indonesia) is committed to maintaining the integrity of Financial Reporting in accordance with the provisions of the Financial Services Authority Regulation (POJK) No.15 of 2024 dated October 2, 2024, concerning the integrity of bank financial reporting. To this end, the Board of Directors has:

- Issued Decree No. 25/SKDIR/0002 concerning the Integrity of Financial Reporting of PT Bank UOB Indonesia.
- Established the Internal Control over Financial Reporting (ICoFR) Working Group of PT Bank UOB Indonesia through Board of Directors Decree No. 25/SKDIR/0029 concerning the Internal Control over Financial Reporting (ICoFR) Working Group of PT Bank UOB Indonesia.
- In an effort to implement the ICoFR, the Bank conducted a review of internal controls over processes that have a material impact on financial reporting.

The Board of Directors has been actively involved in the implementation of internal controls in UOB Bank's financial reporting, such as focusing on comprehensive control coverage, high standards for the completeness and reliability of internal controls in the financial reporting process, thorough documentation, timely remediation, and continuous improvements.

Furthermore, the Board of Directors has reviewed and assessed that the internal control over the financial reporting process has been implemented effectively, appropriately, and in accordance with the criteria set forth in the Financial Services Authority Circular Letter Number 35/SEOJK.03/2017 concerning the Guidelines for the Standard System of Internal Control for Commercial Banks and the Financial Services Authority Regulations regarding the Recording of Financial Transactions.

Bank's Strategic Plan

To enhance GCG and comply with regulatory provisions, the Bank developed a Business Plan outlining its business activities over the short, medium, and long term. This plan ensures that the Bank's policies and strategic objectives are well-directed, prudent, and aligned with sound banking principles.

The Business Plan took into consideration global and domestic economic development as well as the Bank's vision and values. The Bank further articulated its strategic plan into long, medium, and short-term plans with the overall aspiration to achieve sustainable growth.

The Bank has defined its long-term focus strategy, as follows:

1. **Personalisation**
   Solutions that are personalised to every retail segment, an app that is built around our customers and advisory centered on all that matters.
2. **Connectivity**
   Comprehensive network for doing business with, and within, ASEAN. Turn to the One Bank for ASEAN, and access growth opportunities in the region, and beyond.
3. **Sustainability**
   Building a sustainable future and economic value for all the Bank's stakeholders in a pragmatic and progressive approach aligned with market and competitive realities.

The Bank's Long-Term Plan will be focusing on development and refinement of its key competitive advantages in the region, as follows:

1. Continuous development of Key Cash, Trade Finance, and Treasuries Capabilities to improve the quality of revenue by delivering institutional customers' needs.
2. Foster Trade and Connectivity through catchment of more FDIs to invest into Indonesia through UOB FDI Advisory, especially to the sectors that align with Wholesale Banking appetite.
3. Develop deeper understanding of the intricacies of the financial supply chain within each unique industry ecosystem to provide the best solutions and services for customers.
4. Grow sustainable asset base by maintaining good quality asset through deeper penetration on selected industries
5. Develop a variety of solutions in the Treasury space to answer increasing needs from the retail customers.
6. Continuous development for Centre of Excellence for Indonesian Rupiah.
7. Tapping into Indonesia megratrend ecosystem of Nickel, Palm Oil and Aluminum
8. Extract synergy post acquisition to accelerate Retail Banking business towards positive profitability with focus on value proposition, improving CASA and strengthen unsecured loan portfolio
9. Develop foundational capabilities to provide excellent customer experience for different customer segments: Mass Market, Wealth Banking, and Privilege Banking.
10. Develop products and services suites around key focus demographic of Upwardly Mobile, Young Demographic.
11. Strengthen risk management oversight, process discipline and procedural clarity including the evolving industry landscape risk such as Anti-Financial Crime and Emerging Risk
12. Strengthen the Bank's balance sheet and capital management through various corporate actions.
13. Controlled cost management and improved bank's efficiency
14. Remained on the course towards ESG values through promotion of sustainable financing and other corporate practices.
15. Explored various potential opportunities for commercial partnerships for synergy.
16. Developed talent with mindset of customer centric organization and future oriented capabilities for sustainable growth
17. Developed future-ready talents through cross-learning and knowledge transfer, leveraging UOB's regional footprint.
18. Revitalised brand positioning in the national and Regional levels, followed by comprehensive improvement in customer value propositions across the Bank.
19. Drove integration of sustainability practice into bank's business operation through transformation. We aim to operationalize our commitment to support net-zero future:
    - Growth in sustainability business, both in financing and investing
    - Maintain carbon neutrality strategy while continue to improve emission intensity while we are growing our business
    - Building organizations capability (culture, skill-set, and infrastructure) to operate as sustainable bank.
20. Drove one bank collaboration culture across business unit and functions.

Share Ownership and Financial and Family Relationships of Members of the Board of Commissioners and Board of Directors with fellow Members of the Board of Commissioners, Board of Directors and/or the Controlling Shareholders of the Bank

A. Shares Ownership of Board of Commissioners and Board of Directors

No.	Name	Position in PT Bank UOB Indonesia	Company Name (domestic & overseas)	Ownership Percentage per 31 December 2025 (%)
Board of Commissioners				
1	Wee Ee Cheong	President Commissioner	C Y Wee & Company Pte Ltd	33.75
			E.C. Wee Pte Ltd	98.00
			Kheng Leong Company Pte Ltd	23.67
			Phoebus Singapore Holdings Pte Ltd	27.67
			Portfolio Nominees Ltd	26.01
			Supreme Island Corporation	26.00
			UIP Holdings Ltd	10.00
			Wee Investments (Pte) Ltd	26.22
2	Chin Voon Fat	Deputy President Commissioner	NIL	
3	Chan Kok Seong	Commissioner	NIL	
4	Wayan Alit Antara	Independent Commissioner	NIL	
5	VJH Boentaran Lesmana	Independent Commissioner	NIL	
6	Johanes Susilo	Independent Commissioner	PT Tiga Permata Logistik	40.00
			PT Tiga Permata Ekspres	30.00
			PT Jujur Memang Penting	40.00
			PT Jayatama Prima Distribusi	40.00
Board of Directors				
1	Hendra Gunawan	President Director	NIL	
2	Teh Han Yi	Finance and Corporate Services Director	NIL	
3	Paul Rafiuly	Technology and Operations Director	NIL	
4	Harapman Kasan	Wholesale Banking Director	NIL	
5	Sonny Samuel	Global Markets Director	NIL	
6	Ardhi Wibowo	Compliance, Legal, and Corporate Secretary Director	NIL	
7	Henry Santoso	Risk Management Director	NIL	
8	Cristina Teh Tan	Consumer Banking Director	NIL	
9	W. Kartyono	Transaction Banking Director	NIL	

B. Financial and Family Relationships of Members of the Board of Commissioners and Board of Directors with Fellow Members of the Board of Commissioners, Board of Directors and/or the Controlling Shareholders of the Bank

Board of Commissioners and Board of Directors	Family Relation With						Financial Relation With						Remarks
	BoD		BoC		Controlling Shareholders		BoD		BoC		Controlling Shareholders		
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	
Wee Ee Cheong	-	-	-	-	√	-	-	-	-	-	√	-	Deputy Chairman and CEO United Overseas Bank Limited, Singapura
Chin Voon Fat	-	-	-	-	-	-	-	-	-	-	√	-	Head of Group Wholesale Banking and Markets at United Overseas Bank Limited, Singapura
Chan Kok Seong	-	-	-	-	-	-	-	-	-	-	√	-	*Group Chief Risk Officer* at United Overseas Bank Limited, Singapura
Wayan Alit Antara	-	-	-	-	-	-	-	-	-	-	-	-	None
VJH Boentaran Lesmana	-	-	-	-	-	-	-	-	-	-	-	-	None
Johanes Susilo	-	-	-	-	-	-	-	-	-	-	-	-	None
Hendra Gunawan	-	-	-	-	-	-	-	-	-	-	-	-	None
Teh Han Yi	-	-	-	-	-	-	-	-	-	-	-	-	None
Paul Rafiuly	-	-	-	-	-	-	-	-	-	-	-	-	None
Harapman Kasan	-	-	-	-	-	-	-	-	-	-	-	-	None
Sonny Samuel	-	-	-	-	-	-	-	-	-	-	-	-	None
Ardhi Wibowo	-	-	-	-	-	-	-	-	-	-	-	-	None
Henry Santoso	-	-	-	-	-	-	-	-	-	-	-	-	None
Cristina Teh Tan	-	-	-	-	-	-	-	-	-	-	-	-	None
W. Kartyono	-	-	-	-	-	-	-	-	-	-	-	-	None

Disclosure of Remuneration Policy

Remuneration Policy

The Bank's Remuneration Policies and Structure (Remuneration Policy) were reviewed and approved by the Board of Commissioners, as stated in the Board of Directors' Decree No. 25/SKDIR/0135 dated 18 December 2025. The Remuneration Policy was devised by considering market competitiveness, supporting long-term sustainability and increasing productivity. The design has embedded the Bank's effort in cultivation of an appropriate risk culture and providing flexibility to respond to dynamic business needs.

Scope of Remuneration Policy

The Remuneration Policy has taken effect and has been implemented in every business unit and region in Indonesia.

Determining the Variable Pay Pool

The variable pay pool takes into account productivity and Country's performance which are based on financial and non-financial metrics as well as key risks that could have material impact to the business activities, which are aligned to OJK Regulation relating to the implementation of risk management for commercial banks. There are eight key risks – i.e., credit, market, liquidity, operational, legal, reputational, strategic and compliance risk.

Employees in control functions, currently comprising Risk Management, Audit, Credit and Compliance, are compensated independently from the performance of any business lines or business units that they oversee or audit. This is to avoid any potential conflict of interest.

Performance Measurement Associated with Remuneration

Business unit heads reward employees for their individual performance. Employees are assessed based on employee's performance objectives, competency behaviors and behaviors with respect to the UOB values. This balances the quantitative achievement of key performance indicators with the behaviors that employees are expected to uphold in achieving their objectives. In general, employees who have exceeded performance expectations would be awarded relatively higher Total Compensation. Conversely, employees who do not meet the performance expectations for the year may not receive variable pay. The overall performance rating and Total Compensation awards are also reviewed by HR Committee Panel.

Remuneration Adjustment Associated with Performance and Risk

The Bank's variable pay deferral applies to senior employees and Material Risk Takers (MRTs). MRTs are presently comprised of employees with significant organisational responsibilities that have a material impact on the Bank's performance and risk profile, and employees with high-risk mandates in the form of risk-weighted assets, trading limits and trading sales budgets and employees who receive certain threshold of Variable Remuneration. In 2025 Financial Year, 24 staff falling under category MRT, comprising Board of Directors of the Bank and some key positions that meet MRT criteria.

The objectives of the deferral policy are to:

- Align compensation payment schedules with the time horizon of risks;
- Align the interests of employees with the long-term interests of shareholders and the Bank;
- Retain employees of the Bank whose contributions are essential to the long-term growth and profitability of the Bank; and
- Deliver compensation in a manner that drives the long-term performance of the Bank.

Up to 40 per cent of variable pay is subject to deferral, with the proportion of deferral increasing with the amount of variable pay received. Deferral awards will vest over 3 (three) years.

Vesting of deferred compensation is subject to malus and clawback. Malus of unvested compensation and clawback of paid compensation will be triggered by conduct constituting, causing or contributing to, inter alia:

- Material violation of risk limits;
- Financial losses or adverse change in risk profile;
- Material restatement of financial results; or
- Misconduct, malfeasance or fraud.

Employees must refrain from using personal hedging strategies or compensation-and-liability-related insurance to protect against, and/or to compensate for:

- Any adjustments, reduction or loss in variable pay.
- The forfeiture of unvested and/or deferred variable pays awards.
- Potential clawback of vested awards.

External Consultant

To ensure market competitiveness, the Bank participates in compensation and benefit market survey facilitated by an independent external consulting firm.

Remuneration Package/Policy and Other Benefits for Board of Commissioners and Board of Directors

A. Type of Remuneration and Other Benefits for Board of Commissioners and Board of Directors

(in IDR million)

Type of Remuneration and Other Benefits	Total Received in 1 (one) Year			
	BoC		BoD	
	Person	Total	Person	Total
Remuneration (salary, bonus, routine allowance, tantiem, and other facilities in the form of cash)	6	7,145	9	42,245
Other benefits in kind (including housing, transportation, and health insurance) which:	-	-	-	-
a. Can be owned	-	-	-	-
b. Cannot be owned	-	-	9	2,074

B. Description of Remuneration Package for Receiver Group

(in IDR million)

Total Remuneration Per Person In 1 (One) Year*	BoC	BoD
Above IDR2 Billion	1	9
Above IDR1 Billion up to IDR2 Billion	2	-
Above IDR500 million up to IDR1 Billion	-	-
Under IDR500 million	3	-

*) Received in Cash

C. Variable Remuneration

Aligned with the Remuneration Policy and Structure established, variable remuneration for the Board of Commissioners and Board of Directors includes bonus in cash. Number of Directors, Commissioners and employees who received variable remuneration in 1 (one) year and the total amount can be seen in the following table.

(in IDR million)

Variable Remuneration	Total Received in 1 (one) Year					
	BoC		BoD		Employee	
	Person	Total	Person	Total	Person	Total
Total	3	1,800	9	45,495	3,225	229,667

D. Position and Number of Material Risk Takers

No.	Position	Number of Person
1	Board of Commissioners	-
2	Board of Directors	9
3	Employees	15

E. Share Options

During 2025, PT Bank UOB Indonesia did not grant Share Options to Commissioners, Board of Directors or Employees.

F. Highest and Lowest Salary Ratio

Description	Ratio	
	2024	2025
Ratio of the highest and lowest salary of the employees	1 : 133	1 : 119
Ratio of the highest and lowest salary of the Board of Directors	1 : 1.53	1 : 1.71
Ratio of the highest and lowest salary of the Board of Commissioners	1 : 1	1 : 1
Ratio of the highest salary of the Board of Directors and highest salary of the employee	1 : 1.38	1 : 1.38

G. Number of Recipient and Total Amount of Unconditional Variable Remuneration Provided by the Bank to Candidates of the Board of Directors, Candidates of the Board of Commissioners and/or Employee Candidates for the first 1 (one) Year of Work

(in IDR million)

Unconditional Variable Remuneration	Total Received in 1 (one) Year					
	BoC		BoD		Employee	
	Person	Total	Person	Total	Person	Total
Total	-	-	-	-	-	-

H. Service Terminationed and Total Amount of Severance Paid

Total Severance Paid per Person in 1 (one) Year	Number of Employee
Above IDR1 billion	3
Between IDR500 million until IDR1 billion	2
IDR500 million below	44
Nil	-

I. Total Amount of Deferred Variable Remuneration which Consist of Cash

(in IDR million)

Unconditional Variable Remuneration	Total Received in 1 (one) Year					
	BoC		BoD		Employee	
	Person	Total	Person	Total	Person	Total
Total	-	-	9	18,198	15	8,738

J. Number of Recipient and Total Variable Remuneration with Deferred Payment for 1 (one) Year

(in IDR million)

Deferred Variable Remuneration	Total Received in 1 (one) Year					
	BoC		BoD		Employee	
	Person	Total	Person	Total	Person	Total
Total	-	-	7	18,290	12	9,611

K. Detail Amount of Remuneration Provided in 1 (one) Year

(in IDR million)

Fixed Remuneration*)	
Cash	85,854
Shares/Shares-based Instruments Issued by the Bank	-

Variable Remuneration*)	Not Deferred	Deferred
Cash	40,978	26,936
Shares/Shares-based Instruments Issued by the Bank	-	-

*) Only for MRT in IDR million

L. Quantitative Information

Type of Variable Remuneration*)	Remaining Deferred Amount	Total Deductions during Reporting Period		
		Due to Explicit Adjustment (A)	Due to Implicit Adjustment (B)	Total (A)+(B)
Cash	83,681	-	-	-
Shares/Shares-based Instruments Issued by the Bank	-	-	-	-

*) Only for MRT in IDR million

Anti-Fraud, Anti Bribery and Anti Corruption

UOB Indonesia upholds high standards of integrity by implementing a zero-tolerance policy against all forms of fraud, bribery, and corruption, as well as all other illegal or unethical transactions.

The management and control of risks related to fraud, bribery, and corruption are carried out proactively through a Three Lines Model framework, which provides a structure for defining roles, responsibilities, and activities across various lines at UOB to identify, assess, and mitigate fraud risks.

a. The First Line consists of the Business and Supporting Functions that own and manage the risks associated with their daily business activities.
b. The Second Line is in the Compliance - Anti-Financial Crime (AFC) Function, which supports and oversees the Business and Supporting Functions in the practice of effective fraud risk management, providing guidance and monitoring compliance with procedures and policies.
c. The Third Line is the Internal Audit Unit (SKAI), which conducts independent reviews to assess the reliability, adequacy, and effectiveness of the Bank's systems over internal controls, risk management processes, and governance.

All Employees and Business Partners in the Bank are expected to adhere to this commitment and consistently maintain a high level of integrity.

A. Implementation of Anti-Fraud, Anti Bribery and Corruption Strategies

The Anti-Fraud Policy regulates the Bank's anti-fraud strategy, which includes Prevention, Detection, Response or Investigation, Resolution, Optimization, as well as Reporting, and serves as a guideline for the Bank in managing Fraud risk.

The implementation of strategies to prevent corruption, kickbacks, fraud, bribery, and/or gratuities within the Bank is also governed by the Bank Employees' Code of Conduct and Code of Ethics. In addition to these two policies, prohibitions against fraud, anti-bribery, and corruption, as well as sanctions for violations, are also stipulated in the Collective Labor Agreement (CLA).

All Bank Employees are required to sign the Employee Code of Ethics, Integrity Pact, Anti-Fraud Declaration, as well as this Collective Labor Agreement (CLA) as a reaffirmation of their commitment not to engage in fraud, bribery, or corruption.

B. Anti-Fraud, Bribery and Corruption Risk Awareness

As part of ongoing efforts to instill awareness of anti-fraud, bribery, and corruption throughout the organization, UOB Indonesia actively implements various learning and communication programs focused on fraud prevention and detection. These initiatives include:

- Mandatory training on Anti-Fraud, bribery, and corruption materials conducted annually to raise awareness of risks. In 2025, the mandatory "Mission Compliance- Internal Threat" training was attended by all employees, including outsourced personnel;
- Implementation of anti-fraud training for employees through online and face-to-face sessions across UOB Indonesia's branch network;
- Regular dissemination of educational materials to all employees via Email Blast;
- Inclusion of a clause on compliance with anti-corruption laws in collaboration contracts with external parties.

C. Reporting Channel for Alleged Fraud, Bribery, Corruption

The Whistleblowing Reporting Channel is provided by UOB as a means to submit complaints regarding suspicions or allegations of fraudulent activities, bribery, corruption, or other violations committed by either internal or external parties. Reports received will be kept confidential and investigated independently.

Number of Internal Fraud Cases and Bank's Efforts to Settle the Cases

The number of internal fraud cases in 2025 with financial impact higher than IDR100,000,000 (one hundred million Rupiah) is shown in the table below.

Internal Fraud within 1 (one) Year	Total Cases Conducted By					
	Board of Directors' Member & Board of Commisioners' Member		Permanent Employee		Non Permanent Employee and Outsourcing Staff	
	Previous year (2024)	Current year (2025)	Previous year (2024)	Current year (2025)	Previous year (2024)	Current year (2025)
Total number of frauds	0	0	1	2	0	0
Has been settled	0	0	1	2	0	0
In settlement process in internal Bank	0	0	0	0	0	0
Settlement has not yet been attempted	0	0	0	0	0	0
Has been followed up through legal process	0	0	1	2	0	0

Number of Legal Cases and Bank's Effort to Settle the Cases

The legal cases involving the Bank as at 31 December 2025 are detailed in the table below:

Legal Cases	Number of cases		
	Civil Law		Criminal Law
	Bank UOB Indonesia as plaintiff	Bank UOB Indonesia as defendant	
Settled (final and binding)	0	31	2
In settlement process	3	78	10
Total	3	109	12

Legal Cases Faced by the Board of Commissioners and Board of Directors

During 2025 there were no important cases faced by the Bank involving members of the Board of Commissioners and Board of Directors.

In addition, there were no legal cases with material impact to the Bank during 2025.

Administrative Penalties

In 2025, there were no significant administrative penalties. Most of the penalties imposed were caused by administrative errors. The Bank has followed up on improvement actions in reporting, as well as the risk mitigation such as by conducting training and improving systems and controls.

Transactions Involving Conflict of Interest

During the year 2025, there were no conflict of interest transactions that could potentially harm or reduce the Bank's profits.

Conflict of Interest Policy

With reference to OJK Circular Letter 14/2025, the Bank has established and implemented a Conflict of Interest Policy to ensure that all decisions are made objectively and in the best interests of the Bank. Members of the Board of Commissioners, Board of Directors, committees, Executives, and employees are required to avoid any actual or potential conflicts of interest in the performance of their duties. The policy provides clear guidance on the identification, disclosure, mitigation, and management of conflicts of interest, including procedures for decision-making and documentation.

Any conflict of interest must be disclosed and recorded in the relevant meeting minutes or decision documents, and individuals with a conflict of interest are required to abstain from influencing or participating in the related decision. The Bank also ensures that transactions with related parties or parties with special relationships are conducted on an arm's length basis and are no more favourable than transactions with third parties under similar conditions, in accordance with applicable regulations.

Transactions With Related Parties

With reference to OJK Circular Letter 14/2025, the Bank regulates and manages transactions with related parties to ensure that such transactions are conducted prudently, transparently, and in the best interests of PT Bank UOB Indonesia. Transactions with related parties include, but are not limited to, credit or financing exposures, services, asset transactions, leases, derivatives, guarantees, funding arrangements, and joint venture activities.

The Bank has established policies and procedures governing transactions with related parties, covering clear definitions, scope of transactions, identification and monitoring of exposures, and the application of the arm's length principle. All transactions are carried out on terms no more favourable than those offered to non-related parties under similar conditions. The Board of Directors and the Board of Commissioners monitor related party transactions on a regular basis, while potential conflicts of interest are identified, disclosed, and managed appropriately. The Bank also applies exposure limits and independent review and reporting mechanisms in accordance with applicable regulations.

Bank's Shares and Bond Buybacks

In 2025, the Bank did not perform any share or bond buyback.

Donation for Social and Political Activities

Bank did not provide funds for political activities. In line with its vision and mission, the Bank consistently provides optimal contributions to social activities in implementing corporate social responsibility.

In 2025 the Bank allocated donations funds of Rp27.5 billion for Social Responsibility activities. The Bank's CSR initiatives are anchored on three key pillars:
1. Education
2. Children
3. Art

The Bank's CSR information can be accessed in the Sustainability Report on page 308.

Code of Conduct

A. Code of Conduct

The Code of Conduct is the basis of the Bank's corporate governance framework which reflects the Bank's commitment to act fairly, properly and abide by the law. Management and employees, without exception, are committed to continue and enhance the implementation of corporate governance practices that promote moral and ethical principles appropriate to the Bank's Code of Conduct.

B. Coverage of Code of Conduct Implementation

All parties including the Board of Commissioners, Board of Directors, employees both working on a full-time and part-time basis, temporary employees such as trainees and interns and, where relevant, third-party independent contractors, agents, agency staff, consultants, vendors and suppliers of goods and services must understand, comply with and implement the Code of Conduct.

C. Main Points of the Code of Conduct

The Bank periodically reviews the Code of Conduct and disseminates to all employees and management for compliance. The Bank's Code of Conduct is outlined in components as follow:

1. **Responsibilities at the Workplace**

   The Bank is commited to providing a conducive, healthy, safe and discrimination-free working environment. The Bank also conducts regular training for all employees and assesses the effectiveness of training activities regularly. Additionally, the Bank manages employees' personal data according to the stipulated Law and guided by UOB Privacy Notice (Employee).

2. **Responsibilities to the Customers and Other External Parties**

   The Code of Conduct requires employee to act professionally, independently, and objectively, to treat customers fairly, prohibits employees from accepting any gift, entertainment or any other benefits that may influence, or be perceived to influence, business judgement or conflicts with employees' duty, prohibits employees from accepting any gift of cash in connection with work, and requires employees to exercise appropriate business judgement when selecting third-party business associates or vendors.

   Employees may participate in political activities if they have obtained prior approval from their respective Country Function Head and Human Resources function.

3. **Responsibilities to Corporate Franchise**

   Employees are prohibited from influencing other employees to terminate their employment with the Bank or from soliciting customers or business away from the Bank (non-solicitation).

   The Bank prohibits insider trading, avoids involvement in transactions that contain conflict of interest and prohibits employee from enganging any activities outside the Bank which that may directly or indirectly interfere with the performance of the employee and/or the Bank.

   In addition, The Bank's provisions prohibit any violations of the prevailing compettition law, including monopolistic practices and unfair business with all prevailing laws and regulations.

4. **Responsibilities to Company Assets**

   Employees are obliged to cooperate with authorised internal and external investigators, to safeguard the interests of the Bank in terms of intellectual property rights and the use of information technology assets, accurate records, to ensure proper records retention and appropriate handling and disposal of records.

   Every employee shall protect the privacy of customers as well as the confidentiality of customers' data.

D. Dissemination of Enforcement and Sanctions of Code of Conduct

The Bank's Code of Conduct is socialised from the time Employees join the Bank, requiring Employees to read, understand, and submit a declaration of compliance with the Bank's Code of Conduct. As part of the Bank's efforts to ensure that every employee maintains a consistent understanding of and compliance with the Code of Conduct, the Bank requires all employee to complete annual e-learning programme and submit a compliance declaration through platform provided by HR. The Bank also regularly update its Code of Conduct which is accessible through internal platform that provided by HR.

As part of its enforcement actions, the Bank monitors the transactions of employees' accounts, observes employees' changes of behavior and engages third-party service provides to conduct candidates' data and profile screening. The bank also performs checks through the Financial Information Service System (SLIK) checks in accordance with applicable regulations.

Employees are expected to uphold the Bank's Code of Conduct and apply its principles in their daily actions and decision-making.

Whistleblowing

In line with the high commitment to implement GCG, especially the principle of transparency which is carried out in full responsibility by Board of Directors of the Bank, the management expects all the Bank's employee and external parties who cooperate with UOBI to take an active role in implementing the Whistleblowing Policy by reporting any irregularities or wrongdoing or violations of both internal and external regulations undertaken by any of the Bank's staff in all the business lines, including the Board of Directors as well as external parties, without hesitation and fear.

The Bank takes preventive measures to combat practices that are against GCG by acting upon the violations reported through the Whistleblowing system. The system is expected to increase the participation of all employees and external parties to report violations.

A. Whistleblowing Procedure

Whistleblowing reports must be made with genuine belief that what is reported is indeed true and the whistleblowers must be able to provide sufficient information and evidence that can be traced and acted upon.

Whistleblowing reports can be submitted to Head of Internal Audit, President Director, or to the Audit Committee Chairman through designated Whistleblowing hotline channels e.g., email and telephone.

B. Protection for Whistleblower and Reported Party

- Safety: Employee members (including those who are asked to assist in the investigations) are assured that they will be protected from repercussions or victimisation as long as they made the report in good faith. Employee members who treat a whistleblower unfairly will face disciplinary actions. On the other hand, the Bank may take disciplinary actions against an employee member who makes a frivolous or malicious report as a vendetta or for personal gain.
- Confidentiality: While the whistleblower has the right to have his/her identity kept confidential, the Bank encourages him/her to disclose his/her identities when raising a concern or providing information. The identity of the whistleblower and the information provided by the whistleblower will be kept strictly confidential.

Exceptional circumstances in which the identity or the information provided by whistleblower could not or would not be treated as strictest confidentiality include:

a) Where the Bank is under a legal obligation to disclose information provided;
b) Where the information is already in the public domain;
c) Where the information is given, on a strictly confidential basis to unit Legal or an appointed external solicitor or an external auditor to obtain professional advice; and
d) Where the information is given to the police for criminal investigation.

If the Bank is faced with an exceptional circumstance above and has disclosed the identity of the whistleblower or any information that could reasonably be expected to reveal his/her identity, the Bank shall make every reasonable effort to inform the whistleblower of the disclosure.

However, if UOBI is faced with a circumstance not covered by the above, and where the identity of the whistleblower has to be revealed, the investigator will not proceed unless consent is given by the whistleblower.

C. Result of Whistleblowing

During 2025, there were 6 (six) whistleblowing cases. All cases had been followed up. 4 (four) cases have been closed, while other 2 (two) cases are in progress of investigation.

Implementation of Prevention of Corruption, Kickbacks, Fraud, Bribery and/or Gratification

Legal Function, AML/CFT and Sanctions, Anti Bribery and Corruption, Anti-Tax Evasion Division and Anti Financial Crime Investigation & Intelligence Division, provides an assistance of advisory support to ensure compliance with anti-corruption requirements. In order to prevent any bribery, corrupt, fraud, kickbacks and/or gratification practices within the Bank, anti-corruption policies have been incorporated into the Code of Conduct and Code of Ethics to which all Bank employees must sign together with the Integrity Pact and Anti Fraud Declaration, therefore preventing their involvement in any of the abovesaid practices and actions. The Bank also carries out in the communication and trainings via E-Learning Mission Compliance programme and with regards to cooperation with external parties, a clause on compliance with anti-corruption laws has been incorporated into any cooperation agreement with any such external parties.

Internal Communications

The Bank utilises various internal communication channels to educate employees about the banking industry and provide updates on business activities, policies, and the Bank's strategic plans. The internal communications network includes:

- **UOB Intranet Portal**
  An online intranet portal containing important information to support Bank's services and daily operations.
- **CEO Message**
  Information about Bank's strategic plan and achievement, also congratulatory messages on religious and cultural activities presented by the President Director.
- **E-Learning**
  Conducted as a refreshment of implementing the Bank's policy information in which all UOB employees must participate in. The information provided includes policies on Know Your Customer, Anti-Money Laundering, IT Security Awareness, Fair Dealing, Insider Trading and other policies relatedk to banking operations.
- **Daily News**
  Sent on a daily basis to all employees which containing news summaries associated to financial institution and UOB Indonesia coverage in various printed and online media.
- **HR News**
  Sent to all employees which containing information on policies related to human resources in the Bank's environment.
- **PFS News**
  Information related to promotional activities carried out by the Personal Financial Services (PFS) function on privilege banking, savings, time deposits, credit cards, housing loans and other internal events held by PFS.
- **TSB News**
  Information on activities conducted by Transaction Banking (TSB) Function.
- **Customer Advocacy (CA) News**
  Routine publication featuring information associated to customers' service quality.
- **IT News**
  Information related to policies relating to the information and technology systems within the Bank's environment.
- **Risk Management**
  Information on risk management policies in the Bank.
- **Posters**
  Information related to the Bank's policies, and placed in staff's offices, both at head office and branches.
- **Screen Saver**
  The latest information about programmes related to the employees' personal development is provided in the form of a screen saver on the computers of employees.
- **Weekly Recap**
  Summary of activites or information for one week.

Corporate Social Responsibility

UOB Indonesia is commited to helping customers manage their personal and business financial. Beyond conducting business activities, the Bank is committed to empowering the communities where we operate through active participation in Corporate Social Responsibility (CSR) initiatives.

Our CSR programme under UOB Heartbeat focuses on arts, children, and education and continues to impact society. For more than 10 years in Indonesia, we have held various programmes that includes activities for the community ranging from education to children, such as providing baic banking knowledge for children, conducting financial literacy sessions for the community, and appreciation of art through the UOB Painting the Year event, which has been running for more than 40 years in Asia and more than 10 years in Indonesia. UOB's contribution to the art stage encourages artists' spirit and creative thinking not only in Indonesia but also in Southeast Asia, along with empowering the next generation of talented Indonesian artists.

Our annual fundraising activity, the UOB Heartbeat Run/Walk, is held virtually with more than 2,500 colleagues participating. Collectively we raised more than IDR250 million in support of 4 Special Needs Schools for deaf students in 4 regions and Rosa Foundation.



Customer Protection

UOB Indonesia conducts its business in a responsible manner. We provide quality services to our customers and ensure their financial needs are met.

The Bank has updated Customer Protection policy to support the implementation of Customer Protection within the Bank by publishing Decree of the Board of Directors' of PT Bank UOB Indonesia No. 24/SKDIR/0064 dated 7 June 2024 concerning the Policy of Customer Protection PT Bank UOB Indonesia to address the updated policies published by OJK and Bank Indonesia.

Our Customer Service and Contact Center always supports every need relating to customer transactions. To ensure that the complaints and concerns of customers are well addressed, the Bank has implemented a policy for handling complaints and settling disputes with customers. Bank procedures in receiving customer complaints in a branch office or our business units and for the settlement of disputes are carried out in accordance with Indonesian laws and other regulations in accordance with Circular Letter No. 25/CAD/0005 dated 24 November 2025 regarding Customer Complaint Resolution Guidelines. Customers who want to give feedback on the services of the Bank can fill out a form at our branches. In addition, the Bank also provides information to customers about banking mediation through posters mounted on our branches and website UOB Indonesia (www.uob.co.id). The Bank's Contact Center is equipped with an automatic answering machine and call center agent service for 24 hours. The Contact Center handles customer questions regarding credit cards, savings and loans. We continually improve the quality of service, therefore the Bank regularly holds special development programme for the agents to increase their knowledge and ensure the delivery of accurate information to customers.

Table of Customer Complaint of 2025

No.	Types of Financial Transaction (Financial & Non-Financial)	(Resolved)*		(In Progress)		(Unresolved)*		(Number of Complaint)
		Total	Percentage (%)	Total	Persentase (%)	Jumlah	Persentase (%)	
1	Current Account	11	100	0	0	0	00	11
2	Saving Account	153	99	2	1	0	0	155
3	Time Deposits	5	100	0	0	0	0	5
4	Credit/Working Capital Financing	7	100	0	0	0	0	7
5	Home/Apartment Ownership Credit/ Financing	7	88	1	13	0	0	8
6	ATM/Debit Card	488	99	5	1	0	0	493
7	Credit Card	11,976	89	1,415	11	0	0	13,391
8	Cashplus	1	100	0	0	0	0	1
9	Loan	2	100	0	0	0	0	2
10	Electronic Banking	3,195	97	109	3	0	0	3,304
11	Mutual Fund	2	100	0	0	0	0	2
12	Remittance	1	100	0	0	0	0	1
13	Wealth Management	1	100	0	0	0	0	1
14	Derivative	1	100	0	0	0	0	1
	Total	15,850	91	1,532	9	0	0	17,382

*) As of 31 December 2025

Risk Management

At UOB Indonesia, risk management underpins how the Bank conducts its business and executes its strategy. The Bank adopts a risk management approach that is designed to preserve financial resilience and protect stakeholder interests, while maintaining the agility needed to pursue value-creating opportunities in a dynamic operating environment. Risk management practices are continuously enhanced to remain aligned with the Bank's strategic direction. By embedding risk awareness into its organisational culture, the Bank supports sustainable, reliable, and sound business growth. The Bank remains committed to maintaining strong corporate governance standards, disciplined risk management principles, and robust business practices to deliver sustainable long-term growth.

For UOB Indonesia, cultivating a strong risk culture is a key enabler of the Bank's long-term business sustainability. Risk culture encompasses the shared norms, attitudes, and behaviours that shape risk awareness, risk-taking, risk management, and the effectiveness of controls in guiding risk-related decisions. At UOB Indonesia, this culture is anchored in the Bank's corporate values. A well-established risk culture helps ensure that decisions and actions remain aligned with stakeholder interests and are not influenced by short-term gains.

The Bank's risk culture is anchored on 4 (four) key principles: strengthening robust risk governance; maintaining an appropriate balance between growth and stability; reinforcing accountability for all risk-related decisions and actions; and fostering risk awareness, engagement, and consistent behaviour across the organisation. These principles are derived from the Bank's distinctive values, which guide how the Bank conducts its business and makes decisions. In further strengthening its risk culture, the Bank remains committed to financial safety and soundness, delivering fair outcomes and appropriate support to customers, and pursuing a sustainable and prudent business approach grounded in integrity, ethics, and discipline.

Risk culture is firmly integrated into the Bank's risk management strategy to support the continuous identification, management, and mitigation of risks arising from both external developments and business activities, while ensuring efficient use of capital in addressing such risks. Risks are managed within limits determined by the Board of Directors and approved by the Board of Commissioners. The Bank has established comprehensive frameworks, policies, methodologies, tools, and processes to identify, measure, monitor, and manage material risks. Through these arrangements, the Bank remains focused on the core fundamentals of banking and on delivering long-term value for all stakeholders.

Risk management is the responsibility of every employee within the Bank. Risk awareness and accountability are embedded in Bank's culture through an established framework that ensures appropriate oversight and accountability for the effective management of risk throughout the Bank and across risk types. This is executed through an organisational control structure according to "Three Lines Model" as follows:

1. **First Line** – The Risk Owner. The business and support functions own and have the primary responsibility for implementing and executing effective controls for the management of risks arising from their business activities. This includes establishing adequate managerial and supervisory controls to ensure compliance with approved risk policies, appetites, limits and controls and to highlight control breakdowns, inadequacy of processes and unexpected risk events.

2. **Second Line** – Risk Oversight. The risk and control oversight functions (Risk Management and Compliance) support Bank's strategy of balancing growth with stability by establishing risk frameworks, policies, appetites and limits within which the business functions must adhere to comply with in their operations. The risk and control oversight functions are also responsible for the independent review and monitoring of the Bank's risk profile and highlighting any significant vulnerabilities and risk issues to the respective management committees. The independence of risk and control oversight functions from business functions ensures the necessary checks and balances are in place.

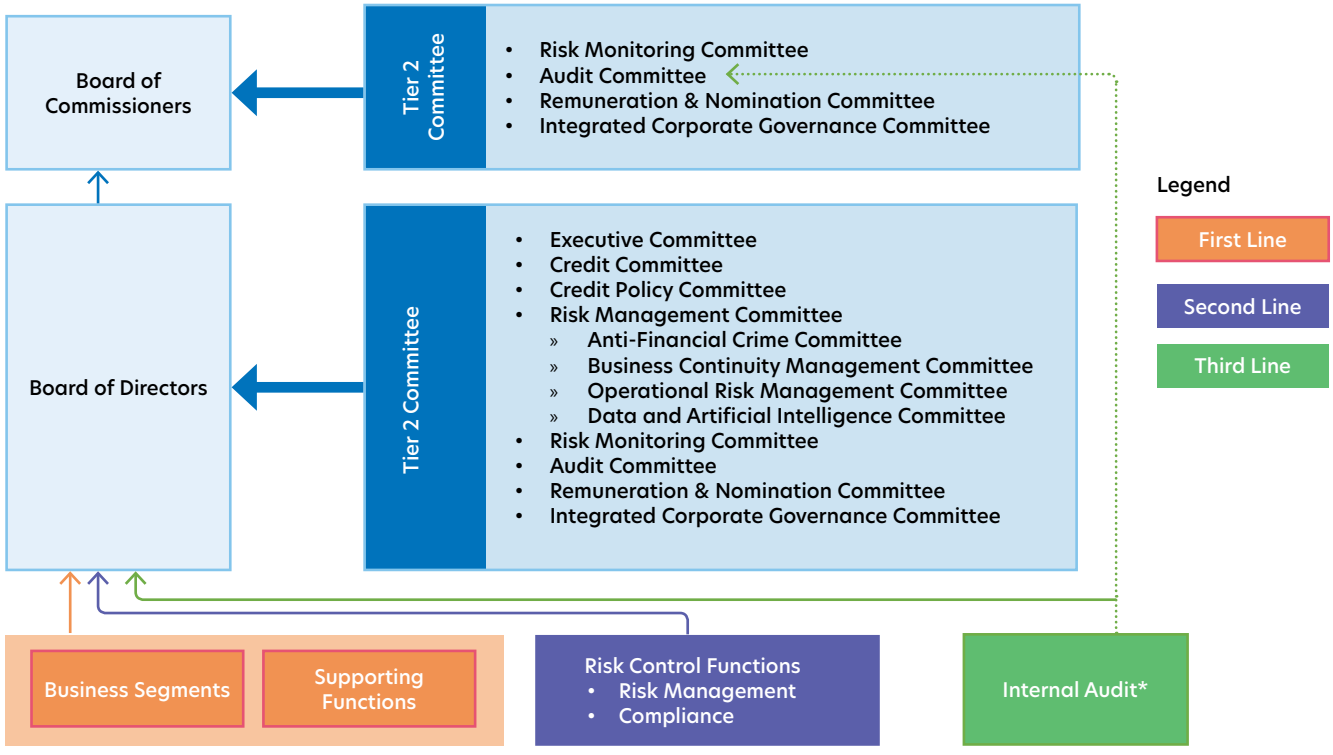
3. **Third Line** – Independent Audit. The Bank's internal auditors conduct risk-based audits covering all aspects of the First and Second Lines to provide independent assurance to the President Director and Board of Commissioners through Audit Committee on the adequacy and effectiveness of our system of risk management and internal controls.

As governed in the regulatory provision, UOB Indonesia established an independent Risk Management Function, which reports to Risk Management Director.

Risk Management Function, actively reviews the overall risk appetite and risk limits for each type of risk, develops Risk Management policies and procedures in accordance with the business strategy of the Bank, and emphasises that the risk management process should also involve all relevant parties in the business lines. Hence, the Bank seeks to build a strong Risk Management culture through the implementation of various risk awareness campaigns coordinated by Risk Management Function.

Risk Management aims to improve the quality of managing the Bank through two aspects, which are to maintain capital and optimise returns in accordance with the risk appetite. Given the wide scale of operation and increase of business volume, UOB Indonesia continues to improve the quality of risk management in a comprehensive and integrated manner (Enterprise-wide Risk Management) through process of identification, measurement, monitoring and controlling risk exposures across all organisational lines promptly and accurately.

Risk Management Chart



A. General Risk Management Implementation

UOB Indonesia implements Risk Management framework which covered the implementation of four pillars of Risk Management in accordance with OJK Regulation No. 18/POJK.03/2016 regarding Risk Management Implementation for Commercial Banks which consists of:

1. Active supervision of the Board of Commissioners and Directors;
2. Adequacy of policies, procedures, and limits;
3. Risk Management processes and Risk Management information system; and
4. Internal control system.

The brief explanations are as follows:

A.1. Active Supervision by Board of Commissioners and Directors

Board of Commissioners and Board of Directors are responsible to ensure the adequacy of Risk Management implementation aligned with the characteristics, complexity, and risk profile of the Bank, and to have a good understanding of the types and levels of risks inherent in the business activities of UOB Indonesia.

UOB Indonesia has several committees at the Board of Commissioners level which consist of the Risk Monitoring Committee, the Remuneration and Nomination Committee, the Audit Committee, and Integrated Corporate Governance Committee. In the process of supervision, the Risk Monitoring Committee conducts regular meetings with the Risk Management Function to oversee the implementation of the Risk Management Framework in UOB Indonesia.

Meanwhile at the Board of Directors level, UOB Indonesia has various committees such as the Risk Management Committee (RMC), the Asset and Liability Committee (ALCO), the Credit Policy Committee (CPC), Operational Risk Management Committee (ORMC), Data and Artificial Intelligence Committee (DAIC) and others. The duties and responsibilities of these committees are to review the adequacy of the Risk Management methodologies, policies, procedures and authorisation of limits. These duties and responsibilities are documented in the Terms of Reference of each committee.

To support the Risk Management implementation, the Board of Directors determines clear qualification criteria for risk management personnel and ensures sufficiency of competent staff through recruitment and various programmes including continuous development and training, succession planning and job rotations. These ensure that officers and staff understand and manage risks in accordance with the Risk Management Framework.

A.2. Adequacy of Policy, Procedure, and Limit

UOB Indonesia establishes various Risk Management Frameworks, Policies and Procedures to identify measure, monitor and control risks. The Risk Management Function continues to develop and update these frameworks, policies, and procedures to align with the changes in UOB Indonesia's business activities and any regulatory requirements. The Bank also establishes Code of Conduct to convey to employees the expected standards of professional and ethical behaviour, and the implications of poor conduct.

UOB Indonesia reviews the risk appetite regularly in order to align with the changes of internal and external conditions of the Bank, management expectations, as well as the regulatory provisions. Risk limits have been in place for various risk types and in line with the Bank's risk appetite. All excess limits and any significant changes are escalated to the related Directors and officers for further action plans.

A.3. Adequacy of Policy, Procedure, and Limit

UOB Indonesia implements Risk Management through 4 (four) stages which consist of:

1. Risk identification: conducted pro-actively, by analysing all sources of risk on the products and activities of the Bank, including ensuring the adequate process of identification and assessment of the inherent risks on new products and activities prior to its launch;

2. Risk measurement: conducted in regular basis to measure overall and individual risk factors and exposures on all products and business activities of Bank. Stress testing is conducted in regular basis to the overall Bank's portfolio to complement the risk measurement system through the estimation of Bank's potential loss under stress condition using certain scenarios that may adversely affect the Bank's exposure;
3. Risk monitoring: covers monitoring the level of risk exposure, risk tolerance, internal limit compliance, stress testing result, and consistency between the implementation and the established policies and procedures; and
4. Risk controlling: conducted through a framework of policies, processes, and procedures which include the determination of exposure and concentration limits, proper segregation of duties, control improvements, hedging mechanism and other risk mitigation methods such as guarantees issuance, asset securitization, and credit derivatives, as well as additional of capital of the Bank to absorb potential losses.

To support the overall Risk Management process, the Bank implements and develops a robust Risk Management information system in order to identify, measure, monitor, and control risks. The Risk Management Function also provides various reports of UOB Indonesia's Risk Management implementation to the Board of Directors and Senior Executive Officers, as well as regulators.

A.4. Internal Control System

An effective internal control system is performed towards the implementation of business and operational activities at all organisation levels to support the process of Risk Management Implementation based on the established policies and procedures which include:

1. Conduct segregation of duties between operational units with risk control units;
2. Assign an independent Risk Management Function, which is responsible in developing various Risk Management policies, limit, and develop risk measurement methodologies, as well as performing data/model validation;
3. Assign an independent Internal Audit Function, responsible in conducting periodic audits, document audit findings and management responses of the audit result, and also reviewing the follow up of audit findings; and
4. Review and monitor every transaction and functional activities that have risk exposures as necessary, which is performed by each unit.

Statement of the Directors and/or Board of Commissioners regarding Adequacy of Internal Control System

The Directors and/or Board of Commissioners declared that Bank's internal control system is adequate and has been effectively implemented in all material aspects for financial year end of 31 December 2025 and also adequate and effective to achieve Bank's business objective in complying with relevant regulation without compromising financial performance and reputation. The Directors and/or Board of Commissioners also confirmed that in the review throughout the year, any gaps in internal control system have been corrected and managed appropriately. In addition, the Directors and/or Board of Commissioners reiterated their responsibility and commitment to continue maintaining and reviewing the adequacy, effectiveness and integrity of the Bank's internal control system.

A.5. Integrated Risk Management

As stipulated in the OJK Regulation No. 17/POJK.03/2014 concerning the Implementation of Integrated Risk Management for Financial Conglomerate and OJK Regulation No. 30 Year 2024 concerning Financial Conglomerates and Financial Conglomerates Holding Companies, the Bank performs integrated risk based supervisory on UOB Financial Conglomerate. United Overseas Bank Limited (UOB) has appointed the Bank as the Main Entity of the UOB Financial Conglomerates, which consists of PT Bank UOB Indonesia, PT UOB Asset Management Indonesia, and PT Kay Hian Sekuritas (previously was PT UOB Kay Hian Sekuritas). Hence, in addition to the implementation of risk management for solely to the Bank, Bank shall also conduct an integrated

risk management for financial conglomerates. The integrated risk management implementation covers the following:

1. Supervision of Board of Directors and Commissioners of the Main Entity;
2. Adequacy of Integrated Risk Management Policies, Procedures and Establishment of Limit;
3. Adequacy of Integrated Risk Management Process and Integrated Risk Management Information System; and
4. Internal Control System for Integrated Risk Management Implementation.

The Bank integratedly manages 9 (nine) type of risks, which comprise of credit, market, liquidity, operational, legal, compliance, strategic, reputational, and intra-group transaction risks. The Bank's integrated risk management does not include insurance risk because there is no insurance company within the financial conglomerate.

In order to support the effectiveness of monitoring from Board of Commissioners and Directors on the integrated risk management implementation, Bank established Integrated Corporate Governance Committee as a committee at the Board of Commissioners level and Integrated Risk Management Committee as a committee at the Board of Directors level.

Regarding OJK Regulation No. 30 of 2024, the Bank obtained approval for the establishment of a Financial Conglomerate Parent Company (PIKK) on June 24, 2025, and PT. Bank UOB Indonesia (UOBI) as the Main Entity continues to be committed to carrying out its duties while enhancing cooperation with conglomerate members in the aspects of Governance Management, Risk Management, Compliance, Internal Audit, and Capitalization.

B.1. Credit Risk

Credit Risk is defined as the risk of loss arising from any failure by a debtor or a counterparty to meet its financial obligations when such obligations are due. It is the single largest risk that the Bank faces in its core business as a commercial bank, arising primarily from loans and other lending-related commitments to retail, corporate and institutional borrowers. Treasury and capital market operations, and investments also expose to counterparty and issuer credit risks. UOB Indonesia adopt a holistic approach towards assessing credit risk and ensures that managing credit risk is part of an integrated approach to enterprise risk management. A framework that clearly defines policies and processes relating to the identification, measurement and management of credit risk is integral to the management of credit risk.

The Bank continually monitors the operating environment to identify emerging risks and formulate appropriate mitigating measures.

Credit Risk Management Governance Structure

Board of Commissioners, Directors and Senior Executive Officers are responsible to ensure the following governance activities:

1. Ensure the adequacy of Risk Management resources;
2. Review the overall risk profile, limits and tolerance;
3. Review and approve risk measurement models and approaches; and
4. Approve Bank's credit policies, limits and methodologies.

To support the above responsibilities related to Credit Risk Management, UOB Indonesia has several committees at Director Level such as Credit Committee (CC) to give approval decision for credit proposal and Credit Policy Committee (CPC) to give approval for credit policies in UOB Indonesia and monitor any credit issue related to policy implementation.

Credit Risk Management (CRM) Division

CRM Division develops various core policies and guidelines related to credit activities, and responsible to report and conduct analysis of all elements of credit risk and also monitors and manages credit risk within the established framework. CRM Division actively engages with business and credit functions to manage credit issues, which focus in facilitating the prudent business developments, consistently and in accordance with the Credit Risk Management Framework. It aims to create added value for the Bank through the implementation of credit risk method and policies consistently.

Credit Risk Management Policies & Process

The Bank has established policies and processes to manage Credit Risk in the lending activities. In line with OJK regulation regarding implementation of Sustainable Financing, the Bank will also continue to implement and enhance its Environmental, Social, and Governance (ESG) policy for its lending activity. The Bank has in place a responsible financing policy which embedded in the General Credit policy, applies to lending activities for debtors in the Wholesale Banking segment, aimed at customers to conduct their business practices in correlation with maintaining the environment and supporting long-term sustainable development.

Key areas of the Bank's credit policies and process covers:

1. **Credit Assessment and Approval**
   To maintain independency and integrity of the credit approval process, Credit Function is clearly segregated from Business functions. Approval of credit facilities and exposures to borrowers and/or other counterparties is in accordance to the credit discretionary limits framework approved by the Board of Commissioners. UOB Indonesia has established a structure for the delegation of Credit Discretionary Limits (CDL), which follows a stringent process that takes into consideration the experience, seniority and track record of the officer. Credit Risk Management Division acts as the custodian of the CDL structure to ensure that the CDL's are properly administered and reviewed. All officers involved in lending are guided by credit policies and guidelines which are periodically reviewed to ensure their continued relevance to the Bank's business strategy and the business environment.

2. **Counterparty Credit Risk**
   Unlike normal lending risk where the notional amount at risk can be determined with a high degree of certainty during the contractual period, counterparty credit risk exposure fluctuates with market variables. Counterparty credit risk is measured as the sum of current mark-to-market value and an appropriate add-on factor for Potential Future Exposure (PFE). The PFE factor is an estimate of the maximum credit exposure over the remaining life of the foreign exchange (FX)/derivative transaction and is used for limit-setting and internal risk management.

   The Bank have also established policies and processes to manage wrong-way risk, i.e., where counterparty credit exposure is positively correlated with its default risk. Transactions that exhibit such characteristics should be identified and highlighted to senior management. Separately, transactions with specific wrong-way risk are rejected at the underwriting stage.

3. **Credit Concentration Risk**
   Credit concentration risk may arise from a single large exposure or from multiple exposures that are closely correlated. Bank manage such risks by setting exposure limits on country and cross border, obligor groups, portfolios, borrowers, industries and countries, generally expressed as a percentage of the Bank's eligible capital base.

   Bank manage the credit risk exposures through a robust credit underwriting, structuring and monitoring process. For example, our country risk exposures are managed within an established framework that involves setting country limits. Such limits are based on Bank's total capital and the country's risk ratings.

4. **Credit Stress Test**
   Credit stress-testing is a core component of the Bank's credit portfolio management process. Bank conduct stress test to assess if the Bank's

capital can withstand credit portfolio losses resulting from stress scenarios and their impact on profitability, balance sheet quality, capital and leverage. Stress tests also help the Bank to identify the vulnerability of various business units and would enable the Bank to formulate appropriate mitigating measures.

In 2025, Bank has conducted stress test exercise to assess the capital adequacy resilience level and bank's liquidity in responding to changes and shocks in macroeconomic conditions. On restructure credit portfolio, Bank also continues to conduct stress test/scenario analysis on its impact to the Bank asset quality, liquidity and capital. The Bank conducts stress tests exercises periodically as part of the Bank's risk management process.

5. **Credit Risk Mitigation**
   Bank's potential credit losses are mitigated through a variety of instrument such as collateral, derivatives and guarantees and netting arrangements. As a basic principle of credit activity, the Bank does not grant credit facilities solely based on the collateral provided. All requests for credit facilities are assessed based on the credit standing, source of repayment and debt servicing ability of the borrower.

   The Bank take Collateral whenever possible to mitigate the credit risk assumed and the value of the collateral is monitored periodically. The frequency of valuation depends on the type, liquidity, and volatility of the collateral value. The main types of collateral taken by the Bank are cash, marketable securities, real estate, and vehicles. Collateral and guarantor requirements are stipulated in credit policy.

   Credit Risk Mitigation Techniques in accordance with the OJK Guidelines for calculating Risk Weighted Assets (RWA) using the Standardised Approach including Credit Risk Mitigation in the form of eligible financial collateral, guarantees and credit insurance. Currently, the Bank only uses eligible financial collateral in the calculation of RWA.

6. **Credit Risk Monitoring & Remedial Management**
   Having a good and strong credit risk monitoring is very important to ensure the Bank's investments/loan portfolios are protected to meet and adhere to regulatory requirement. Bank has established strong and robust loan monitoring framework including Early Detection, Watchlist guidelines, covenant monitoring and periodic review.

7. **Delinquency Monitoring**
   UOB Indonesia closely monitors the delinquency of borrowing accounts, as it is a key indicator of credit quality. An account is considered delinquent when payment has not been received by the payment due date. Any delinquent account, including a revolving credit facility (such as an overdraft) with limit excesses, is closely tracked and managed through a disciplined process by officers from business units and the credit and risk management function. Where appropriate, such accounts are also subject to more frequent credit reviews.

8. **Classification and Loan Loss Impairment**
   UOB Indonesia classifies its credit portfolios according to borrower's ability to repay the credit facility from their normal source of income. All borrowing accounts are categorised into Pass, Special Mention, or Non-Performing (Substandard, Doubtful, or Loss) in accordance with the regulatory provisions. Account grading must be supported by a credit assessment based on OJK's 3 (three) pillars i.e., the repayment capability, business prospect, and debtor's performance.

   Any account which is delinquent or past due (or in excess of the approval limit for a revolving credit facility such as an overdraft) for more than 90 (ninety) days will automatically be categorised as 'Non-Performing'. In addition, any account that exhibits weaknesses which are likely to adversely affect repayment on existing terms as supported by OJK 3 (three) pillars analysis may also be categorised as 'Non-Performing'.

The Bank provides for Loan Impairment in accordance to the PSAK 71 requirements where loans are categorised into 3 (three) stages. Stage 1 represents the good loan, Stage 2 account representing the loan with significant increase in credit risk and Stage 3 representing the impaired or Non-Performing Loan.

9. **Retail Credit Management, Business Banking Credit Management and Special Asset Management**
   Retail Credit Management, Business Banking Credit Management and Special Asset Management monitor weak credits and manage non-performing assets in Retail Banking and Wholesale Banking. These units are separated from the loan origination units to ensure independency and objectivity in managing problematic loan.

10. **Write off Policy**
    A non-performing account is written off when the prospect of a recovery is considered poor or when all feasible avenues of recovery have been exhausted.

11. **Credit Exposures under Basel**
    UOB Indonesia currently uses the Standardised Approach to measure the RWA for Credit Risk.

    In calculating the RWA for credit risk, the Bank refers to OJK Circular Letter No. 48/SEOJK.03/2017, OJK Circular Letter No. 11/SEOJK.03/2018 and OJK Circular Letter No. 24 /SEOJK.03/2021 in applying risk weights for each particular asset classification or portfolio category.

    In the event there is a claim that requires a rating, the Bank uses a rating agency recognised by the regulator in accordance with the provisions of the recognised rating agency as stipulated in OJK Circular Letter No. 37/SEOJK.03/2016 concerning "Rating and Ranking Agencies recognised by OJK".

    Disclosure of Net Receivables by Portfolio Category and Rating can be seen in the publication of the Bank's annual report.

B.2. Market Risk

Market Risk is the risk of loss arising from movements in market variables on the position held by UOB Indonesia which can result in losses for the Bank. Market variables that influence the position of the Bank are interest rates and exchange rates, including changes in the price of the option.

Market Risk Management Governance Structure

Market risk management is governed through Assets and Liabilities Committee (ALCO), which meets monthly to review and to provide direction on market risk matters.

ALCO is supported by Market Risk and Product Control (MRPC) Unit. MRPC is an independent unit that is responsible to develop and maintain the market risk governance through Market Risk Management Policy in order to support the business growth and ensure the adequacy of risk control and oversight.

The roles and responsibilities on each level of the position related to the implementation of Market Risk Management is determined and tailored according to the purpose, business policy, size and complexity of the Bank. These roles and responsibilities are governed in the Market Risk Management Policy.

Market Risk Management Policy

The Bank established Market Risk Management policy as a guidance for Market Risk Management implementation. Market Risk Management Policy is reviewed at least annually to conform with business strategy, management directives and regulatory requirements, approved by ALCO.

Market Risk Management

The main responsibilities of Market Risk Management and Product Control unit are to identify, measure, monitor and to mitigate Market Risk, as well as to escalate any breach of market risk limits and mandates.

Bank employs valuation methodologies that are in line with sound market practices. In addition, the New Product process ensures that the market risk issues are identified, measured and managed adequately prior to launch.

The overall market risk appetite is balanced with Bank's targeted revenue and takes into account the capital positions. This ensures that the Bank remain well-capitalised, even under stress conditions. The risk appetite is translated into risk limits that are delegated to business units. These risk limits are set based on expected returns that are commensurate with the risks taken.

For the purposes of internal monitoring and reporting, market risk on a portfolio basis is measured and controlled based on internal models. The Bank adopts the Expected Shortfall (ES) using historical simulation approach to measure the potential loss at a 97.5 per cent confidence level based on 250 days' historical price changes. ES estimation are back tested against profit and loss of trading book (actual and hypothetical profit & loss) as a verification process of the accuracy & robustness of the methodology. The back testing process analyses whether the exceptions are due to model deficiencies or market volatility.

To complement the ES measure, Bank performs stress tests to identify the Bank's vulnerability to event risk. These tests serve to provide early warnings of plausible extreme losses.

Interest Rate Risk in the Banking Book

Interest Rate Risk in the Banking Book (IRRBB) is defined as the risk of potential loss of capital or reduction in earnings due to changes in interest rates environment.

Interest Rate Risk Management Governance Structure

ALCO oversees the effectiveness of interest rate risk management structure including approval of policies, controls and limits. Balance Sheet Risk Management (BSRM) Unit supports ALCO in monitoring the interest rate risk profile of the banking book. IRRBB is mainly managed by shaping the desired repricing risk exposure of the banking book by taking into consideration the overall balance sheet position and market outlook.

Behavioural models used are independently validated and governed by approved policies. The management and mitigation of IRRBB through hedging are managed through ALCO-approved product mandates with specified currencies, tenors, and limits to ensure that the risk management and hedging activities operate within an approved delegation of authority structure.

Interest Rate Risk Management Framework

Our primary objective of managing IRRBB is to protect and to enhance capital or economic net worth through adequate, stable and reliable growth in net interest earnings under a broad range of possible economic conditions.

The banking book interest rate risk exposure is quantified on a monthly basis using simulation techniques. UOB Indonesia employs a holistic approach towards Balance Sheet Risk Management. Interest rate risk varies with different repricing periods, currencies, embedded options and interest rate basis. Embedded options may be in the form of loan prepayment and time deposit early withdrawal. In Economic Value of Equity (EVE) sensitivity simulations, the Bank computes the present values for repricing cash flows, with the focus on changes in EVE under different interest rate scenarios. This economic perspective measures interest rate risks across the full maturity profile of the balance sheet, including off-balance sheet items. The Bank estimates the potential impact of interest rate changes on Net Interest Income (NII) by simulating the possible future course of interest rates over time.

Interest rate scenarios used in simulations include the 6 (six) stress scenarios prescribed by OJK. The Bank also performs simulation regularly to determine the impact of interest rate movement to Bank's capital. Such tests are also performed to provide early warnings of potential extreme losses, facilitating the proactive management of interest rate risks in an environment of rapid financial market changes.

Interest Rate Risk in Banking Book Policy

The Bank established Interest Rate Risk in Banking Book Policy as a guidance for interest rate risk in banking book management implementation. Interest Rate Risk in Banking Book Policy is reviewed at least annually to conform with business strategy, management directives and regulatory requirements, approved by ALCO.

Market Risk Exposures under Basel

The Bank currently applies the Standardised Approach under OJK Regulation to measure the RWA for Market Risk. Where calculation incorporates all of the Bank's market risk exposures for on and off-balance sheets, including derivatives and risk of price change in option instruments, consolidated under interest rates risk (general and specific) and foreign exchange risk.

B.3. Liquidity Risk

Liquidity Risk is defined as the risk arises from the Bank's inability to meet its obligations, or to fund increases in assets as they fall due. The Bank maintains sufficient liquidity to fun day-to-day operations, to meet deposit withdrawals and loan disbursements, participate in new investments and repay borrowings. Hence, liquidity is managed in a manner that addresses known as well as unanticipated cash funding needs.

Liquidity Risk Management Governance Structure

ALCO assists the Board of Directors in managing the Bank's Liquidity Risk. Liquidity Risk is consistently reported and discussed in the ALCO meeting, which is conducted regularly, at minimum once a month.

In addition, the trend of liquidity position is also presented in Risk Management Committee (RMC) meeting and to the Board of Commissioners through Risk Monitoring Committee meeting. Analysis and control of Liquidity Risk is performed by Balance Sheet Risk Management Unit, responsible to monitor, measure, review, and report the Bank's Liquidity Risk and IRRBB. UOB Indonesia established the roles and responsibilities on each level of position which is related to the implementation of Balance Sheet Risk Management and tailored with the purpose, business policy, size and complexity of Bank. These roles and responsibilities are governed in the Liquidity Risk Management Policy.

Liquidity Risk Management Framework

Liquidity Risk arises because of discrepancy between the period of funding and disbursement of loan on UOB Indonesia business activities.

To mitigate the Liquidity Risk, the Bank established Liquidity Risk management policy, including the establishment of strategies and limits with appropriate risk level taken by the Bank.

UOB Indonesia strategies focus on the business development within the Liquidity Risk framework which is performed prudently, consistently and efficiently in order to balance the risk and returns.

The Bank's liquidity risk is aligned with the regulatory liquidity risk management framework and is measured and managed on a projected cash flow basis. The Bank is monitored under business-as-usual and stress scenarios. Cash flow mismatch limits are established to contain the Bank's liquidity exposure. The Bank also employ liquidity early warning indicators and trigger points to signal possible contingency situations. In addition, the Bank also monitors the stability of its 'core deposits' which consist of non-bank stable deposits such as current account, savings account, and fixed deposit by analysing their volatility overtime. Balance Sheet Risk Management Unit is responsible to develop, enhance, implement, monitor, and review, assumptions, methodologies, sources of data, delegation of authority, stress testing and procedures used to measure the Liquidity Risk.

Several strategic actions have been taken to manage Liquidity Risk. On the funding side, the Bank conducts an in-depth evaluation of its funding capacity focusing on funding sources, concentration, tenor, and access to other funding sources in the market. On the asset side, UOB Indonesia conducts analysis of the type and composition of asset such as loans, liquid asset and policies for financial instrument that covers the acceptable criteria for trading and investment assets. Updated information regarding financial market and economic condition are also critical in order to understand the amount of funding available from the market under normal and stress conditions. Furthermore, new product/ transaction/activities that have exposure to Liquidity Risk are adequately reviewed and approved prior to its initiation.

The cash flow analysis of net funding requirement involves the preparation of cash flow mismatch based on actual contractual maturity. Contractual cash flow profile allocates asset, liabilities, and off-balance sheet items into time band by remaining maturity. UOB Indonesia also produces cash flow mismatch report based on behaviour assumption, related to behaviour analysis of asset, liabilities, and off-balance sheet, and provides potential cash flow projection based on assumptions which derived from the behaviour patterns. From the behaviour cash flow analysis, the expected Net Cumulative Outflow (NCO) gaps that will be encountered are obtained.

The daily and monthly cash flow mismatch reports are produced and monitored by Balance Sheet Risk Management Unit by comparing the daily report position against NCO limit. Balance Sheet Risk Management Unit also ensures that the Bank is not exposed by Liquidity Risk and provides report to senior management for action that will be taken to mitigate and manage the Liquidity Risk.

UOB Indonesia performs calculation and monitoring of Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR). Both ratios are above the regulatory requirement.

Liquidity Risk Management Policies

Liquidity Risk Management Policy is developed by Balance Sheet Risk Management Unit which provides details on how Liquidity Risk is effectively managed by UOB Indonesia. This policy aims to address the Liquidity Risks that might arise primarily from the business activities of extending loans, making investments, accepting deposits and other funding requirements on trading activities. This policy is reviewed at least annually to incorporate significant business changes, management objectives and regulatory requirements approved by ALCO.

Contingency Funding Plan

The Contingency Funding Plan (CFP) is a critical component of the liquidity management framework and serves as an extension of our operational or daily liquidity management policy. The CFP describes the actions that should be taken by UOB Indonesia in the event of a liquidity crisis, whether occurring in a bank-specific or a general market. The CFP serves to identify and recognise a liquidity crisis, define the appropriate management responsibilities and responses during a crisis, rectify areas of concern and ensure that information flows remain timely and uninterrupted to facilitate quick, precise and effective decision making. The level of sophistication and detail of the plan would commensurate with the complexity, risk exposure, activities, products and organisational structure of the Bank, in order to determine the most relevant indicators for managing liquidity and funding. In addition, UOB Indonesia also established a Liquidity Task Force (LTF) that is responsible to evaluate liquidity position and decide actions to be taken when crisis occurs.

B.4. Operational Risk

Operational Risk is defined as the risk of loss resulting from inadequate or failed internal processes, people and systems or from external events. Loss may be in the form of financial loss or other damages, for example, loss of reputation and public confidence that will impact the Bank's credibility and ability to transact, maintain liquidity and/or obtain new business. Operational risk includes banking operations risk, conduct risk, fraud risk, legal risk, regulatory compliance risk, reputational risk, third-party and outsourcing risk, and technology risk. Primary objective of managing operational risk is to foster a sound reputation and operating environment.

Operational Risk Governance, Framework and Programmes

Operational risk is managed through a framework of policies and procedures by which business and support units properly identify, assess, monitor, mitigate and report their risks. The Operational Risk Management Committee (ORMC) is also established with the key purpose to assist the Board of Directors maintaining effective oversight and governance over operational risk management.

The Operational Risk Governance structure adopts the Three Lines Model. The business and support units, as the First Line, are responsible for establishing a robust control environment as part of their day-to-day operations. Each business or support unit is responsible for implementing the operational risk framework and policies, embedding appropriate internal controls into processes and maintaining business resilience for key activities. Bank established Business Risk and Control Manager (BRCM) in several key units as a dedicated function to act as the central liaison party as well as to assist the business and support units related to all operational risk management activities as the first line.

The Operational Risk Management (ORM) Division, as the Second Line, provides overarching governance of operational risks through relevant framework, policies, procedures, programmes and system. It also monitors and reports significant operational risk matters to the relevant senior management committee and Board of Commissioners.

As part of promoting the risk culture, ORM Division facilitates trainings to the First Line in managing and exercising operational risk programmes and promoting greater operational risk awareness in the Bank.

Internal Audit acts as Third Line provides an independent and objective assessment on the overall effectiveness of the risk governance framework and controls through periodic audit reviews.

Risk Management Framework and Policies in managing operational risks that established includes Operational Risk Management Framework and Policy, Technology Risk Management Framework and Policy, Third Party and Outsourcing Risk Management Policy, Product/Service Programme Policy, Insurance Management Policy, Reputational Risk Management Policy, and Business Continuity Management Policy. Key components of the Operational Risk Management Framework are risk identification, risk assessment and risk mitigation. These are achieved through Bankwide implementation of a set of operational risk programmes such as Key Risk and Control Self-Assessment (KRCSA), Key Operational Risk Indicator (KORI), self-identified operational risks or Management Risk Awareness (MRA), incident reporting (IRF), third-party and outsourcing risk management, and product programme.

Technology Risk

Technology risk is defined as any potential adverse outcome, damage, loss, violation, failure or disruption arising from the use of or reliance on information and communication technologies. The governance of technology risk rests with Operational Risk Management Committee (ORMC), which facilitates a holistic oversight of operational risk matters across the Bank. Our technology risk management framework ensures that technology and cyber risks are managed in

a systematic and consistent manner. The scope of technology risk management covers many aspects, including technology asset management, technology resiliency and the service continuity aspects of business continuity management, cybersecurity management and information security management.

Third Party and Outsourcing Risk

Third Party and Outsourcing Risk arises from transferring some activities to third party service provider through third party and/or outsourcing arrangements, where third party provides product or service to the Bank or its customers. The risk could result in adverse financial, operational, reputational, legal and compliance impact arising from the failure of a third party to provide the agreed product or service.

In terms of partnership and/or arrangement with external parties outside the Bank related to Bank's activities, UOBI applies prudent principles and robust risk management as stipulated by laws and regulation. Bank has established Third Party and Outsourcing Risk Management Policy and Procedure & Guidelines that serves as robust principles, requirements, and governance in managing third party and outsourcing risk, which include among others the identification and risk assessment during initiation or planning, continuous monitoring and risk mitigation for the implementation of third party and outsourcing arrangement.

Business Continuity Management

UOB Indonesia has established and regularly maintained the Business Continuity Management (BCM) Policy and Guideline covering Business Impact Analysis (BIA), Operational Risk assessment, recovery for each type of disruption, documentation of disaster recovery and contingency plan, and evaluation of BCM programme effectiveness. This is to ensure prompt recovery of critical business and support units as well as the services should there be unforeseen events.

In order to support and improve BCM readiness, several exercises are conducted on a regular basis including BCP Exercises, Disaster Recovery Exercises for IT system and Management Call Tree Exercises.

Financial Crime Risk

UOB Indonesia defines fraud as:

1. Any intentional act or attempt to misrepresent, deceive, or conceal, by individual(s) or entity (ies), for a personal or business gain, or to avoid a disadvantage. Fraud is not restricted to monetary or material benefits; and covers any fraud committed, attempted, or alleged to be committed by an Employee (Internal Fraud) or not by an Employee (External Fraud) against the UOB and its customers.
2. A deviating act or a purposeful neglect undertaken in order to deceive, cheat, or manipulate Financial Service Institution (FSI), customer, or another party, that occurs inside the FSI and/or using the FSI's facility so as to cause the FSI, customer, or another party to suffer a loss and/or to cause the fraudster to gain a benefit, both directly as well as indirectly.

This definition is in accordance to OJK Regulation No.12 Year 2024. The above definitions are complementing one another. UOB Indonesia manages fraud risks actively. The corporate governance of fraud risk is provided by the Risk Monitoring Committee at Board of Commissioners level, also by the Fraud Risk Management Committee and Anti Financial Crime Committee at Management level. Our Anti-Financial Crime Investigation and Intelligence Division, as the Second Line, drives strategy and governance and oversees the framework and policy of fraud risk management across the Bank.

All employees are required to comply with the UOB Code of Conduct, which has anti-bribery and anti-corruption provisions. The Bank's Whistleblowing and fraud hotline provides a safe channel to report suspected fraud and ensures independent fraud investigation by established investigating unit. Anti-Financial Crime Investigation and Intelligence

works closely with business and support units to strengthen their current practices across the 6 (six) pillars of Anti-Fraud Strategy which are prevention, detection, response, resolution, optimisation and reporting.

B.5. Compliance Risk

Compliance Risk as stipulated in OJK is the risk arising due to the Bank's failure to comply with and/or implement the applicable laws and regulations.

For the Bank's internal purposes, Compliance Risk is defined as follows:

1. The risk of regulatory sanctions, financial loss, or damage to the Bank's reputation that may arise when the Bank fails to comply with laws, regulations, rules, standards or codes of conduct (established by industry associations) applicable to the Bank's business activities and operations;
2. The risk that a change in laws and regulations can increase the cost of operation and the cost of capital for the Bank thereby impacting the Bank's earnings or returns.

In addition, a key facet of Compliance Risk is Anti-Money Laundering (AML), Counter-Terrorist Financing (CFT), and Counter-Proliferation Financing of Weapons of Mass Destruction (CPF) and Sanctions as well as the Prevention of Bribery, Corruption, and Tax Evasion which is defined by the Bank as:

- The risk of AML, CFT, CPF, and Sactions regulatory breaches (including violations of international sanctions) as well as the Prevention of Bribery, Corruption, and Tax Evasion that will damage the Bank's reputation as an established organisation with strong and robust AML, CFT, CPF and Sanctions as well as the Prevention of Bribery, Corruption, and Tax Evasion. Additional risks include being cut off from the Bank's correspondent banking relationship and the US clearing system due to violations of unilateral sanctions regulations impacts the Bank's earnings and business opportunities; customers' confidence on UOB Indonesia Banking system where their funds are not co-mingled with illegal sources of funds and regulators' confidence on the integrity of the AML, CFT, CPF and Sanctions as well as the Prevention of Bribery, Corruption, and Tax Evasion controls.
- In line with OJK Regulation No. 46/POJK.03/2017 concerning the Implementation of Compliance Function for Commercial Banks, the Bank is required to ensure the implementation of compliance function by creating compliance culture on all levels of organisation and to ensure that all of the Bank's internal provisions and business activities are in compliance with the applicable laws and regulations.

Compliance Risk Management Governance Structure

Stakeholders involved in managing Compliance Risk are as follows:

1. Board of Commissioners

a. Evaluate the implementation of the Bank's compliance function at least twice a year;
b. Based on the evaluation results of compliance function implementation, the Board of Commissioners are to provide advice in order to improve the quality of compliance function implementation to President Director and copied to Director in charge of Compliance Function.

2. Directors

a. Responsible for establishing compliance risk management framework that contains the basic principles to be approved by the Board of Commissioners and explains the main processes by which compliance risks are to be identified and managed through all levels of the organisation;
b. Approve the Compliance Charter as a basis for the Bank to implement compliance principles;
c. Foster and embody the implementation of the Compliance Culture at all levels of the organisation and the Bank's business activities;
d. Ensure the implementation of Bank's compliance function; and
e. Responsible in overseeing the management of the Bank's compliance risk.

3. **Senior Executive Officers**
   a. Responsible for developing the compliance risk management framework, which includes fundamental principles that must be approved by the Board of Commissioners and outlines the key processes for identifying and managing compliance risks across all levels of the organization;
   b. Lead a strategic function at management level;
   c. Foster awareness of major aspects of Bank's compliance risks that should be explicitly managed;
   d. Ensure that the Bank can rely on a permanent and effective compliance function that is sufficiently resourced to carry out its role;
   e. Ensuring the implementation of the Bank's compliance functions;
   f. Ensure that appropriate remedial or disciplinary action is taken if breaches are identified; and
   g. Ensure that the Compliance Charter, Compliance Guidance and other relevant frameworks/policies and guidelines/ handbooks are observed.

4. **Directors' Committees**
   The Committees are formed to assist the President Director and Board of Directors in making business decisions while balancing risks and returns. The Committees are responsible for reviewing and recommending the Bank's strategic direction, approving compliance risk management policies, overseeing the overall risk profile and monitoring the Bank's overall performance in accordance with their respective Terms of Reference.

5. **Executive Officers**
   a. Ensure the implementation of the compliance culture in all activities of its respective functions and/or branches and/ or units;
   b. Ensure that preventive actions and corrective actions are properly implemented within its respective functions and/or branches and/or units towards potential/ occurred breaches on the applicable regulations and/or legislations.

6. **Director in charge of Compliance Function**
   a. Formulates strategies to encourage the creation of the Bank's compliance culture;
   b. Proposes compliance policies or principles that will be set by the Board of Directors;
   c. Establishes compliance systems and procedures that will be used to formulate Bank's internal provisions and guidelines;
   d. Ensures that all policies, provisions, systems and procedures, as well as business activities conducted by the Bank are in compliance with the applicable regulatory requirements and other legislations;
   e. Identifies, manages, and coordinates regulatory compliance isks and provides oversight and functional Compliance leadership to manage/minimise the Compliance Risk of the Bank;
   f. Takes precautionary action to ensure that the policies and/or decisions taken by the Board of Directors of the Bank do not deviate from the applicable regulations and other legislations;
   g. Submits reports to OJK, President Director and Board of Directors on the implementation of his/her duties with a copy sent to the Board of Commissioners; and
   h. Carries out other duties that are related to Compliance Function, including to ensure that the Board of Directors and Senior Executive Officers are informed of significant compliance issues and plans for resolution.

7. **Compliance Function**
   a. The Compliance Function is an independent function that has the following specific responsibilities:
   b. Creates steps to support the creation of compliance culture in all business activities of the Bank at every level of organisation;
   c. Conducts identification, measurement, monitoring, and control of Compliance Risk with reference to the Regulator's provision concerning the implementation of Risk Management for Commercial Banks;

d. Assesses and evaluates strictly, in collaboration with the Business and Support Units, the effectiveness, adequacy, and appropriateness of policies, provisions, systems and procedures that are owned by the Bank with the applicable regulations;
e. Conducts reviews and/or provides recommendation on updating and refinement of policies, regulations, systems and procedures that are owned by the Bank to comply with the applicable regulations and legislations;
f. Conducts efforts to ensure that the policies, provisions, systems and procedures, as well as the Bank's business activities are in compliance with the applicable regulations and legislations;
g. Fulfils the role of anti-money laundering function by ensuring the implementation of the entire monitoring system of transactions conducted by customers are in line with the guidelines, policies and procedures that have been stipulated so that the implementation of AML, CFT, CPF and Sanctions as well as the Prevention of Bribery, Corruption, and Tax Evasion Programmes are able to run well and to prevent the Bank from regulatory sanctions;
h. Identifies, assesses and documents compliance risks associated with business activities of the Bank including new products, services, business practices and business operations and material changes to existing business and customer relationships;
i. Provides advice and informs developments related to applicable regulations and other provisions to Business and Support Units including the Board of Directors and Senior Executive Officers;
j. Facilitates Business and Support Units in the development of compliance manuals and guidelines containing the applicable regulations, other provisions and key business conduct for use by all officers and staffs of the Bank, where applicable;
k. Identifies and maintains an inventory of all applicable regulations and legislations with the support of internal/external legal counsel when necessary;
l. Assists the Board of Directors and Senior Executive Officers in educating relevant staff members on compliance issues;
m. Provides advice, guidance and on-going training to staff members on appropriate implementation of the Bank's compliance framework which include policies, guidelines and procedures such as those contained in the Bank's Compliance Guidance, internal Code of Conduct and the Bank's internal guidelines;
n. Advises the Business and Support Units in the Bank and/or Board of Directors and Senior Executive Officers on Regulatory Obligations ("RO") that are listed in the Bank's regulatory risk assessments. This includes the provision of advice on the implications of regulatory changes;
o. Monitors, tests and reports compliance with relevant regulatory compliance risk management framework and internal policies/procedures to Senior Executive Officers and Board of Commissioners/ Board of Directors and, if required, to any regulatory authority. However, the responsibility for ensuring day-to-day compliance remains with Business and Support Units;
p. Makes enquiries into regulatory compliance incidents and complaints, and carrying out further investigations as appropriate;
q. Acts as the key liaison person with relevant internal and external parties, including Regulators, regarding Bank's compliance issues; and
r. Fulfils its responsibilities under the compliance plans developed in accordance with its compliance risk management framework including performing compliance review on a risk-based approach.

8. **Risk Management Function**
   Risk Management, as stipulated in Risk Management Framework, identifies, assesses, measures, monitors, controls and reports the risks of the Bank and is responsible for developing and implementing the risk management frameworks/infrastructure, strategy, policies and processes to manage these risks.

9. **Internal Audit Function**
   a. Internal Audit Function as the third line is empowered by the Board of Commissioners and President Director to assist Management by strengthening the Bank's ability to create, protect and sustain value by providing independent, risk-based and objective assurance, advice, insight and foresight, designed to add value and improve the Bank's operations.
   b. Internal Audit helps the Bank accomplish its objectives by bringing a disciplined, innovative, and systematic approach to evaluate the adequacy and improve the effectiveness of governance processes, risk management, and internal control, as well as to support the Bank's goal of becoming a significant bank in Indonesia and being valued by stakeholders as a reliable banking institution in the long term.
   c. Internal Audit Function performs audits and provides the audit reports to President Director, Board of Commissioners, Audit Committee and related Management with a copy to Director in charge of Compliance Function and Risk Management Director. All correspondences with Regulator have also been forwarded to Director in charge of Compliance Function.

10. **Legal Function**
    Responsible to provide and facilitate the provision of legal advice by referring to the applicable laws and regulations. Legal Function is also responsible to provide legal policies, procedures, guidelines and standards credit documents related to legal risk from product or activities of the Bank.

11. **Line Managers and Staff Members**
    a. Line Managers and Staff Members are ultimately responsible and accountable for compliance risk, including ensuring that all business activities are in compliance with applicable regulations and legislations and the Bank's policies;
    b. Line Managers and Staff Members are required to understand this provisions and are responsible to ensure compliance with regulations and legislations, which include:
       1. Organising and managing their business and support units in proper and professional manner in compliance with all applicable laws and regulations, as well as the Bank's policies;
       2. Implementing compliance principles in their respective businesses and operational areas; and
       3. Promptly report all incidents of non-compliance, whether actual and potential, to the Compliance Function.

Compliance Risk Management Framework

In order to strengthen internal control system framework of the Bank, especially for Compliance Function as the second line, the Bank established an organisational structure under Compliance Function, into 6 (six) units Regulatory Compliance – Wholesale Banking & Global Markets Advisory; Regulatory Compliance – Consumer Advisory; Compliance Strategy and Governance; Compliance Assurance and Anti-Financial Crime; and Compliance Analytics & Insights. Strategies to implement the Bank's compliance function are through aspects of compliance function governance, compliance risk management, as well as the implementation of compliance culture.

The Bank's compliance function framework on the compliance risk governance aspects are reflected in the Compliance organisational structure which is independent from the business and other supporting units, where the Director in charge of Compliance Function reports directly to the President Director. This enables the Compliance Function to be managed independently.

In the aspect of Compliance Risk Management, Compliance Function plays a role in providing views/directions towards the fulfilment and/or implementation of laws, policies, regulations, standards or codes of conduct, monitoring compliance towards the fulfilment of the Bank's commitments and completion of corrective action plans arising from Regulatory Audit inspections and Bank's Internal Audit reviews, managing the imposition of penalty/fines from regulatory breaches, performing Compliance Review and others.

Moreover, in the aspect of compliance culture implementation, Compliance Function has stipulated and educated through the Compliance Code of Conduct as a basic reference for all employees in implementing values, actions, behaviours and actualisations of compliance principles.

Compliance Function and Operational Risk Management also perform monitoring and reporting of operational events related to Compliance Risk and Operational Risk respectively.

Compliance Risk Management Policies and Guidelines

One of the strategies for Compliance Risk Management is the establishment of Compliance Charter and Compliance Guidance as two main policies and procedures in managing Compliance Risk. Both policies set out:

1. Compliance Framework
2. Compliance Code of Conduct
3. Compliance Review Procedure
4. Regulatory Risk Assessment (RRA)
5. Monitoring of Bank's commitment and follow-up on request from related Regulator procedure
6. Escalation and Reporting of Compliance Risk Incident Procedure

Compliance Charter and Compliance Guidance are reviewed annually to ensure an adequate and timely compliance function implementation in all level of the organisation, and thus facilitate the Bank to better harmonise between commercial interest and compliance towards applicable regulations. For such policy and procedure to be implemented effectively, the most fundamental aspect that must be in place is compliance culture, which drives the value, behaviour and action that supports the Bank's compliance towards the applicable laws and regulations.

B.6. Strategic Risk

Strategic Risk is defined as risk due to improper setting and/or implementation of a strategic decision that has impact on Bank's profitability, and failure to anticipate any changes in business environment, such as changes in banking industry, turmoil in the national economy, and disruption in technological field.

Strategic Risk Management Governance Structure

Related parties involved in managing Strategic Risk are as follows:

1. The Board of Commissioners and Directors formulate and approve strategic plans and business plans that have been adjusted with the Bank's vision and strategic objectives, direct, monitor and evaluate the implementation of the Bank's strategic policies, including communicating it to all employees across all levels of the organisation;
2. The Risk Management Committee supports the Board of Directors in monitoring the Strategic Risk management implementation in the Bank, as well as providing information related to material risk exposures, issues and action plans;
3. Business and support functions monitor and manage Strategic Risk in their respective areas, and are responsible to ensure all material risks that arise from the business activities and implementation of strategy are reported in timely manner to the related Directors or Senior Executive Officers. Each work function is also responsible for ensuring

that the target of its respective work function can be achieved well and in line with the Bank's overall target;

4. Finance division together with Business Functions and Support Functions conducts evaluation on the realisation of Bank's Business Plan along with Risk Management Function that is supporting in monitoring the strategic risk management information system through the Risk Management Committee; and
5. CEO Office Function supports the management of strategic risk and is responsible in translating the Bank's strategy into operational plans, monitoring the execution of operational plans, evaluating the progress from predetermined Balance Score Card, as well as highlighting areas that requires attention from the Management.

Strategic Risk Management Framework

UOB Indonesia adheres to prudent principles in all its business decisions so as to minimise and mitigate any risks involved. In managing Strategic Risk, the Bank constantly monitors the environment in which it operates, analyses the Bank's performance in relation to its competitors, including analysis on all available strategic alternatives after considering the strategic plans and risk tolerance of the Bank, observing economic dynamics that could have an impact on the banking industry, as well as changes in the business landscape driven by technological developments, and takes corrective actions to adjust its strategies and plans as appropriate. Implementation of strategic decisions and anticipation of changes in the business environment is carried out through a strategic risk management cycle with the main elements in the form of the application of vision and mission; setting objectives and strategic plans; target and business plan setting; as well as implementation, monitoring and evaluation of performance.

The Bank sets a strategic plan based on a proper and realistic manner, as well as considering the prudential principles and risk management implementation. The Bank's strategic plans are prepared by the Board of Directors, and upon approval of the Board of Commissioners, communicated to all employees of the Bank on each level of the organisation. Each Function Head is responsible to ensure the alignment of the annual work plans in their respective functions, with the work plan established by the Board of Directors.

On an ongoing basis, UOB Indonesia performs periodic reviews on the achievement of financial targets and strategy realisation. The reviews and evaluation coverage is adjusted based on the development of the Bank's risk exposure, market changes, risk measurement and management methods. The Board of Commissioners and Board of Directors also conduct periodical review towards the Bank's achievement on financial targets and its realisation through various forum and meeting coordination, such as Board of Directors meeting. All functions are also responsible for monitoring their respective Strategic Risks and reporting promptly to the related Directors and/or Senior Executive Officers on any potential issues or problems that have strategic implications on the Bank. All results of the review and related reports serve as input in order to improve the overall risk management framework and process.

Strategic Risk Management Policies

An effective implementation of Strategic Risk Management is supported with adequate policies and procedures, as well as risk limits which are aligned with the Bank's vision, mission and business strategy. The development of these policies and procedures is tailored with the type, complexity of business activity, risk profile and risk limit in accordance with regulations stipulated by Regulators and/or sound banking practices. The implementation of these policies and procedures is also supported with the adequacy of capital and quality of human resources.

With regards to the implementation of strategic risk management, internal control system is applied effectively towards the implementation of business activities and operations across all levels of the organisation by referring to the established policies and procedures. The internal control system is also carried out to ensure that the Bank can timely detect weaknesses and irregularities that occur in the process of implementing strategic management.

B.7. Legal Risk

Legal Risk are risks to the Bank's financial position, operations or reputation, arising out of:

1. existence of lawsuits involving the Bank;
2. absence of support or developments in laws and regulations;
3. weak contracts such as unenforceable/ unfavourable/ defective/ unintended contracts; or
4. non-compliance with applicable laws.

Legal Risk Management Governance Structure

The parties involved in managing Legal Risk are:

1. Board of Commissioners and Directors (through Risk Management Committee and Risk Monitoring Committee) are responsible for supervising and managing Legal Risk arising from the Bank's business activities;
2. Risk Management Committee supports the Board of Directors in monitoring risk management in the Bank, providing information related to exposure, issues and action plans on material risk;
3. Business and Support functions are responsible for monitoring and managing Legal Risk and its impact in their respective areas; and
4. Area Specialist, such as Compliance Function, Legal Function, Human Resources, Technology and Operations, Corporate Real Estate Service, and Corporate Secretary are responsible for providing guidance related to their respective areas of expertise.

Legal Risk Management Framework

Risk measurement for Legal Risk is conducted by using indicators such as potential losses due to litigation, cancellation of contracts due to unenforceability and changes of regulations. Every Legal Risk incident and its potential loss numbers must be documented and reported.

The Legal Function provides legal advice and guidance to all units of the Bank, as and when needed. This includes the oversight and periodic review of:

- all standard contracts/agreements;
- all standard loan agreements between the Bank and other parties.

The Legal Function is also responsible for highlighting new or potential Legal Risks.

Legal Risk Management Policies

The Bank has a Policy on Managing Legal Risk which governs the Legal Risk Management Governance Structure and sets out the duties and responsibilities of each party in implementing Legal Risk Management.

Legal Function has established various guidelines related to Legal Risk Management, such as Guidelines on Managing Intellectual Property Risk, Guidelines on Engagement of External Lawyers, and Guidelines on Managing Contractual Risk.

B.8. Reputational Risk

Reputational Risk is defined as the risk arising from negative perception on the part of key stakeholders (including employees, customers, counterparties, shareholders, investors, debt-holders, market analysts, other relevant parties or regulators) that can adversely affect a bank's ability to maintain existing, or establish new, business relationships and continued access to sources of funding (e.g. through the interbank or securitization markets).

Reputational Risk Management Governance Structure

Related parties involved in managing Reputational Risk are as follows:

1. Board of Commissioners and Directors are responsible for managing the Bank's Reputational Risk through the setting of the Bank's strategic business directions, culture and values;
2. Risk Management Committee (RMC) and Operational Risk Management Committee (ORMC) assist the Board of Directors in the oversight of the management of Reputational Risk in the Bank, keeping them apprised of the material risk exposures, issues and resolution plans;

3. Business and support units (BU/SUs) own and have the primary responsibility to implement and execute effective controls to manage the risks (including reputational risk) arising from their business/support activities; and
4. The relevant Subject Matter Experts (SMEs) responsible advised as appropriate, to assess the reputational risk impact associated with an event i.e. Strategic Communications and Brand, Customer Advocacy, Compliance, Legal, Technology & Operations, Operational Risk Management (ORM), Line Data Protection Officer/Country Data Protection Officer, Business Continuity Management, Corporate Real Estate Services, Human Resources, Sustainability, dan Corporate Secretary.

Reputational Risk Management Policies

Operational Risk Management (ORM) Division establishes a Reputational Risk Management Policy that governs the Reputational Risk Management Governance Structure and process, including reputational risk events and triggers, communication and engagement with key stakeholders, crisis management governance structure and escalation protocol of reputational risk, and reputation recovery.

C. Recovery Plan (RCP)

Bank has established a Recovery Plan (RCP) to enable UOB Indonesia to recover from severely adverse conditions that could cause failure. The Recovery Plan has been adjusted to the Bank's conditions and refer to OJK Regulation No. 5 Year 2024 regarding Determination of the Supervision Status and Problems Handling of Commercial Banks.

The Bank determines the Recovery Plan indicators which include Capital, Liquidity, Profitability, and Asset Quality and sets the trigger levels of each of these indicators to activate the Recovery Plan and implement recovery options for the purposes of prevention, recovery, and resolution.

The Bank has determined a recovery options to maintain its business continuity in the face of financial stress. These recovery options will be executed if the recovery plan indicators are exceeded, however some actions may also be taken pre-emptively before the plan is activated as a preventive measure. The selected recovery options have been tailored to the Bank's specific conditions and have been chosen based on the credibility and feasibility of each options. Recovery options which previously determined will be executed by the Bank to respond financial stress in order to prevent, recover, or restore its financial condition and viability.

Bank conducts stress test scenario analysis to assess the impact of changes toward Bank conditions namely market-wide dan idiosyncratic stress test where the analysis includes analysis of changes in the impact on capital, liquidity, profitability and asset quality conditions. Stress tests conducted at least once a year or when certain conditions arise that can have a significant impact on the Bank to determine the feasibility of the Recovery Plan and the results of the stress test are reported to the Board of Commissioners.

The Bank has established governance for the Recovery Plan, in which the Board of Directors plays a role in overseeing the Recovery Plan and activating it during the recovery period. This is supported by committees such as the Crisis Management Team (CMT) and the Task Force, along with other supporting units. The framework and governance of the recovery plan have been well-documented, including the steps for activating the Recovery Plan and the internal and external communication processes during the recovery phase. The Bank has developed Crisis Level Matrix to provide the escalation requirements for different severity levels of a crisis. It specifies the criteria on when various Task Forces and UOBI RCP CMT need to be convened. UOBI has integrated its RCP governance structure and process with the Bank's existing governance structure. This is to ensure coherence and linkages between the RCP, internal capital adequacy assessment process (ICAAP), the existing contingency funding plan (CFP) and the business continuity plan (BCP).

The communication process for the Recovery Plan is aligned with Strategic Communications and Brand's crisis support plan established by the Bank, where Crisis Management Team (CMT) is responsible for both internal and external communication (as stakeholders) during the recovery phase. In the communication process, the CMT is tasked with selecting communication strategies and managing the flow of communication. As part of internal disclosure, Bank communicates the Recovery Plan disclosure to all

work units and employees, especially those who will be involved in the implementation of the Recovery Plan. Bank conducts annual RCP testing which is attended by the Board of Directors and senior management to prepare and familiarize senior management and the support functions in responding to different emerging crisis scenarios in an appropriate and timely manner.

Revisions to the Recovery Plan are subject to annual review and recommendation by Risk Management Committee and approval by Board of Commissioners and General Meeting of Shareholders.

UOBI has submitted the Recovery Plan annually to OJK in order to fulfil OJK Regulation No. 5 Year 2024 regarding Determination of the Supervision Status and Problems Handling of Commercial Banks.

D. Risk Based Bank Rating (RBBR)

On a regular basis, UOB Indonesia conducts assessment on the Risk Based Bank Rating according to OJK Regulation No. 4/POJK.03/2016 and OJK Circular Letter No. 14/SEOJK.03/2017 regarding the Assessment of Bank's Soundness Rating for Commercial Banks. The assessment of RBBR is conducted towards 4 (four) factors namely Risk Profile, Good Corporate Governance, Earnings, and Capital.

The self-assessment result of RBBR 2nd Half of 2025 was as follows:

No	Assessment Factor	Rating
1	Risk Profile	2
2	Good Corporate Governance (GCG)	2
3	Earnings	2
4	Capital	2
RBBR Rating		**2**

Based on the self-assessment, UOB Indonesia assessed its soundness rating in the 2nd Half of 2025 at "2" or in a good condition, which means the Bank is able to encounter significant negative effects and changes in business conditions and other external factors reflected in assessment factors rating, namely Risk Profile, GCG Implementation, Earnings and Capital. The weaknesses identified in the assessment factors do not significantly affect the soundness rating of the Bank.

E. Risk Management System Implementation

Risk management systems aim to eanble Bank to conduct analysis of current or future risks and/or potential risks faced by the Bank and to determine mitigation measures for these risks. They enforce risk ownership and support robust internal control. These systems are regularly evaluated in order to measure its effectiveness level. Through this evaluation, the Bank is expected to be able to reanalyse whether these strategies are in line with the established target. The Bank continually enhances its Risk Management systems to support robust internal control. Among others the Bank progressively improves its system for operational risk and market risk management.

Statement of the Directors and/or Board of Commissioners regarding Adequacy of Risk Management System

The Board of Directors and/or Board of Commissioners declared that Bank's risk management system is adequate and has been effectively implemented in all material aspects for financial year end of 31 December 2025 and also adequate and effective to achieve Bank's business objective in complying with relevant regulation. The Board of Directors and/or Board of Commissioners also confirmed that there is sustainable process in identifying, analysing, evaluating, monitoring and managing the significant risks faced by the Bank, and all risks are maintained within risk appetite limit in the review throughout the year. Bank has implemented Risk Management Framework and Policy adequately and effectively and reviewed every policy and procedure in regular basis. In addition, the Board of Directors and/or Board of Commissioners reiterated their responsibility and commitment to continue maintaining and reviewing the adequacy, effectiveness and integrity of the Bank's risk management system.

F. Basel Implementation

In line with the implementation of regulatory provision, the Bank adopts Standardised Approach (SA) for redit Risk, Market Risk, and Operational Risk. Furthermore, UOB Indonesia has also adopted a Credit Valuation Adjustment (CVA) as Market Risk capital charge for counterparty credit risk (CCR) for OTC (Over-the-Counter) Derivatives transaction.

The Bank has reported a Liquidity Coverage Ratio (LCR) in accordance to OJK regulation No. 42/POJK.03/2015 on a monthly basis starting June 2016 to Regulator, and published in the Bank's website on a quarterly basis starting September 2016. Report and publication of Net Stable Funding Ratio (NSFR) in accordance to OJK regulation No. 50/POJK.03/2017 has been conducted quarterly starting March 2018.

UOB Indonesia also conduct implementation of Basel II Pillar 2 "Internal Capital Adequacy Assessment Process" (ICAAP) to assess the overall capital adequacy associated with risk profile and strategy, to maintain the level of the Bank's capital. Further, Bank has also measured Interest Rate Risk in Banking Book (IRRBB), referring to OJK Regulation No. 12/SEOJK.03/2018.

Ongoing basis, the Bank conducts improves the implementation of Pillar 3 "Market Discipline" to ensure the transparency of the Bank's financial and non-financial information.

Sustainable Finance Practices

Sustainable Finance Practices	OJK Circular Letter 14/2025 - XVIII.1.2.3.4.5.6.7.8.9
1. **The Bank implements sustainable finance in its business activities and prepares a Sustainable Finance Action Plan for the Bank** in accordance with the Financial Services Authority Regulation concerning the implementation of sustainable finance for financial services institutions, issuers, and public companies.	1. In alignment with OJK Regulation No. 51/POJK.03/2017 on the Implementation of Sustainable Finance for Financial Service Institutions, Issuers, and Public Companies, the Bank has promulgated and submitted its Sustainable Finance Action Plan (RAKB) annually in November, as per regulatory requirement. RAKB is prepared by Sustainability Working Group, and approved by the Board of Director and Board of Commissioners. In monitoring the progress, Sustainability Spokes Forum discusses the progress of each initiative to ensure they remain on track. Any issue on the progress is highlighted on Sustainability Working Group attended by function heads / directors and is conducted 4 times per year. For more details on Sustainability Governance, please refer to Sustainability Governance section of Bank's Annual Report/ Sustainability Report.
2. **The Bank has and allocates a portion of its funds as social and environmental responsibility funds to support the implementation of sustainable finance activities.** The allocation and use of the Bank's social and environmental responsibility funds are solely intended to support sustainable finance initiatives and may provide added value to the Bank, both directly and indirectly.	2. TJSL activities and funds are actively implemented and integrated within the broader framework of the Bank's CSR program. These activity plans have also been presented narratively in the Bank's current Sustainable Finance Action Plan (RAKB) as part of the Bank's strategic plan. the Bank has implemented its strategy on Corporate Social Responsibility focusing on the Arts, Children, and Education. For more detailed discussion on Bank's corporate social responsibility, please refer to GCG - CSR and Sustainability Report - Community Stewardship section.

Sustainable Finance Practices	OJK Circular Letter 14/2025 – XVIII.1.2.3.4.5.6.7.8.9
3. In implementing sustainable finance, the Bank carries out business practices and investment strategies by considering, applying, and integrating environmental, social, and governance values to support at least the following: a. sustainable business ecosystem; b. product development; c. transactions; d. financing services for sustainable activities and transition financing toward sustainable economic growth; e. the development of sustainable finance programmes as well as the implementation of environmentally responsible bank operational activities; and f. social and community empowerment.	3. The Bank has implemented business practices and investment strategy that integrates ESG value in its activities, inter alia: a. Ecosystem: Bank actively holds customer gathering to provide customer education on UOB Green Financing Framework and ESG Investment Products available in UOB. b. Product Development: Bank periodically renews its internal Sustainable Product Framework, in line with latest market development. c. Transaction: Concurrently with our Annual Review of customers, the Bank actively performs review on customers with High ESG risk. d. Sustainable Financing and Transition Financing: The Bank recognizes the need for a just transition in Southeast Asia and provides Transition Finance Framework as part of UOB Green Financing Framework. Our Transition Finance Framework provides pathways for our clients in energy intenstive, carbon intensive, and hard-to-abate sector to transit into greener practices. e. Operational : The Bank continuously seek measures to reduce our direct emission such as by replacing our lighting and air conditioning with energy efficient solutions. f. Community Stewardship: the Bank is actively involved in community stewardship through Bank's Corporate Social Responsibility Programme. For more detailed discussion, please refer to Bank's Sustainability Report.
4. CLIMATE-RELATED RISKS **The Bank considers climate-related risks that may have short-term, medium-term, and long-term impacts on the Bank's business and takes these risks into account in its business strategy and risk management framework.** In determining the time horizons used to analyse the impacts of climate-related risks, the Bank considers, among others, the Bank Business Plan (RBB) and government targets as set out in the Nationally Determined Contribution (NDC) document and the commitment to achieve net zero emissions, and/or other latest documents established or deemed equivalent by authorised ministries and/or relevant government agencies.	4. In considering climate-related risks that may have short, medium, and long-term impact on the Bank's business, the Bank uses Climate Risk Stress Test (CRST) as a tool or input in conducting the analysis. The Bank's CRST results show that the Bank's capital adequacy ratio remains sound and within the Bank's Risk Appetite limits.

Sustainable Finance Practices	OJK Circular Letter 14/2025 – XVIII.1.2.3.4.5.6.7.8.9
5. **In managing climate-related risks, the Bank establishes the roles and responsibilities of the Board of Directors, the Board of Commissioners, and the relevant work units** within the Bank in accordance with the organisational structure, coordination mechanisms in managing climate-related risks, and the effective implementation of oversight.	5. The Board of Director, Board of Commissioners, and the Bank's working units each have roles and responsibilities in managing climate-related risks. Any material climate-related risks are reported to BOD and/or BOC. In addition, the Bank has established a Sustainability Working Group, managed by Sustainability Office, which comprises members of the BOD and heads of relevant functions from related working units.
6. **The Bank has appropriate policies, procedures, and controls for the effective management of climate-related risks.** These policies and procedures form part of the risk management implementation policy in accordance with the Financial Services Authority Regulation concerning the implementation of risk management for commercial banks.	6-7 The Bank has implemented Environmental Risk Management Framework and Sustainability Framework, approved by the Board of Commissioners, and act as guiding principle in the Bank's effort to manage its environmental risks, including climate risks. The principles of which are applied in our Responsible Financing Guidelines where the Bank applies prudential principles and is gradually integrating ESG aspects, including climate risks into its credit assessment process. The Bank is also committed to reduce its exposure and exit from selected sectors of industries, in alignment with our Group's commitment.
7. **The Bank incorporates climate-related risks within the internal control framework through the three lines of defence, comprising the business management line, the risk management and compliance line, and the internal audit line** to ensure that the identification, measurement, and mitigation of climate-related risks are conducted appropriately, comprehensively, and effectively.	

Sustainable Finance Practices	OJK Circular Letter 14/2025 – XVIII.1.2.3.4.5.6.7.8.9
8. **The Bank identifies, monitors, and manages climate-related risks that may affect its financial condition, including capital and liquidity.** The Bank ensures that its risk appetite and risk management framework are adequate to address climate-related risks and determine the approach for identifying, measuring, monitoring, and managing such risks.	8. Climate change-related risks management is currently heavily integrated into the credit risk management process as part of credit analysis and monitoring which is currently governed under the General Credit Policy for eight ESG-sensitive sectors, where the assessment is more qualitative in nature. To monitor and manage the exposure of ESG Risk in the Bank's portfolio, all borrowers are assessed and provided with ESG Risk Rating. The ESG Risk monitoring are reported to the Board of Director through related forums and committee such as Credit Policy Committee and Credit Portfolio Quality Meeting (CPQM), which are attended by Directors and/or members of Senior Management. For certain sectors that the Bank considers having high ESG risk, the Bank has its commitment aligned with UOB Group's commitment in the responsible financing policy to reduce or exit from certain sectors within a specified timeframe. On annual basis, the Bank also performs assessment of climate risk impact on credit risk, liquidity risk, market risk as guided by OJK. For significant ESG risk that emerged from non-Credit activity the risk is managed through the protocol and governance/committee of the respective risk.
9. **The Bank ensures a clear allocation of roles, responsibilities, and transparency across each line of defence** in the implementation of the three lines of defence in managing risks related to the impacts of climate change.	9. Bank has an adequate governance structure to support the implementation of risk management, including environmental risks, where the environmental risk governance structure has been stated in the Environmental Risk Management Framework. The governance structure is in alignment with the Three Lines Model. The Business and Supporting Units act as First Line (Risk Owner) and are responsible to implement and execute effective risk management in accordance to the applicable framework and policies. Risk Management acts as Second Line (Risk Monitoring) and independent of the First line to assist in monitoring the First Line, formulates the framework and risk appetite for the Board of Commissioner's Approval, which the business function must operate within. The Internal Audit act as Third Line to provide independent audits on the effectiveness of First Line and Second Line, and provide independent assurance to the President Director, Audit Committee, and the Board of Director on the effectiveness of environmental risk management, governance structure, policies, framework, system, and implementation process.

Key Metrics

(in IDR million)

No.	Description	31 Dec 2025	30 Sep 2025	30 Jun 2025	31 Mar 2025	31 Dec 2024
Available capital (amounts)						
1	Common Equity Tier 1 (CET 1)	18,865,052	18,534,464	17,429,082	16,553,746	16,000,044
2	Tier 1	18,865,052	18,534,464	17,429,082	16,553,746	16,000,044
3	Total capital	20,313,884	20,026,507	18,953,410	18,071,623	17,491,372
Risk-Weighted Assets (amounts)						
4	Total risk-weighted assets (RWA)	106,100,850	114,810,804	113,328,323	117,601,077	105,917,731
Risk-based capital ratios as a percentage of RWA						
5	CET1 ratio (%)	17.78%	16.14%	15.38%	14.08%	15.11%
6	Tier 1 ratio (%)	17.78%	16.14%	15.38%	14.08%	15.11%
7	Total capital ratio (%)	19.15%	17.44%	16.72%	15.37%	16.51%
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer (2.5% from RWA)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical Buffer (0 - 2.5% from RWA)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Capital Surcharge for Systemic Bank (1% - 2.5%)	1.00%	1.00%	1.00%	1.00%	1.00%
11	Total CET1 as a buffer (Row 8 + Row 9 + Row 10)	3.50%	3.50%	3.50%	3.50%	3.50%
12	CET1 component for buffer	10.15%	8.44%	7.72%	6.37%	7.51%
Basel III Leverage Ratio						
13	Total Exposure	190,579,660	188,421,204	186,091,157	186,215,208	172,719,986
14	Leverage Ratio, including the impact of temporary exemption on current account placement with Bank Indonesia in order to fulfill GWM requirements (if any)	9.90%	9.84%	9.37%	8.89%	9.26%
14b	Leverage Ratio, excluding the impact of temporary exemption on current account placement with Bank Indonesia in order to fulfill GWM requirements (if any)	9.90%	9.84%	9.37%	8.89%	9.26%
14c	Leverage Ratio, including the impact of temporary exemption on current account placement with Bank Indonesia in order to fulfill GWM requirements (if any), after incorporating average gross values of Securities Financing Transaction (SFT) assets	9.75%	9.53%	9.32%	9.03%	8.92%

No.	Description	31 Dec 2025	30 Sep 2025	30 Jun 2025	31 Mar 2025	31 Dec 2024
14d	Leverage Ratio, excluding the impact of temporary exemption on current account placement with Bank Indonesia in order to fulfill GWM requirements (if any), after incorporating average gross values of SFT assets	9.75%	9.53%	9.32%	9.03%	8.92%
Liquidity Coverage Ratio (LCR)						
15	Total High-Quality Liquid Assets (HQLA)	53,231,268	41,075,432	40,167,947	43,556,763	37,233,900
16	Total Net Cash Outflow	17,715,759	16,097,540	15,823,007	10,918,891	8,734,045
17	LCR (%)	300.47%	255.17%	253.86%	398.91%	426.31%
Net Stable Funding Ratio (NSFR)						
18	Total Available Stable Funding (ASF)	95,763,674	95,802,668	92,232,905	85,756,131	85,169,516
19	Total Required Stable Funding (RSF)	79,111,697	80,601,855	80,002,195	79,241,649	73,912,071
20	NSFR (%)	121.05%	118.86%	115.29%	108.22%	115.23%

Capital - Capital Composition (CC1)

(in IDR million)

No	Component	Total
Common Equity Tier 1 capital : instrument and reserves		
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	7,990,848
2	Retained Earnings	11,492,748
3	Accumulated other comprehensive income (and other reserve)	679,640
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	-
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-
6	**Common Equity Tier 1 capital before regulatory adjustments**	**20,163,236**
Common Equity Tier 1 capital : regulatory adjustments		
7	Prudential valuation adjustments	-
8	Goodwill	(813,973)
9	Other intangibes other than mortgage servicing rights (net of related tax liability)	(250,667)
10	Deffered tax assets that rely on future profitability excluding those arising from temporary differences (net of releted tax liability)	-
11	Cash-flow hedge reserve	-
12	Shortfall of provisions to expected losses	-
13	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)	-
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-

No	Component	Total
15	Defined - benefit pension fund net assets	-
16	Investment in own shares (if not already netted off paid-in capital on reported balance sheet)	-
17	Reciprocal cross-holdings in common equity	-
18	Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the Bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-
19	Signficant 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% treshold)	-
20	Mortgage servicing rights (amount above 10% treshold)	-
21	Deffered tax assets arising from temporary differences (amount above 10% treshold, net of related tax liability)	-
22	Amount exceeding the 15% treshold	-
23	of which: siginificant investments in the common stock of financials	-
24	of which: mortgage servicing rights	-
25	of which : deffered tax assets arising from temporary differences	-
26	National specific regulatory adjustments	(233,544)
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient additional Tier 1 and Tier 2 to cover deductions	-
28	**Total regulatory adjustment to common equity Tier 1**	**(1,298,184)**
29	**Common Equity Tier 1 capital (CET1)**	**18,865,052**
Additional Tier 1 capital : instruments		
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	-
31	of which : classified as equity under applicable accounting standards	-
32	of which : classified as liabilities under applicable accounting standards	-
33	Directly issued capital instruments subject to phase out from Additional Tier 1	-
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	-
35	of which : instruments issued by subsidiaries subject to phase out	-
36	**Additional Tier 1 capital before regulatory adjusments**	**-**
Additional Tier 1 capital : regulatory adjustments		
37	Investments in own Additional Tier 1 instruments	-
38	Reciprocal cross-holdings in Additional Tier 1 instruments	-
39	Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% treshold)	-
40	Siginificant investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-
41	National specific regulatory adjustments	-
41a	Placement of funds in Additional Tier 1 instruments at other banks	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-

No	Component	Total
43	**Total regulatory adjustment to Additional Tier 1 capital**	**-**
44	**Additional Tier 1 capital (AT 1)**	**-**
45	**Tier 1 capital (T1 = CET 1 + AT 1)**	**18,865,052**
Tier 2 capital : instruments and provisions		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	290,823
47	Directly issued capital instruments subject to phase out from Tier 2	-
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	-
49	of which : instruments issued by subsidiaries subject to phase out	-
50	Provisions	1,158,009
51	**Tier 2 capital before regulatory adjustments**	**1,448,832**
Tier 2 capital : regulatory adjustments		
52	Investments in own Tier 2 instruments	-
53	Reciprocal cross-holdings in Tier 2 instruments and other TLAC Liabilities	-
54	Investment 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% treshold but that no longer meets the conditions (for G-SIBs only)	-
55	Siginificant investments in the capital and other TLAC Liabilities of Banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-
56	National specific regulatory adjustments	-
56a	Sinking Fund	-
56b	placement of funds in tier 2 instruments at other banks	-
57	**Total regulatory adjustments to Tier 2 capital**	**-**
58	**Tier 2 capital (T2)**	**1,448,832**
59	**Total capital (TC = T1 + T2)**	**20,313,884**
60	**Total risk weighted assets**	**106,100,850**
Capital ratios and buffers		
61	**Common Equity Tier 1 (as percentage of risk weighted assets)**	**17.78%**
62	**Tier 1 (as a percentage of risk weighted assets)**	**17.78%**
63	**Total capital (as a percentage of risk weighted assets)**	**19.15%**
64	**Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirement plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets)**	**3.50%**
65	of which : capital conservation buffer requirement	2.50%
66	of which : Bank specific countercyclical buffer requirement	0.00%
67	of which : G-SIB buffer requirement	1.00%
68	**Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)**	**10.15%**
National minima (if different from Basel 3)		
69	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	-

No	Component	Total
70	National Tier 1 minimum ratio (if different from Basel 3 minimum)	-
71	National total capital minimum ratio (if different from Basel 3 minimum)	-
Amounts below the thereshold for deductions (before risk weighting)		-
72	Non-siginificant investments in the capital and other TLAC Liabilities of other financial entities	-
73	Significant investments in the common stock of financials	-
74	Mortgage servicing rights (net of related tax liability)	-
75	Defered tax assets arising from temporary differences (net of related tax liability)	-
Applicable caps on the inclusion of provisions in Tier 2		-
76	Provisions eligible for inclusions in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	-
77	Cap on inclusion of provisions in Tier 2 under standardised approach	-
78	Provision eligible for inclusion in Tier 2 in respect of exposures subject to internal rating-based approach (prior to application of cap)	-
79	Cap for inclusions of provisions in Tier 2 under internal ratings-based approach	-
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)		
80	Current cap on CET1 instruments subject to phase out arrangements	-
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	-
82	Current cap on AT1 instruments subject to phase out arrangements	-
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-
84	Current cap on T2 instruments subject to phase out arrangements	-
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-

Capital - Capital Reconciliation (CC2)

(in IDR million)

No.	ITEMS	31 December 2025 (Audited)
ASSETS		
1	Cash	642,704
2	Placement with Bank Indonesia	7,115,892
3	Placement with other banks	1,410,495
4	Spot and derivatives /forward receivables	1,607,242
5	Securities	37,435,496
6	Securities sold under repurchase agreements (repo)	3,611,757
7	Securities purchased under resell agreements (reverse repo)	1,703,647
8	Acceptance receivables	2,594,758
9	Loans	111,782,340
10	Sharia Financing	
11	Equity investment	26
12	Other Financial Assets	1,286,858
13	Impairment on finacial assets -/-	
	a. Securities	(19,661)
	b. Loans	(3,825,446)
	c. Others	(7,172)
14	Intangible assets	1,133,973
	Accumulated amortization on intangible assets -/-	(69,333)
15	Fixed assets and equipment	5,743,634
	Accumulated depreciation on fixed assets and equipment -/-	(3,206,730)
16	Non Productive Asset	
	a. Abandoned property	28,849
	b. Foreclosed assets	135,313
	c. Suspense accounts	751
	d. Interbranch assets	-
17	Other assets	1,393,810
	TOTAL ASSETS	**170,499,203**
LIABILITIES AND EQUITY		
	LIABILITIES	
1	Current account	39,079,248
2	Saving account	40,599,341
3	Time deposit	53,634,093
4	Electronic money	-
5	Liabilities to Bank Indonesia	-

No.	ITEMS	31 December 2025 (Audited)
6	Liabilities to other banks	5,283,822
7	Spot and derivatives/forward payables	1,471,098
8	Liabilities on securities sold under repurchase agreements (repo)	3,524,684
9	Acceptance payables	2,005,479
10	Securities issued	944,990
11	Borrowings	-
12	Margin deposit	546,741
13	Interbranch liabilities	-
14	Other liabilities	3,286,064
15	Minority interest	-
	TOTAL LIABILITIES	**150,375,560**
EQUITIES		
16	Paid in capital	
	a. Authorized capital	9,000,000
	b. Unpaid capital -/-	(5,943,102)
	c. Treasury stock -/-	-
17	Additional paid in capital	
	a. Share premium	4,933,950
	b. Share discount -/-	-
	c. Fund for paid up capital	-
	d. Others	4,576
18	Other comprehensive income	
	a. Gain	479,434
	b. Losess -/-	-
19	Reserves	
	a. General reserves	156,037
	b. Appropriated reserves	-
20	Gain /loss	
	a. Previous years	9,963,671
	b. Current year	1,529,077
	c. Paid dividens	-
	TOTAL EQUITY ATTRIBUTABLE TO OWNERS	**20,123,643**
	TOTAL EQUITY	**20,123,643**
	TOTAL LIABILITIES DAN EQUITY	**170,499,203**

Capital - Main Features of Capital Instruments and Tlac - Eligible (CCA) Instruments

	QUANTITATIVE / QUALITATIVE INFORMATION	
1	Publisher	PT Bank UOB Indonesia
2	Identification Number	BBIA02SBCN1, BBIA02SBCN2, BBIA03SBCN1 and BBIA04SBCN1
3	Law used	Indonesian Law
3a	Means that enable the implementation of obligations on Section 13 of the TLAC Term Sheet reached (for other valid TLAC instruments governed by foreign law)	N/A
	Treatment Instrument under the provisions of CAR	
4	At the time of transition	N/A
5	After the transition period	Tier 2
6	Are the instruments eligible for Individual / Consolidation or Consolidation and Individual	Consolidation and Individual
7	Type Instruments	Subordinated Bonds
8	The amounts recognized in the calculation of CAR	IDR290,823 million
9	Par value of the instrument	IDR950,000 million
10	Classification according to financial accounting standards	Liabilities - Amortized Cost
11	Publication date	5 July 2019, 13 November 2019, 08 March 2022 dan 26 June 2024
12	No maturity (perpetual) or with maturity	With Maturity
13	Due date	5 July 2026, 13 November 2026, 08 March 2029 dan 26 June 2031
14	Execution of a call option on the approval of the Supervisory Bank	N/A
15	Call option date, the number of withdrawals and other requirements of the call option (if any)	N/A
16	Subsequent call option	N/A
	Coupon / dividend	
17	Dividen/ kupon dengan bunga tetap atau floating	Fixed
18	The level of the coupon rate or other index that becomes a reference	9.85%; 9.25%; 8.00% dan 7.50%
19	Whether or not the dividend stopper	No
20	Full discretionary, partial or mandatory	Mandatory
21	Are there step-up feature or other incentives	No
22	Non - cumulative or cumulative	Non - cumulative
23	Convertible or non-convertible	No

QUANTITATIVE / QUALITATIVE INFORMATION		
24	If the convertible, specify trigger point	N/A
25	If the convertible, whether whole or in part	N/A
26	If converted, how the conversion rate	N/A
27	If converted, whether mandatory or optional	N/A
28	If converted, specify the type of instrument conversion	N/A
29	If converted, the issuer of the instrument mentioned it converts into	N/A
30	Features write-down	Yes
31	If the write-down, specify trigger its	When a Company is potentially disrupted through its point of non-viability and has a term of 5 (five) years or more and can only be repaid after obtaining OJK approval. Based on circular letter from OJK No. 20 / SEOJK.03 / 2016 dated 21 June 2016, Subordinated Bonds may be converted into ordinary shares or written down if:
		i. The ratio of the Common Equity Tier 1 / CET 1 is lower than or equal to 5.125% (five point one hundred and twenty five percent) of risk-weighted assets (RWA) either individually or consolidatively with subsidiaries; and / or
		ii. There is a plan from the competent authority to undertake equity participation to a Bank that is deemed to be potentially disrupted by its continuity;
		iii. and there are commands from OJK to convert into ordinary shares and / or Write Down
32	If the write-down, whether full or partial	Proportional, partial or full with OJK approval
33	If the write-down, permanent or temporary	Permanent
34	If the write-down of temporary, explain the mechanism of write-up	N/A
34a	Subordination type	Subordinated bonds
35	Hierarchy of the instrument at the time of liquidation	1. First Preferred Creditor is entitled to receive full payment of all bills receivable in accordance with the statutory provisions applicable
		2. Furthermore, the Customer storage and Senior Debt creditors are entitled to receive full payment of all bills receivable in accordance with their respective debt agreements, with special attention given bail
		3. After the creditors Preferred, Depositors and creditors Debt Senior, receive full payment of all charges payable in accordance with provisions in the loan agreements each of the holders of the Subordinated Bonds (including holders of Subordinated Bonds or creditors of subordinated loans other position pari passu with holders of the Subordinated Bonds if there are) entitled to receive full payment of all bills receivable in accordance with the provisions of their respective debt agreements

QUANTITATIVE / QUALITATIVE INFORMATION
4. In the case of a preferred creditor, the depository customer of the senior debt creditor, has not received full payment of his receivables and if the trustee receives payment or distribution from the curator, the liquidator or guardian who takes care of the company's assets and assets in the liquidation process:
a. Trustee shall not distribute the money received by the Trustee from the curator, liquidator or guardian who manages the Company's assets and assets in the liquidation process, to the Subordinated Bond Holder unless the Trust Agent has received:
i. written affirmation of the curators, liquidators or guardians who administer the assets of the Company in the liquidation process that all preferred creditors, depositors and senior debt creditors are paid in full; or
ii. authorized court order in the respective jurisdiction ordering or authorizing the Trustee to make payments to the Subordinated Bond Holders because all preferred creditors, depositors, senior creditors and debtors have been paid in full.
b. In case the Trustee does not receive the written affirmation as mentioned in 4.a.i. Or court order as specified in 4.a.ii. In this paragraph the Trust Agent must immediately refund the payment received by the Trustee to the curator, liquidator or guardian who manages the assets and assets of the Company in the liquidation process, for the payment of all the preferred creditors, depositors and senior debtors who are still not yet paid. If the curator, liquidator or guardian who handles the assets and assets of the Company in the liquidation process does not receive the money returned by the Trustee, the Trust Agent must open a separate bank account and deposit the received money into the account until the Trustee receives the letter / document Mentioned in point 4.ai Or 4.a.ii. mentioned above.
5. Except in the case of the preferential creditors, depositors and senior creditors receiving full payment in the liquidation process and by not excluding the provision of treatment as the Company's Tier 2 capital as referred to in POJK No.11 / POJK.03 / 2016 and The Subordinated Bondholder Subordinates who directly receive payments in other ways from, or the distribution of, the assets of the Company, of any kind or nature, whether in cash, property or securities, the Subordinated Bond Holder is obligated to deliver payment or The distribution of such assets to the Trustee or the curator in bankruptcy, or the liquidator or guardian who manages the Company's assets and assets in the liquidation process for the distribution of the Company's assets in accordance with the provisions of point 1.2. And 3. above

QUANTITATIVE / QUALITATIVE INFORMATION			
			6. If the remaining proceeds of the Company's liquidation after the satisfaction of the creditor's outstanding billing, the depositors and the senior debtors are insufficient to pay the amount due under the Subordinated Bond and any collateral right that ranks paripassu with Subordinated Bonds, the Subordinated Bondholders and the holder of the claim rights Ranks pari passu with Subordinated Bonds will share outstanding, each of which is their right.
36	Is the transition to features that are non-compliant	No	
37	If yes, explain the features of non-complaint	N/A	

Leverage Ratio Exposure

(in IDR million)

No	Description	Total
1	Total assets in the statement of financial position in the published financial statements (Gross value before deducting Allowance for Impairment Losses).	173,875,431,00
2	Adjustments for 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 Financial Services Authority.	-
3	Adjustment for the value of the underlying financial assets that have been transferred to the asset securitization meeting the off-sale requirements as stipulated in the Financial Services Authority Regulation concerning prudential principles in asset securitization activities for commercial banks. In the event that the underlying financial asset has been deducted from the total assets in the statement of financial position, the number in this line is 0 (zero).	-
4	Adjustment to the temporary exemption from the placement of demand deposits with Bank Indonesia in order to comply with the minimum statutory reserve requirements (if any)	-
5	Adjustments for fiduciary assets that are recognized as components of the statement of financial position based on financial accounting standards but are excluded from the calculation of total exposure in the Leverage Ratio.	-
6	Adjustments for the value of regular purchases or sales of financial assets using the trade date accounting method.	-
7	Adjustments for the value of cash pooling transactions that meet the requirements as stipulated in this Financial Services Authority Regulation.	-
8	Adjustment for the value of exposure to derivative transactions.	4,050,092,00
9	Adjustment for SFT exposure values for example reverse repo transactions.	136,670,00
10	Adjustment for the TRA exposure value which has been multiplied by the Credit Coversion Factor	17,534,376,00
11	Prudential assessment adjustments in the form of capital deduction factors and Allowance for Impairment Losses.	(5,016,909,00)
12	Other adjustments	-
13	**Total Exposure in the calculation of the Leverage Ratio.**	**190,579,660,00**

Qualitative Analysis

Total Exposure in the calculation of the Leverage Ratio is the sum of asset exposures in the statement of financial position, exposure to derivative transactions, exposure to securities financing transactions (SFT), TRA exposure in the commitments and contingencies report which includes the trading book position and banking book position in December 2025. This exposure calculation is needed to monitor that Core Capital to Total exposure is above the minimum ratio set by OJK, which is 3%.

Leverage Ratio Calculation

(in IDR million)

	Description	Period	
		Dec 25	Sep 25
Assets Exposure on Financial Position Statement			
1	Asset exposure in the statement of financial position includes collateralized assets, but does not include derivative transaction exposure and SFT exposure (gross value before deducting Allowance for Impairment Losses)	166,944,280	166,496,961
2	The value added back for derivative collateral submitted to the counterparty which resulted in a decrease in total asset exposure in the balance sheet due to the application of financial accounting standards	-	-
3	(Reduction of receivables related to CVM given in derivative transactions)	-	-
4	(Adjustments for the carrying amount of securities received in SFT exposure recognized as assets)	-	-
5	(Allowance for Impairment Losses for these assets is in accordance with financial accounting standards)	(3,852,279)	(3,766,392)
6	(Assets that have been calculated as a deduction factor for Core Capital as referred to in the Financial Services Authority Regulation regarding the minimum capital adequacy requirement for commercial banks)	(1,164,630)	(1,384,904)
7	**Total Assets Exposure on Financial Position Statement**	**161,927,371**	**161,345,665**
	Sum from row 1 to row 6		
Derivative Transaction Exposure			
8	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	1,970,206	2,598,096
9	The added value which is the PFE for all derivative transactions	3,695,634	4,542,949
10	(Exception for exposure to derivative transactions settled through a central counterparty (CCP))		
11	Adjustment for the effective notional value of credit derivatives	-	-
12	(Adjustments for effective notional value are offset and add-on deductions for credit derivative sales transactions)	-	-
13	**Total Derivative Transaction Exposure**	**5,665,840**	**7,141,045**
	Sum from row 8 to row 12		
Securities Financing Transaction (SFT) Exposure			
14	Gross carrying amount of SFT assets	5,315,404	3,623,689
15	(Net value between cash liabilities and cash receivables)	-	-
16	Credit Risk due to counterparty failure related to SFT assets which refers to the calculation of current exposure as regulated in the Attachment to this Financial Services Authority Regulation	136,670	74,192
17	Exposure as an SFT agent	-	-
18	**Total Securities Financing Transaction (SFT) Exposure**	**5,452,074**	**3,697,881**
	Sum from row 14 to row 17		
Administrative Transaction Exposure			
19	Value of all committed or contingent liabilities	105,631,578	94,603,439
	Gross value before deducting Allowance for Impairment Losses		

	Description	Period	
		Dec 25	Sep 25
20	(Adjustments to the result of the multiplication between the value of the commitment obligation or contingent liability and the Credit Conversion Factor are then reduced by Allowance for Impairment Losses).	(87,779,224)	(78,039,856)
21	(Allowance for Impairment Losses on Administrative Transaction according to financial accounting standards)	(317,979)	(326,970)
22	**Total Administrative Transaction Exposure**	**17,534,375**	**16,236,613**
	Sum from row 19 to row 21		
Capital and Total Exposure			
23	Core Capital	18,865,506	18,534,464
24	**Total Exposure**	**190,579,660**	**188,421,204**
	Sum from row 7, row 13, row 18, and row 22		
Leverage Ratio			
25	Leverage Ratio Value, including the impact of adjustments to temporary exceptions for current account placements with Bank Indonesia in order to meet the minimum statutory reserve requirements (if any)	9.90%	9.84%
25a	Leverage Ratio Value, excluding the impact of adjustments to temporary exceptions for current account placements with Bank Indonesia in order to comply with the minimum statutory reserve requirements (if any)	9.90%	9.84%
26	Minimum Leverage Ratio	3%	3%
27	Bearing to Leverage Ratio		
Disclosure of Average Value			
28	The average value of the carrying value of SFT assets on a gross basis, after adjustment for sales accounting transactions which are calculated on a net basis with cash liabilities in SFT and cash receivables in SFT	8,229,018	9,751,979
29	The value at the end of the reporting quarter of the carrying amount of SFT assets on a gross basis, after adjustment for sales accounting transactions which are calculated on a net basis with cash liabilities in SFT and cash claims in SFT	5,315,404	3,623,689
30	Total Exposure, including the impact of the adjustment to the temporary exemption from the placement of demand deposits with Bank Indonesia in order to comply with the minimum statutory reserve requirements (if any), which has included the average value of the gross carrying value of SFT assets as referred to in line 28	193,493,274	194,549,494
30a	Total Exposure, excluding the impact of the adjustment to the temporary exemption from the placement of demand deposits with Bank Indonesia in order to comply with the minimum statutory reserve requirements (if any), which has included the average value of the gross carrying value of SFT assets as referred to in line 28	193,493,274	194,549,494
31	Leverage Ratio Value, including the impact of the adjustment to the temporary exemption from the placement of demand deposits with Bank Indonesia in order to meet the minimum statutory reserve requirements (if any), which has included the average value of the gross carrying value of SFT assets as referred to in line 28	9.75%	9.53%
31a	Leverage Ratio Value, excluding the impact of the adjustment to the temporary exception on the placement of demand deposits with Bank Indonesia in order to meet the minimum statutory reserve requirements (if any), which has included the average value of the gross carrying value of SFT assets as referred to in line 28	9.75%	9.53%

Description	Period	
	Dec 25	Sep 25
Qualitative Analysis		
The Leverage Ratio as of December 2025 is 9.90% which is the result of a comparison between Core Capital of IDR 18.87 Trillion and Total Exposure of IDR 190.58 Trillion. When compared to the September 2025 period, the Leverage Ratio for the December 2025 period has increased by 0.06%. This increase was due to an increase in core capital of IDR 0.33 trillion. The Bank will continue to maintain capital (especially Core Capital) so that the Leverage Ratio remains above the minimum ratio in accordance with the Financial Services Authority Regulation No.31/POJK.03/2019 dated December 2, 2019.		

Risk Exposure Table

1. Disclosure of Credit Quality on Assets (CR1)

(in IDR million)

		Gross Carrying Amount		Allowance for Impairment Losses	Allowance for Impairment Losses		Allowance for Impairment Losses (IRB Approach)	Net Amount (a+b+c)
		Overdue Bills	Not Yet Overdue Bills		Stage 2 & 3	Stage 1		
		a	b	c	d	e	f	g
1	Securities	-	33,681,610	(19,661)	(6,456)	(13,205)		33,661,949
2	Loans	1,872,732	109,909,608	(3,825,446)	(3,328,338)	(497,108)		107,956,894
3	Off-Balance Sheet Transaction	-	8,783,803	(2,290)	0	(2,290)		8,781,513
	Total	**1,872,732**	**152,375,021**	**(3,847,397)**	**(3,334,794)**	**(512,603)**		**150,400,356**

2. Disclosure of Credit Mutations and Matured Securities (CR2)

(in IDR million)

No		a
1	Credits and Securities that have matured in the last reporting period	1,915,737
2	Credits and Securities that have matured since last reporting period	91,538
3	Loans and Securities that are reversed back to undue bills	(24,965)
4	Write-offs	(80,487)
5	Other alterations	(29,091)
6	**Matured Loans and Securities at reporting date (1+2-3-4+5)**	**1,872,732**

3. Disclosure of Net Claims by Region

(in IDR million)

No	Portfolio Category	31 December 2025					
		Net Claims by Region					
		Jakarta	West Java	Central Java	East Java & Bali	Sumatera	
a	b	c	d	e	f	g	
1	Claims on the Government	44,862,664	-	-	-	-	
2	Claims on Public Sector Entities	9,706,767	-	-	-	-	
3	Claims on Multilateral Development Banks and International Institution	-	-	-	-	-	
4	Claims on Banks	2,263,706	15,138	605	23,163	-	
5	Claims in the form of Covered Bonds	-	-	-	-	-	
6	Claims on Securities Companies and Other Financial Services Institution	6,038,340	-	-	-	-	
7	Claims in the form of Subordinated Securities/ Receivables, Equity and Other Capital Instruments	26	-	-	-	-	
8	Claims Secured by Residential Properties	6,191,309	564,869	373,509	1,578,985	609,417	
9	Claims Secured by Commercial Properties	24,395,338	1,162,699	1,438,883	3,495,328	2,204,671	
10	Claims for the Land Acquisition, Land Processing and Construction	668,944	200	31,847	69,257	167,075	
11	Claims on Employee/Retiree	-	-	-	-	-	
12	Claims on Micro, Small Business and Retail Portfolio	12,508,553	54,242	60,408	422,147	103,731	
13	Claims on Corporations	44,621,145	1,113,063	550,148	3,301,975	4,564,291	
14	Claims-Past Due	449,716	62,695	116,276	305,898	53,650	
15	Other Assets	4,668,228	64,760	145,091	109,932	70,326	
	Total	**156,374,736**	**3,037,666**	**2,716,768**	**9,306,685**	**7,773,161**	

			31 December 2024						
			Net Claims by Region						
	Kalimantan & Makassar	Total	Jakarta	West Java	Central Java	East Java & Bali	Sumatera	Kalimantan & Makassar	Total
	h	i	j	k	l	m	n	o	p
	-	**44,862,664**	39,174,684	-	-	-	-	-	**39,174,684**
	-	**9,706,767**	3,052,941	-	-	-	-	-	**3,052,941**
	-	**-**	-	-	-	-	-	-	**-**
	339	**2,302,951**	4,666,311	26,819	-	41,201	-	455	**4,734,786**
	-	**-**	-	-	-	-	-	-	**-**
	-	**6,038,340**	5,670,636	-	-	-	-	-	**5,670,636**
	-	**26**	26	-	-	-	-	-	**26**
	285,126	**9,603,216**	6,255,382	607,194	415,774	1,648,294	764,348	282,910	**9,973,902**
	1,171,941	**33,868,861**	17,529,396	1,389,965	1,695,818	3,737,506	2,354,336	1,259,970	**27,966,991**
	25,324	**962,646**	2,602,884	17,169	35,251	63,901	217,378	27,279	**2,963,862**
	-	**-**	-	-	-	-	-	-	**-**
	80,381	**13,229,462**	13,403,335	92,560	177,835	221,147	102,608	41,954	**14,039,439**
	270,058	**54,420,680**	38,531,215	992,292	422,977	4,275,349	4,355,787	321,846	**48,899,466**
	40,170	**1,028,404**	416,975	98,161	107,864	286,077	41,806	30,665	**981,548**
	54,375	**5,112,712**	4,266,814	82,282	171,800	144,134	82,789	65,888	**4,813,707**
	1,927,713	**181,136,729**	**135,570,599**	**3,306,442**	**3,027,319**	**10,417,609**	**7,919,052**	**2,030,967**	**162,271,988**

4. Disclosure of Net Claims by Economic Sector

(in IDR million)

No.	Economic Sector	Claims on Government	Claims on the Public Sector Entities	Claims on Multilateral Development Banks and International Institutions	Claims to Banks	Claims in the form of Covered Bond	Claims on Securities Companies and Other Financial Services Institutions	
a	b	c	d	e	f	g	h	
	31 December 2025							
1	Agricultur, Forestry, and Fisheries	-	-	-	-	-	-	
2	Mining and Excavation	-	768,048	-	-	-	-	
3	Processing Industry	-	-	-	38,887	-	-	
4	Procurement of Electricity, Gas, Steam/Hot Water and Cold Air	-	1,000,413	-	-	-	-	
5	Water Management, Wastewater Management, Waste Management and Recycling, and Remediation Activities	-	-	-	-	-	-	
6	Construction	-	0	-	-	-	-	
7	Wholesale and Retail Trade; Car and Motorcycle Repair and Maintenance	-	7,938,306	-	-	-	-	
8	Transportation and Warehousing	-	-	-	-	-	-	
9	Provision of Accommodation and Provision of Food and Drink	-	-	-	-	-	-	
10	Information and Communication	-	-	-	-	-	-	
11	Financial and Insurance Activities	8,557,595	-	-	2,263,629	-	6,037,057	
12	Real Estate	-	-	-	-	-	-	
13	Professional, Scientific and Technical Activities	-	-	-	-	-	-	
14	Rental and Leasing Activities Without Option Rights, Employment, Travel Agents and Other Business Support	-	-	-	-	-	-	
15	Government Administration, Defense and Compulsory Social Security	-	-	-	-	-	-	
16	Education	-	-	-	-	-	-	
17	Health and Social Activities	-	-	-	-	-	-	
18	Arts, Entertainment and Recreation	-	-	-	-	-	-	
19	Other Service Activities	-	-	-	-	-	-	

	Claims in the form of Subordinated Securities/ Receivables, Equity and Other Capital Instruments	Claims Secured by Residential Properties	Claims Secured by Commercial Properties	Claims for Land Acquisition, Land Processing and Construction	Claims on Employee/ Retiree	Claims on Micro, Small Business and Retail Portfolio	Claims on Corporations	Claims-Past Due	Other Assets
	i	j	k	l	m	n	o	p	q
	-	31,586	311,768	-	-	12,144	4,857,931	-	-
	-	1,292	174,484	-	-	1,916	9,633,780	-	-
	-	705,174	11,752,803	-	-	404,534	26,619,142	125,812	-
	-	-	250,742	-	-	-	406,980	-	-
	-	2,750	34,747	-	-	998	10,692	-	-
	-	75,719	56,635	962,646	-	37,567	492,260	51,134	-
	-	2,107,536	8,963,264	-	-	1,360,964	6,953,162	320,182	-
	-	149,243	3,203,146	-	-	45,228	750,145	12,567	-
	-	20,294	1,648,991	-	-	60,420	3,208	0	-
	-	158,992	3,420,724	-	-	21,533	4,123,155	-	-
	-	-	-	-	-	-	48,335	-	-
	-	34,207	2,730,005	-	-	72,662	146,254	198,164	-
	-	18,282	149,952	-	-	31,229	71,710	-	-
	-	69,227	530,985	-	-	54,803	241,153	-	-
	-	-	-	-	-	-	-	-	-
	-	-	16,931	-	-	4,178	-	-	-
	-	3,336	8,000	-	-	12,706	-	-	-
	-	433	4,514	-	-	1,503	425	-	-
	-	80,300	247,000	-	-	39,062	20,372	940	-

No.	Economic Sector	Claims on Government	Claims on the Public Sector Entities	Claims on Multilateral Development Banks and International Institutions	Claims to Banks	Claims in the form of Covered Bond	Claims on Securities Companies and Other Financial Services Institutions	
a	b	c	d	e	f	g	h	
20	Household Activities as an Employers; Activities that Produce Goods and Services by Households Used to Meet Their Own Needs	-	-	-	-	-	-	
21	Activities of International Agencies and Other Extra International Agencies	-	-	-	-	-	-	
22	Household	-	-	-	-	-	-	
23	Not Other Business Fields	29,189,177	-	-	435	-	1,283	
24	Others	7,115,892	-	-	-	-	-	
	Total	**44,862,664**	**9,706,767**	**-**	**2,302,951**	**-**	**6,038,340**	
	31 Desember 2024							
1	Agricultur, Forestry, and Fisheries	-	-	-	-	-	-	
2	Mining and Excavation	-	736,863	-	-	-	-	
3	Processing Industry	-	-	-	657,520	-	-	
4	Procurement of Electricity, Gas, Steam/Hot Water and Cold Air	-	110,048	-	-	-	-	
5	Water Management, Wastewater Management, Waste Management and Recycling, and Remediation Activities	-	-	-	-	-	-	
6	Construction	-	-	-	-	-	-	
7	Wholesale and Retail Trade; Car and Motorcycle Repair and Maintenance	-	2,206,030	-	-	-	-	
8	Transportation and Warehousing	-	-	-	-	-	-	
9	Provision of Accommodation and Provision of Food and Drink	-	-	-	-	-	-	
10	Information and Communication	-	-	-	-	-	-	
11	Financial and Insurance Activities	22,902,530	-	-	4,076,749	-	5,663,525	
12	Real Estate	-	-	-	-	-	-	
13	Professional, Scientific and Technical Activities	-	-	-	-	-	-	

	Claims in the form of Subordinated Securities/ Receivables, Equity and Other Capital Instruments	Claims Secured by Residential Properties	Claims Secured by Commercial Properties	Claims for Land Acquisition, Land Processing and Construction	Claims on Employee/ Retiree	Claims on Micro, Small Business and Retail Portfolio	Claims on Corporations	Claims- Past Due	Other Assets
	i	j	k	l	m	n	o	p	q
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	-	6,144,846	364,171	-	-	158,253	-	294,046	-
	-	-	-	-	-	10,909,736	41,702	25,557	-
	-	-	-	-	-	25	275	-	5,112,712
	-	**9,603,216**	**33,868,861**	**962,646**	**-**	**13,229,462**	**54,420,680**	**1,028,404**	**5,112,712**
	-	33,305	325,281	-	-	4,379	4,401,833	-	-
	-	1,975	210,574	-	-	8,952	11,462,143	-	-
	-	724,203	11,283,359	-	-	387,740	19,528,617	135,345	-
	-	2,923	243,758	-	-	491	138,152	-	-
	-	4,157	7,436	-	-	-	-	-	-
	-	68,694	75,676	2,963,862	-	28,270	12,252	31,004	-
	-	2,236,251	9,011,730	-	-	1,057,208	6,709,497	297,746	-
	-	152,555	2,334,299	-	-	75,366	1,330,298	16,535	-
	-	43,227	1,642,950	-	-	69,210	55,529	16,296	-
	25	144,811	751,398	-	-	19,774	1,768,441	-	-
	1	1,112	-	-	-	-	1,187,048	-	-
	-	23,338	744,752	-	-	24,827	1,976,680	201,486	-
	-	35,606	43,528	-	-	14,981	42,709	-	-

No.	Economic Sector	Claims on Government	Claims on the Public Sector Entities	Claims on Multilateral Development Banks and International Institutions	Claims to Banks	Claims in the form of Covered Bond	Claims on Securities Companies and Other Financial Services Institutions	
a	b	c	d	e	f	g	h	
14	Rental and Leasing Activities Without Option Rights, Employment, Travel Agents and Other Business Support	-	-	-	-	-	-	
15	Government Administration, Defense and Compulsory Social Security	-	-	-	-	-	-	
16	Education	-	-	-	-	-	-	
17	Health and Social Activities	-	-	-	-	-	-	
18	Arts, Entertainment and Recreation	-	-	-	-	-	-	
19	Other Service Activities	-	-	-	-	-	6,000	
20	Household Activities as an Employers; Activities that Produce Goods and Services by Households Used to Meet Their Own Needs	-	-	-	-	-	-	
21	Activities of International Agencies and Other Extra International Agencies	-	-	-	-	-	-	
22	Household	-	-	-	-	-	-	
23	Not Other Business Fields	16,272,154	-	-	517	-	1,111	
24	Others	-	-	-	-	-	-	
	Total	**39,174,684**	**3,052,941**	**-**	**4,734,786**	**-**	**5,670,636**	

	Claims in the form of Subordinated Securities/ Receivables, Equity and Other Capital Instruments	Claims Secured by Residential Properties	Claims Secured by Commercial Properties	Claims for Land Acquisition, Land Processing and Construction	Claims on Employee/ Retiree	Claims on Micro, Small Business and Retail Portfolio	Claims on Corporations	Claims-Past Due	Other Assets
	i	j	k	l	m	n	o	p	q
	-	48,623	203,565	-	-	15,549	113,394	-	-
	-	-	-	-	-	-	-	-	-
	-	-	22,060	-	-	3,093	-	-	-
	-	3,152	13,220	-	-	14,262	1,000	-	-
	-	806	7,789	-	-	100	1,493	-	-
	-	66,594	616,066	-	-	23,097	129,033	2,069	-
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	-	6,382,570	429,550	-	-	173,205	-	267,198	-
	-	-	-	-	-	12,118,935	40,635	13,869	-
	-	-	-	-	-	-	712	-	4,813,707
	26	**9,973,902**	**27,966,991**	**2,963,862**	**-**	**14,039,439**	**48,899,466**	**981,548**	**4,813,707**

5. Disclosure of Net Claims by Remaining Contract Period

(in IDR million)

No.	Portfolio Category	31 December 2025				
		Net Claims by Remaining Contract Period				
		<=1 years	>1 years to 3 years	> 3 years to 5 years	>5 years	
a	b	c	d	e	f	
1	Claims on the Government	10,926,232	3,460,601	13,806,912	9,553,028	
2	Claims on Public Sector Entities	8,972,459	734,308	-	0	
3	Claims on Multilateral Development Banks and International Institution	-	-	-	-	
4	Claims on Banks	908,500	369,342	27	-	
5	Claims in the form of Covered Bonds	-	-	-	-	
6	Claims on Securities Companies and Other Financial Services Institution	5,680,317	356,272	1,750	-	
7	Claims in the form of Subordinated Securities/Receivables, Equity and Other Capital Instruments	-	-	-	-	
8	Claims Secured by Residential Properties	3,147,160	320,520	626,071	5,506,476	
9	Claims Secured by Commercial Properties	19,971,563	4,109,840	5,436,265	4,325,096	
10	Claims for the Land Acquisition, Land Processing and Construction	748,506	61,360	36,393	116,387	
11	Claims on Employee/Retiree	-	-	-	-	
12	Claims on Micro, Small Business and Retail Portfolio	2,611,645	1,512,159	7,435,587	1,668,377	
13	Claims on Corporations	39,704,661	3,200,738	9,272,173	2,104,781	
14	Claims-Past Due	438,387	213,187	88,553	285,368	
15	Other Assets	-	-	-	-	
	Total	**93,109,429**	**14,338,327**	**36,703,732**	**23,559,513**	

	31 December 2024							
	Net Claims by Remaining Contract Period							
	Non Contractual	Total	<=1 years	>1 years to 3 years	> 3 years to 5 years	>5 years	Non Contractual	Total
	g	h	i	j	k	l	m	n
	7,115,892	**44,862,664**	19,592,776	1,850,154	5,068,596	6,862,031	5,801,127	**39,174,684**
	-	**9,706,767**	2,343,513	-	709,428	-	-	**3,052,941**
	-	**-**	-	-	-	-	-	**-**
	1,025,082	**2,302,951**	2,037,074	256,923	37	-	2,440,752	**4,734,786**
	-	**-**	-	-	-	-	-	**-**
	-	**6,038,340**	4,352,294	989,943	328,399	-	-	**5,670,636**
	26	**26**	-	-	-	-	26	**26**
	2,990	**9,603,216**	3,004,890	361,955	746,949	5,854,017	6,091	**9,973,902**
	26,096	**33,868,861**	19,701,374	1,638,350	4,515,109	2,073,433	38,725	**27,966,991**
	-	**962,646**	1,908,080	967,818	53,248	34,716	-	**2,963,862**
	-	**-**	-	-	-	-	-	**-**
	1,694	**13,229,462**	2,090,157	1,315,800	5,192,133	5,436,175	5,174	**14,039,439**
	138,327	**54,420,680**	37,473,429	3,186,963	7,335,577	719,320	184,177	**48,899,466**
	2,909	**1,028,404**	420,263	84,347	202,816	267,789	6,333	**981,548**
	5,112,712	**5,112,712**	-	-	-	-	4,813,707	**4,813,707**
	13,425,728	**181,136,729**	**92,923,850**	**10,652,253**	**24,152,292**	**21,247,481**	**13,296,112**	**162,271,988**

6. Disclosure of Claims and Provision by Region

(in IDR million)

No	Description	31 December 2025					
		Region					
		Jakarta	West Java	Central Java	East Java & Bali	Sumatera	Kalimantan & Makassar
a	b	c	d	e	f	g	h
1	Bills	232,940,232	4,674,478	4,322,269	14,682,508	12,655,106	2,824,462
2	Impairment Bills	9,270,883	641,720	938,053	696,155	161,677	358,315
	a. Not yet due	8,396,084	577,040	563,817	270,744	75,585	310,802
	b. Past Due	874,798	64,681	374,237	425,410	86,092	47,513
3	Allowance for Impairment Losses - Stage 1	441,103	16,591	7,243	22,677	20,618	4,815
4	Allowance for Impairment Losses - Stage 2	1,359,914	328,221	194,599	40,174	15,853	39,908
5	Allowance for Impairment Losses - Stage 3	444,934	1,986	258,203	120,356	32,442	7,343
6	Write-off	757,655	55,438	46,199	36,959	18,479	9,240

7. Disclosure of Claims and Provision by Economic Sector

(in IDR million)

No	Economic Sector	31 December 2025					
		Bills	Impairment Bills		Allowance for Impairment Losses - Stage 1	Allowance for Impairment Losses - Stage 2	Allowance for Impairment Losses - Stage 3
			Not yet due	Past Due			
a	b	c	d	e	f	g	h
1	Agricultur, Forestry, and Fisheries	10,393,501	29,078	-	11,525	2,611	-
2	Mining and Excavation	14,231,934	-	-	19,149	-	-
3	Processing Industry	67,589,077	2,158,080	467,280	86,002	817,484	344,927
4	Procurement of Electricity, Gas, Steam/Hot Water and Cold Air	1,842,152	-	-	4,508	-	-
5	Water Management, Wastewater Management, Waste Management and Recycling, and Remediation Activities	77,221	-	-	156	-	-
6	Construction	3,577,829	296,753	53,862	2,816	255,353	2,728
7	Wholesale and Retail Trade; Car and Motorcycle Repair and Maintenance	42,309,072	1,133,724	614,921	74,293	191,733	299,941

	31 December 2024							
		Region						
	Total	Jakarta	West Java	Central Java	East Java & Bali	Sumatera	Kalimantan & Makassar	Total
	i	j	k	l	m	n	o	p
	272,099,055	206,632,113	4,966,547	4,420,846	15,376,137	10,549,585	2,916,282	**244,861,510**
	12,066,803	8,674,030	805,547	1,002,035	804,605	271,160	360,421	**11,917,798**
	10,194,073	7,824,435	696,223	638,543	398,221	211,578	319,319	**10,088,319**
	1,872,730	849,595	109,324	363,492	406,384	59,582	41,102	**1,829,479**
	513,048	703,912	21,274	9,321	35,555	26,242	7,529	**803,833**
	1,978,669	1,834,752	356,258	214,222	68,356	51,954	56,088	**2,581,630**
	865,263	500,955	11,421	256,077	121,654	35,854	13,214	**939,175**
	923,970	895,828	70,120	58,480	38,644	22,126	6,161	**1,091,359**

	31 December 2024							
	Write-off	Bills	Impairment Bills		Allowance for Impairment Losses - Stage 1	Allowance for Impairment Losses - Stage 2	Allowance for Impairment Losses - Stage 3	Write-off
			Not yet due	Past Due				
	i	c	d	e	f	g	h	i
	-	6,590,173	16,886	-	10,085	2,504	-	-
	-	15,904,534	11,879	-	22,341	1,755	-	-
	-	52,033,889	2,562,890	508,714	67,653	1,290,021	397,747	-
	-	1,498,606	4,545	-	1,121	653	-	-
	-	22,999	3,931	-	28	646	-	-
	-	5,725,910	381,900	34,550	6,278	287,410	3,547	-
	-	37,105,008	1,232,484	410,788	52,477	317,546	164,824	-

No	Economic Sector	31 December 2025						
		Bills	Impairment Bills		Allowance for Impairment Losses - Stage 1	Allowance for Impairment Losses - Stage 2	Allowance for Impairment Losses - Stage 3	
			Not yet due	Past Due				
a	b	c	d	e	f	g	h	
8	Transportation and Warehousing	5,030,027	50,374	13,054	10,438	5,930	487	
9	Provision of Accommodation and Provision of Food and Drink	2,275,811	1,612,249	0	959	366,464	-	
10	Information and Communication	15,065,891	15,015	-	15,133	2,508	-	
11	Financial and Insurance Activities	22,831,990	-	-	20,202	-	-	
12	Real Estate	4,173,276	1,860,894	254,289	3,889	184,051	56,125	
13	Professional, Scientific and Technical Activities	393,965	6,962	-	855	1,176	-	
14	Rental and Leasing Activities Without Option Rights, Employment, Travel Agents and Other Business Support	1,254,401	74,076	-	2,628	4,714	-	
15	Government Administration, Defense and Compulsory Social Security	-	-	-	-	-	-	
16	Education	25,521	847	-	56	141	-	
17	Health and Social Activities	25,890	-	-	106	-	-	
18	Arts, Entertainment and Recreation	9,322	945	-	19	125	-	
19	Other Service Activities	477,467	683	1,346	1,766	135	405	
20	Household Activities as an Employers; Activities that Produce Goods and Services by Households Used to Meet Their Own Needs	-	-	-	-	-	-	
21	Activities of International Agencies and Other Extra International Agencies	-	-	-	-	-	-	
22	Household	7,055,558	143,571	318,756	28,599	70,056	24,185	
23	Not Other Business Fields	61,196,649	2,652,467	149,221	229,899	76,188	136,465	
24	Others	12,262,500	158,353	-	47	-	-	
	Total	**272,099,055**	**10,194,073**	**1,872,730**	**513,048**	**1,978,669**	**865,263**	

	31 December 2024							
	Write-off	Bills	Impairment Bills		Allowance for Impairment Losses - Stage 1	Allowance for Impairment Losses - Stage 2	Allowance for Impairment Losses - Stage 3	Write-off
			Not yet due	Past Due				
	i	c	d	e	f	g	h	i
	-	5,084,298	65,071	16,535	8,809	12,970	-	-
	-	2,464,053	1,613,868	29,121	861	393,067	12,824	-
	-	5,876,428	11,124	138,800	4,486	1,663	138,800	-
	-	38,446,385	1,287	-	23,257	180	-	-
	-	3,596,197	284,054	257,072	7,329	20,136	55,587	-
	-	199,235	8,603	-	400	1,256	-	-
	-	613,731	15,155	-	1,736	2,082	-	-
	-	-	-	-	-	-	-	-
	-	30,646	11,844	-	44	1,350	-	-
	-	36,839	-	-	134	-	-	-
	-	11,272	-	-	32	-	-	-
	-	1,195,265	18,428	2,260	2,986	2,614	191	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	7,348,445	225,022	289,821	36,174	72,669	23,253	-
	923,970	56,228,488	3,619,348	141,818	557,545	173,108	142,402	1,091,359
	-	4,849,109	-	-	57	-	-	-
	923,970	**244,861,510**	**10,088,319**	**1,829,479**	**803,833**	**2,581,630**	**939,175**	**1,091,359**

8. Disclosure of Claims by Days Past Due

(in IDR million)

No	Type of Exposure	
a	b	
1	Loans Past Due	
2	Securities Past Due	
	Total	

9. Disclosure of Performing and Non Performing Assets

(in IDR million)

No.		Performing (Current and Special Mention Quality)		
		Gross Carrying Amount	Allowance for impairment losses	
		a	b	
1	Securities	33,681,610	(19,661)	
2	Loans	**109,770,132**	**(2,960,182)**	
	a. Corporations	85,555,071	(2,397,963)	
	b. Retail	24,215,061	(562,219)	
3	Off-Balance Sheet Transactions	8,783,803	(2,290)	

10. Disclosure of Performing and Non-Performing of Restructured Assets

(in IDR million)

No.		Performing (Current and Special Mention Quality)		
		Gross Carrying Amount	Allowance for impairment losses	
		a	b	
1	Securities	-	-	
2	Loans	**3,809,598**	**(1,288,645)**	
	a. Corporations	2,866,985	(1,199,862)	
	b. Retail	942,613	(88,783)	
3	Off-Balance Sheet Transactions	-	-	

	31 December 2025				31 December 2024			
	Claims by days past due				Claims by days past due			
	> 90 days to 120 days	> 120 days to 180 days	> 180 days	Total	> 90 days to 120 days	> 120 days to 180 days	> 180 days	Total
	c	d	e	f	g	h	i	j
	110,458	140,702	1,621,570	**1,872,730**	139,711	469,352	1,220,416	**1,829,479**
	-	-	-	**-**	-	-	-	**-**
	110,458	**140,702**	**1,621,570**	**1,872,730**	**139,711**	**469,352**	**1,220,416**	**1,829,479**

	Non Performing (Sub-Standard, Doubtful, Loss Qualities)					
	Impaired Receivables		Not Impaired Receivables			
			DPD > 90 Days		DPD ≤ 90 Days	
	Gross Carrying Amount	Allowance for impairment losses	Gross Carrying Amount	Allowance for impairment losses	Gross Carrying Amount	Allowance for impairment losses
	c	d	e	f	g	h
	-	-	-	-	-	-
	2,012,208	**(865,264)**	**-**	**-**	**-**	**-**
	961,593	(622,601)	-	-	-	-
	1,050,615	(242,663)	-	-	-	-
	-	-	-	-	-	-

	Non Performing (Sub-Standard, Doubtful, Loss Qualities)		Stage 1		Stage 2		Stage 3	
	Gross Carrying Amount	Allowance for impairment losses	Gross Carrying Amount	Allowance for impairment losses	Gross Carrying Amount	Allowance for impairment losses	Gross Carrying Amount	Allowance for impairment losses
	c	d	e	f	g	h	i	j
	-	-	-	-	-	-	-	-
	1,114,099	**(508,412)**	**708,139**	**(5,738)**	**3,101,457**	**(1,282,909)**	**818,200**	**(508,410)**
	688,488	(465,382)	206,400	(670)	2,660,583	(1,199,194)	663,385	(465,380)
	425,611	(43,030)	501,739	(5,068)	440,874	(83,715)	154,815	(43,030)
	-	-	-	-	-	-	-	-

11. Disclosure Quantitative Related to CRM Method (CR3)

(in IDR million)

		Claims not guaranteed by CRM methods	Claims guaranteed by CRM methods	Claims Guaranteed by Collateral	Claims Covered by Guarantees, Guarantees and/or Credit Insurance	Claims Guaranteed by Credit Derivatives
		a	b	c	d	e
1	Securities	33,661,949	-	-	-	
2	Loans	98,725,833	8,202,655	8,202,655	-	
	Total	**132,387,782**	**8,202,655**	**8,202,655**	**-**	
4	Matured Loans and Securities	1,028,406	-	-	-	

12. Disclosure of Credit Risk Exposure and Impact of the CRM Method (CR4)

(in IDR million)

Portfolio Category		Net Claims before applying CCF and CRM methods		Net Claims after applying CCF and CRM methods		RWA and Average Risk Weight	
		On Balance Sheet	Off-Balance Sheet Transactions	On Balance Sheet	Off-Balance Sheet Transactions	RWA	Average Risk Weight (e/(c+d))?
		a	b	c	d	e	f
1	Claims on the Government	44,775,064	876,000	44,775,064	87,600	-	0.00%
2	Claims on Public Sector Entities	9,413,737	1,338,504	3,035,118	251,775	2,927,422	89.06%
3	Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	0.00%
4	Claims on Banks	1,773,205	891,485	1,773,205	544,962	1,122,809	48.44%
	Claims on Securities companies and Other Financial Services Institutions [1)]	5,551,906	4,986,777	5,531,963	497,178	2,379,176	39.46%
5	Claims in the form of Covered Bonds	-	-	-	-	-	0.00%
6	Claims on Corporations - General Corporate Exposure [2)]	42,831,990	54,622,005	30,672,207	7,966,452	39,900,553	103.27%
	Claims on securities companies and other financial services institutions [3)]	458	1,641	458	164	622	100.00%
	Special Financing Exposure [4)]	-	-	-	-	-	0.00%

Portfolio Category		Net Claims before applying CCF and CRM methods		Net Claims after applying CCF and CRM methods		RWA and Average Risk Weight	
		On Balance Sheet	Off-Balance Sheet Transactions	On Balance Sheet	Off-Balance Sheet Transactions	RWA	Average Risk Weight (e/(c+d))?
		a	b	c	d	e	f
7	Claims in the form of Subordinated Securities/ Receivables, Equity and Other Capital Instruments	26	-	26	-	39	150.00%
8	Claims on Micro, Small Business and Retail Portfolio	10,696,037	24,214,918	8,904,749	2,513,598	6,043,217	52.93%
9	Claims Secured by Properties						0.00%
	Claims Secured by Residential Properties whose Payments Are Not Materially Dependent on Property Cash Flows	9,084,981	2,099,700	9,049,677	209,970	3,729,391	40.28%
	Claims Secured by Residential Properties whose Payments Are Materially Dependent on Property Cash Flows	138,883	-	126,095	-	58,815	46.64%
	Claims Secured by Commercial Properties whose Payments Are Not Materially Dependent on Property Cash Flows	22,451,989	6,417,428	21,928,059	1,325,714	16,794,695	72.22%
	Claims Secured by Commercial Properties whose Payments Are Materially Dependent on Property Cash Flows	9,194,686	8,892,200	9,193,597	889,220	11,788,487	116.92%
	Claims for Land Acquisition, Land Processing and Construction[5)]	833,554	1,290,921	672,189	129,092	1,198,465	149.57%
10	Claims-Past Due	1,028,405	-	1,028,405	-	1,180,113	114.75%
11	Other Assets	4,761,642	-	4,761,642	-	4,186,595	87.92%
	Total	**162,536,563**	**105,631,579**	**141,452,454**	**14,415,725**	**91,310,398**	

13. Disclosure of Exposure by Assets Category and Risk Weight (CR5)

(in IDR million)

	Portfolio Category	0%	20%	50%
1	Claims on the Government	44,862,664	-	-

	Portfolio Category	20%	50%
2	Claims on Public Sector Entities	-	3,286,893

	Portfolio Category	0%	20%	30%
3	Claims on Multilateral Development Banks and International Institutions	-	-	-

	Portfolio Category	20%	30%
4	Claims on Banks	595,862	39,478
	Claims on Securities companies and Other Financial Services Institutions [1)]	1,971,542	1,257,239

	Portfolio Category	10%	15%	20%	25%	35%
5	Claims in the form of Covered Bonds	-	-	-	-	-

	Portfolio Category	20%	50%	65%
6	Claims on Corporations - General Corporate Exposure[2)]	210,200	639,530	
	Claims on securities companies and other financial services institutions[3)]	-	-	-
	Special Financing Exposure [4)]	-	-	

	Portfolio Category	100%	150%	250%
7	Claims in the form of Subordinated Securities/Receivables, Equity and Other Capital Instruments	-	26	-

	Portfolio Category	45%	75%
8	Claims on Micro, Small Business and Retail Portfolio	8,784,832	2,167,363

	Portfolio Category	0%	20%	25%	30%	35%	40%	45%	50%
9	Claims Secured by Properties	-	-	-	-	-	-	-	-
	Claims Secured by Residential Properties whose Payments Are Not Materially Dependent on Property Cash Flows	-	2,747,781	991,321	1,991,291	-	753,728	-	344,057
	Claims Secured by Residential Properties whose Payments Are Materially Dependent on Property Cash Flows	-	-	-	87,015	9,555	-	3,682	-

	100%	150%	Others	Net Claims after CCF and CRM Methods
	-	-	-	44,862,664

	100%	150%	Others	Net Claims after CCF and CRM Methods
	-	-	-	3,286,893

	50%	100%	150%	Others	Net Claims after CCF and CRM Methods
	-	-	-	-	-

	40%	50%	75%	100%	150%	Others	Net Claims after CCF and CRM Methods
	-	1,107,988	574,839	-	-	-	2,318,167
	-	1,970,295	830,065	-	-	-	6,029,141

	50%	100%	Others	Net Claims after CCF and CRM Methods
	-	-	-	

	75%	80%	85%	100%	130%	150%	Others	Net Claims after CCF and CRM Methods
	350,773	-	30,895	37,399,106		8,155		38,638,659
	-	-	-	622	-	-	-	622
	-	-	-	-	-	-	-	-

	400%	Others	Net Claims after CCF and CRM Methods
	-	-	26

	85%	100%	Others	Net Claims after CCF and CRM Methods
	10,876	455,276		11,418,347

	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Others	Net Claims after CCF and CRM Methods
	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	346,700	1,536,460	548,309	-	-	-	-	-	-	9,259,647
	12,283,00	-	-	-	-	-	-	-	-	13,560,00	-	126,095

	Portfolio Category	0%	20%	25%	30%	35%	40%	45%	50%	
	Claims Secured by Commercial Properties whose Payments Are Not Materially Dependent on Property Cash Flows	-	-		-	-	-	-	-	
	Claims Secured by Commercial Properties whose Payments Are Materially Dependent on Property Cash Flows									
	Claims for Land Acquisition, Land Processing and Construction[5)]									

	Portfolio Category	50%	100%	
10	Claims-Past Due	44,156	636,678	

	Portfolio Category	0%	20%	
11	Other Assets	642,704	-	

No	Risk Weight	On balance sheet net claims total	Off-balance sheet transactions net claims total (before CCF)	Average CCF	Net claims total (After CCF and CRM methods)
1	<40%	50,326,970	5,862,777	9.97%	50,891,805
2	40%-70%	21,693,106	27,206,103	12.01%	23,122,256
3	75%	22,451,989	6,417,428	20.66%	23,253,773
4	85%	4,761,642	-	0.00%	4,761,642
5	90%-100%	9,414,195	1,340,145	18.80%	3,287,515
6	105%-130%	53,055,081	63,514,205	13.94%	49,749,881
7	150%	833,580	1,290,921	10.00%	801,307
8	250%	-	-	0.00%	-
9	400%	-	-	0.00%	-
10	1250%	-	-	0.00%	-
11	**Net Claims Total**	**162,536,563**	**105,631,579**	**-**	**155,868,179**

	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Others	Net Claims after CCF and CRM Methods
	11,850,895	-	-	983,246	10,419,632	-	-	-	-	-	-	23,253,773
	-	-	3,915,393	-	-	225,494	-	-	170,319	5,771,611	-	10,082,817
							6,914			794,367	-	801,281

	150%	Others	Net Claims after CCF and CRM Methods
	347,571	-	1,028,405

	100%	150%	1250%	Others	Net Claims after CCF and CRM Methods
	3,983,625	135,313	-	-	4,761,642

Credit Risk

14. Counterparty Credit Risk Exposure Analysis (CCR1)

(in IDR million)

No		Replacement Cost (RC)	Potential Future Exposure (PFE)	EEPE	Alpha used for calculate regulatory (EAD)	Net Claims	RWA
		a	b	c	d	e	f
	31 December 2025						
1.	SA-CCR (for derivative)	1,407,289	2,254,932		1.4	5,127,110	3,497,230
2.	Internal Model Method (for derivative and SFTs)					N/A	N/A
3.	Simple Approach for Credit Risk Mitigation (for SFTs)					N/A	N/A
4.	Comprehensive Approach for Credit Risk Mitigation (for SFTs)					N/A	N/A
5.	VaR for SFTs					N/A	N/A
6.	**Total**						**3,497,230**
	31 December 2024						
1.	SA-CCR (for derivative)	1,768,580	2,056,481		1.4	5,355,083	4,116,732
2.	Internal Model Method (for derivative and SFTs)					N/A	N/A
3.	Simple Approach for Credit Risk Mitigation (for SFTs)					N/A	N/A
4.	Comprehensive Approach for Credit Risk Mitigation (for SFTs)					N/A	N/A
5.	VaR for SFTs					N/A	N/A
6.	**Total**						**4,116,732**

15. Capital Charge untuk Credit Valuation Adjustment (CCR2)

(in IDR million)

No		31 December 2025		31 December 2024	
		Net Claims	RWA	Net Claims	RWA
		a	b	a	b
	Total portfolio based on Advanced CVA Capital Charge	N/A	N/A	N/A	N/A
1	VaR Component (include 3x multiplier)		N/A		N/A
2	Stressed VaR Component (include 3x multiplier)		N/A		N/A
3	All portfolios based on with Standardised CVA Capital Charge	5,127,110	1,860,627	5,355,083	1,761,311
4	**Total based on CVA Capital Charge**	**5,127,110**	**1,860,627**	**5,355,083**	**1,761,311**

16. CCR Exposure by Portfolio Category and Risk Weight (CCR3)

(in IDR million)

Portfolio Category	Risk Weight								
	0%	10%	20%	50%	75%	100%	150%	Others	Total Net Claim
	a	b	c	d	e	f	g	h	i
31 December 2025									
Claims to Government and Central Bank	373,434	-	-	-	-	-	-	-	373,434
Claims on Public Sector Entities	-	-	-	-	-	-	-	-	-
Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-
Claims to Other Banks	-	-	-	69,204	1,318,002	-	-	-	1,387,206
Claims on Securities Companies and Other Financial Services Institution	-	-	-	1,384	0	-	-	-	1,384
Claims to Securities Companies	-	-	-	-	-	-	-	-	-
Claims to Corporations	-	-	-	-	-	-	-	-	-
Claims on Micro, Small Business and Retail Portfolio	-	-	-	-	-	1,460,139	-	-	1,460,139
Other Assets	-	-	-	-	-	-	-	-	-
Total	**373,434**	**-**	**-**	**70,588**	**1,318,002**	**1,460,139**	**-**	**-**	**3,222,163**
31 December 2024									
Claims to Government and Central Bank	456,818	-	-	-	-	-	-	-	456,818
Claims on Public Sector Entities	-	-	-	-	-	-	-	-	-
Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-
Claims to Other Banks	-	-	-	258,298	2,507,588	-	-	-	2,765,886
Claims on Securities Companies and Other Financial Services Institution	-	-	-	3,903	94,144	-	-	-	98,047
Claims to Securities Companies	-	-	-	-	-	-	-	-	-
Claims to Corporations	-	-	-	-	-	156	-	-	156
Claims on Micro, Small Business and Retail Portfolio	-	-	-	-	-	2,034,176	-	-	2,034,176
Other Assets	-	-	-	-	-	-	-	-	-
Total	**456,818**	**-**	**-**	**262,201**	**2,601,732**	**2,034,332**	**-**	**-**	**5,355,083**

17. CREDIT RISK - Net Claims on Credit Derivative (CCR6)
As of 31 December 2025 & 2024 The Bank does not have Net Claims Credit Derivative.

18. CREDIT RISK - Securitization Exposure in Banking Book (SEC1)
As of 31 December 2025 & 2024 The Bank does not have Securitization Exposure in Banking Book.

19. CREDIT RISK - Securitization Exposure in Trading Book (SEC2)
As of 31 December 2025 & 2024 The Bank does not have Securitization Exposure in Trading Book.

20. CREDIT RISK- Securitization Exposure in Banking Book and related to its Capital Requirement - Bank Acting as Originator or Sponsor (SEC3)
As of 31 December 2025 & 2024 The Bank does not have Securitization Exposure in Banking Book and related to its Capital Requirement - Bank Acting as Originator or Sponsor.

21. CREDIT RISK - Securitization Exposure in Banking Book and its Capital Requirement - Bank Acting as Investor (SEC4)
As of 31 December 2025 & 2024 The Bank does not have Securitization Exposure in Banking Book and its Capital Requirement - Bank Acting as Investor.

Market Risk

22. Calculation of Market Risk RWA by Standard Approach

(in IDR million)

Risk	Standard Approach Capital Charge	Standard Approach Capital Charge
	31 December 2025	31 December 2024
GIRR risk	43,143	31,206
Non-securitization CSR risks	20,259	17,892
CSR risk of non-CTP securitization	-	-
CSR risk of CTP securitization	-	-
Equity Risk	-	-
Commodity Risk	-	-
Exchange Rate Risk	11,302	48,004
DRC – non-securitization	1,256	20,827
DRC – non-CTP securitization	-	-
DRC – CTP securitization	-	-
RRAO	-	-
Total	**75,960**	**117,929**

Additional Disclosures

- As of December 2025, the total Market Risk capital charge was IDR 75.96 billion, down IDR 41.97 billion compared to December 2024.
- The largest decrease came from the Exchange Rate Risk capital burden, which fell by IDR 36.7 billion. This was contributed by the Bank's Net Foreign Exchange Position (PDN), which fell by IDR 754.64 billion. The DRC capital cost - non-securitization also decreased by IDR 19.57 billion due to a decrease in the position of Corporate Securities by IDR 227.35 billion.

Interest Rate Risk in The Banking Book

23. Risk Management Implementation Report For Interest Rate Risk In Banking Book (IRRBB)

Bank : Bank UOB Indonesia	
Report Position : December / 2025	
Qualitative Analysis	
1	The Bank measures interest rate risk based on two persepectives, namely the earnings-based persepective and economic value perspective. The earnings-based perspective measures short term impact (up to 1 year) of interest rate movements against the Bank's net interest income. While the economic value perspective measures the sensitivity of interest rate movements against the Bank's Tier 1 capital net worth in the long term. The referred net worth is the present value of expected cash flow from future assets minus liabilities cash flow plus off-balance sheet position. To accomodate these two perspectives, the Bank uses NII method which measures net interest income movements and EVE method to measure economic value of equity movements.
2	As part of IRRBB risk management, the Bank determines Risk Appetite Statement (RAS) and internal limit for IRRBB. Every month, the results of IRRBB measurement and monitoring on internal limit are informed to the Assets and Liabilities Committee (ALCO) to be adjusted to the Bank's strategies and conditions, as well as market conditions if necessary.
3	Every month, the Bank measures the IRRBB (EVE and NII) using the end-of-month position. In measuring IRRBB, the Bank first categorises the instrument or position of Banking Book sensitive to interest rate, both on balance sheet and commitment contingencies, then, the Bank projects the cash flows which will undergo adjustment to interest rate in the future of the relevant instrument based on the interest rate repricing maturities. In determining the repricing maturities, the Bank also takes into account the instruments or positions with behavioural option, such as Non-Maturity Deposit (NMD), fixed loan interest rate with prepayment risk, and deposit with early withdrawal risk. Balance sheet and cash flow positions for NMD shall follow the result of calculation of the Bank's internal model to Core and Non-Core deposits, by considering the cap as stipulated in the SEOJK No. 12/SEOJK.03/2018. As for the fixed loan interest rate with prepayment risk and deposit with early withdrawal risk, the Bank shall caculate the required baseline value in the calculation of prepayment rate and early withdrawal rate as elaborated in point 7 below.
	EVE-based measurement uses the run-off balance sheet assumption which assumes all Banking Book instruments on balance sheet will be fully amortised and will not be replaced with new instruments unless there is a need to fund the remaining balance sheet components. NII-based measurement uses constant balance sheet assumption which assumes the scale and composition of balance sheet will be maintained according the conditions of initial calculation by replacing instrument with the similar ones (like-for-like replacement) over matured assets and liabilities.
4	The Bank uses 6 rate shock scenarios for EVE as stipluated in SEOJK No.12/SEOJK.03/2018. The six scenarios are: 1. Parallel up 2. Parallel down 3. Steepener 4. Flattener 5. Short Rate up 6. Short Rate down While for NII measurement, the Bank uses 2 interest rate shock scenarios: parallel up dan parallel down.
5	The Bank does not use assumptions that are different from the model assumptions used in the IRRBB measurement report with standards approach.
6	At present, the Bank does not conduct hedging on IRRBB as risk position or exposure remains within the internal limit.

7	a.	The Bank takes commercial margin and other spread components for future cash flows and the discount rate used in the EVE measurement.
	b.	Due to its characteristics which is relatively unstable or sensitive to market interest rate changes, the non-core deposit is assumed to have an overnight interest rate repricing period. Meanwhile for core deposits, the Bank uses internal historical studies to determine the repricing maturity while still taking into account the caps as regulated in SEOJK No.12/SEOJK.03/2018.
	c.	The Bank uses the average end-of-month method for the past 1 year in calculating the estimated baseline parameters for fixed interest rate loan products with the prepayment option. Baseline parameter estimation for deposit products with the early redemption option is also carried out using the same average end-of-month method/approach for the past 1 year.
	d.	At present, the Bank has no other additional assumptions for instruments with behavioural option excluded from the measurement, which have material impacts on EVE and NII.
	e.	In calculating the IRRBB, the Bank considers currencies considered significant to its balance sheet, namely Rupiah (IDR) and US Dollar (USD). Meanwhile, other currencies are calculated on a consolidated basis (not calculated separately). In terms of monitoring the Bank's internal IRRBB limit, the Bank conducts currency aggregation by adding up interest rate risk exposures from all currencies, including Rupiah, US Dollar, and other currencies, for each interest rate shock scenario.
8	As of late December 2025, the Bank's IRRBB calculations indicate that interest rate risk remains well-managed and within the 15% Tier 1 capital limit. The ΔEVE ratio stood at 9.98%, reflecting a 2.40% increase from the 7.58% recorded in June 2025. Conversely, the ΔNII to Projected Income ratio saw an improvement, decreasing to 27.76% from its previous level of 42.10%. To ensure continued compliance and stability, ALCO maintains rigorous oversight of both metrics through its monthly meetings.	

Quantitative Analysis

1 The average repricing maturity period applied for NMD is as follows.

Products	Average period of interest rate adjustment (in years)
Retail IDR	3.29
Retail USD	0.83
Wholesale IDR	1.74
Wholesale USD	1.19

2 The longest repricing maturity period implemented for NMD is 4.5 years.

24. Interest Rate Risk in Banking Book Calculation Report

(in IDR million)

Period (in IDR million)	ΔEVE		ΔNII	
	Dec 2025	Jun 2025	Dec 2025	Jun 2025
Parallel up	(1,881,993)	(1,320,373)	(567,858)	(732,562)
Parallel down	2,350,019	1,766,229	(524,981)	(166,197)
Steepener	(1,018,693)	(713,801)	-	-
Flattener	1,052,937	726,384	-	-
Short rate up	3,000	(199,759)	-	-
Short rate down	(333,415)	(30,886)	-	-
Negative Maximum Value (absolute)	(1,881,993)	(1,320,373)	(567,858)	(732,562)
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	18,865,506	17,429,082	2,045,427	1,739,997
Maximum Value divided by Tier 1 Capital (for ΔEVE) or Projected Income (ΔNII)	9.98%	7.58%	27.76%	42.10%

Currency : IDR

Period (in IDR million)	ΔEVE		ΔNII	
	Dec 2025	Jun 2025	Dec 2025	Jun 2025
Parallel up	(2,337,840)	(1,715,580)	(104,638)	(470,888)
Parallel down	2,851,430	2,201,481	(653,859)	(148,246)
Steepener	(1,201,796)	(869,698)	-	-
Flattener	1,249,169	893,421	-	-
Short rate up	(227,926)	(302,025)	-	-
Short rate down	(247,987)	(21,595)	-	-
Negative Maximum Value (absolute)	(2,337,840)	(1,715,580)	(653,859)	(470,888)
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	18,865,506	17,429,082	2,045,427	1,739,997
"Maximum Value divided by Tier 1 Capital (for ΔEVE) or Projected Income (ΔNII)"	12.39%	9.84%	31.97%	27.06%

Currency : USD

Period (in IDR million)	ΔEVE		ΔNII	
	Dec 2025	Jun 2025	Dec 2025	Jun 2025
Parallel up	464,499	401,465	(468,916)	(292,663)
Parallel down	(510,094)	(441,529)	184,303	46,466
Steepener	195,516	164,957	-	-
Flattener	(208,705)	(176,134)	-	-
Short rate up	223,204	96,503	-	-
Short rate down	(75,742)	(2,136)	-	-
Negative Maximum Value (absolute)	(510,094)	(441,529)	(468,916)	(292,663)
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	18,865,506	17,429,082	2,045,427	1,739,997
"Maximum Value divided by Tier 1 Capital (for ΔEVE) or Projected Income (ΔNII)"	2.70%	2.53%	22.93%	16.82%

25. Report on Calculation for Quarterly Liquidity Coverage Ratio

(in IDR million)

No	Components	INDIVIDUAL			
		December 2025			
		Outstanding commitment and liabilities/ contractual receivables	HQLA after haircut or Outstanding commitment and liabilities times run-off rate or contractual receivables multiplied by inflow rate	Outstanding commitment and liabilities/ contractual receivables	
1	Total data used in LCR calculation	-	64 Days	-	
HIGH QUALITY LIQUID ASSET (HQLA)					
2	Total High Quality Liquid Asset (HQLA)	-	53,231,268	-	
CASH OUTFLOWS					
3	Retail deposits and deposits from Micro and Small Business customers, consist of:	29,681,641	2,193,055	32,207,258	
	a. Stable Deposit/Funding	15,502,178	775,109	16,073,671	
	b. Less stable Deposit/Funding	14,179,463	1,417,946	16,133,587	
4	Wholesale Funding, consist of:	79,654,742	30,075,937	72,199,634	
	a. Operational deposit	36,429,469	8,795,531	33,237,857	
	b. Non operational deposit and/or Other Non Operational liabilities	43,218,214	21,273,346	38,949,939	
	c. Marketable securities issued by bank (unsecured debt)	7,060	7,060	11,838	
5	Secured Funding		-		
6	Other cash outflow (additional requirement), consist of:	18,963,186	3,345,148	17,070,649	
	a. cash outflow from derivative transaction	51,424	51,424	72,487	
	b. cash outflow from additional liquidity requirement	-	-	-	
	c. cash outflow from liquidation of funding	-	-	-	
	d. cash outflow from disbursement of loan commitment and liquidity facilities	8,566,524	1,009,877	6,046,069	
	e. cash outflow from other contractual liabilities related to placement of funds	-	-	-	
	f. cash outflow from other funding related contigencies liabilities	8,333,612	272,220	8,404,683	
	g. other contractual cash outflow	2,011,626	2,011,626	2,547,410	
7	TOTAL CASH OUTFLOW		35,614,140		

	KONSOLIDASIAN				
September 25	December 2025		September 25		
HQLA after haircut or Outstanding commitment and liabilities times run-off rate or contractual receivables multiplied by inflow rate	Outstanding commitment and liabilities/ contractual receivables	HQLA after haircut or Outstanding commitment and liabilities times run-off rate or contractual receivables multiplied by inflow rate	Outstanding commitment and liabilities/ contractual receivables	HQLA after haircut or Outstanding commitment and liabilities times run-off rate or contractual receivables multiplied by inflow rate	
64 Days	-	64 Days	-	64 Days	
41,075,432	-	53,231,268	-	41,075,432	
2,417,042	29,681,641	2,193,055	32,207,258	2,417,042	
803,684	15,502,178	775,109	16,073,671	803,684	
1,613,359	14,179,463	1,417,946	16,133,587	1,613,359	
27,582,118	79,654,742	30,075,937	72,199,634	27,582,118	
8,004,951	36,429,469	8,795,531	33,237,857	8,004,951	
19,565,328	43,218,214	21,273,346	38,949,939	19,565,328	
11,838	7,060	7,060	11,838	11,838	
-		-		-	
3,593,348	18,963,186	3,345,148	17,070,649	3,593,348	
72,487	51,424	51,424	72,487	72,487	
-	-	-	-	-	
-	-	-	-	-	
698,676	8,566,524	1,009,877	6,046,069	698,676	
-	-	-	-	-	
274,776	8,333,612	272,220	8,404,683	274,776	
2,547,410	2,011,626	2,011,626	2,547,410	2,547,410	
33,592,508		35,614,140		33,592,508	

No	Components	INDIVIDUAL			
		December 2025			
		Outstanding commitment and liabilities/ contractual receivables	HQLA after haircut or Outstanding commitment and liabilities times run-off rate or contractual receivables multiplied by inflow rate	Outstanding commitment and liabilities/ contractual receivables	
CASH INFLOW					
8	Secured Lending	502,782	-	178,700	
9	Inflows from fully performing exposure	30,079,848	17,828,208	29,959,399	
10	Other Cash Inflow	70,173	70,173	43,612	
11	TOTAL CASH INFLOW	30,652,803	17,898,381	30,181,711	
			TOTAL ADJUSTED VALUE[1]		
12	TOTAL HQLA		53,231,268		
13	TOTAL NET CASH OUTLOWS		17,715,759		
14	LCR Ratio (%)		300%		

Information:
[1] Adjusted values are calculated after the imposition of a reduction in value (haircut), run-off rate, and inflow rate as well as the maximum limit for HQLA components, for example the maximum limit for HQLA Level 2B and HQLA Level 2 and the maximum limit of cash inflows can be taken into account in LCR.

Report on Calculation for Quarterly Liquidity Coverage Ratio

Individual Analysis

Liquidity Condition :

- The Liquidity Coverage Ratio (LCR) calculation for the fourth quarter of 2025 is based on the daily average positions from October 2025 through December 2025.
- The average daily Liquidity Coverage Ratio (LCR) for the fourth quarter of 2025 was 300.47%, exceeding the 100% minimum threshold set by OJK. This represents an increase from the 255.17% recorded in the third quarter of 2025, primarily driven by a 29.59% growth in High Quality Liquid Assets (HQLA).
- From liquid asset perspective, the High Quality Liquid Assets (HQLA) composition in the fourth quarter of 2025 was heavily concentrated in Level 1 HQLA at 99.96%, with Level 2B HQLA accounting for the remaining 0.04%. The Level 1 HQLA was primarily dominated by government and central bank securities at 74.82% and placements with Bank Indonesia at 23.93%, while the remainder was held in cash.
- Based on the perspective of cash outflow, composition for fourth quarter of 2025 against total cash outflow is mainly dominated by corporate customers at 84.45%, individual customers and micro, small and medium enterprises at 6.16%, while the rest is from other cash outflow.
- Based on the perspective of cash inflow, composition for fourth quarter of 2025 against total cash inflow is secured lending from non-financial corporation counterparty at 64.44%, followed by financial institution counterparty at 30.99%, while the rest is from other cash inflow.
- Management of assets and liabilities as well as liquidity is determined through the Asset and Liability Committee (ALCO) meeting and is carried out synergistically by the business supported by a risk management work unit.

	KONSOLIDASIAN				
September 25	December 2025		September 25		
HQLA after haircut or Outstanding commitment and liabilities times run-off rate or contractual receivables multiplied by inflow rate	Outstanding commitment and liabilities/ contractual receivables	HQLA after haircut or Outstanding commitment and liabilities times run-off rate or contractual receivables multiplied by inflow rate	Outstanding commitment and liabilities/ contractual receivables	HQLA after haircut or Outstanding commitment and liabilities times run-off rate or contractual receivables multiplied by inflow rate	
-	502,782	-	178,700	-	
17,451,357	30,079,848	17,828,208	29,959,399	17,451,357	
43,612	70,173	70,173	43,612	43,612	
17,494,969	30,652,803	17,898,381	30,181,711	17,494,969	
TOTAL ADJUSTED VALUE[1]		TOTAL ADJUSTED VALUE[1]		TOTAL ADJUSTED VALUE[1]	
41,075,432		53,231,268		41,075,432	
16,097,540		17,715,759		16,097,540	
255%		300%		255%	

- Bank monitors and manages liquidity risk through liquidity ratios which are monitored daily such as non-bank deposit reduction ratio, Loan to Deposit Ratio (LDR), Macroprudential Intermediation Ratio (RIM), Top 20 and 50 Depositors of non-bank customers, top single depositors of non-bank and bank customers, swap funding ratio and undrawn facility ratio. Bank also conduts liquidity stress test to assess bank's liquidity adequacy in 'bank specific crisis' and 'general market crisis' scenario.
- The projected cash flow uses behavioural modelling to ensure that the cash flows has reflected business behaviour under normal condition. The behavioural cash flows analysis produces Net Cumulative Outflow (NCO) gap, which is expected to be faced by the Bank. In addition, the Bank also conducts periodic monitoring on the stability of core deposits consisting of non-bank stable funds such as current accounts, deposits, and time deposits by analyzing its volatility.
- Furthermore, the Contingency Funding Plan (CFP) becomes a crucial component in liquidity management framework and functions as an extension of operational policies or daily management of the Bank's liquidity. The Contingency Funding Plan elaborates the Bank's necessary action in liquidity crisis, both in bank-specific or general market. Contingency Funding Plan covers the identification process of liqidity crisis, determination of responsibility and related management actions in crisis, improving the concerned area, as well as ensuring that information can be acquired on time to facilitate a quick, timely, and effective decision making. The difficulty level and details of the plans are adjusted according to the complexity, risk exposure, activity, product, and the Bank's organizational structure to determine the most relevant indicator to be used in managing liquidity and funding risks. In addition, the Bank also established Liquidity Task Force (LTF) which is responsible to evaluate liquidity position and determine which action to take during crisis.

Note: LCR numbers are presented after weighted

26. NSFR Calculation

(in IDR million)

		September 2025			
		Carrying Value based on Remaining Maturity			
		Non Maturity[1]	< 6 months	≥ 6 months - <1 year	≥ 1 year
ASF Component					
1	Capital :	19,919,368	-	-	1,492,043
2	Capital based on POJK KPMM	19,919,368	-	-	1,492,043
3	Other Capital Instruments	-	-	-	-
4	Deposit from Retail and SME	20,604,797	26,886,706	1,753,465	117,507
5	Stable deposits	14,802,617	1,674,611	68,191	2,403
6	Less stable deposits	5,802,179	25,212,095	1,685,275	115,104
7	Deposit from Wholesale	55,987,443	32,386,601	615,118	25
8	Operational deposits	33,313,399	-	-	-
9	Other Deposit from Corporate	22,674,045	32,386,601	615,118	25
10	Liabilities that have interdependent asset pairs	-	-	-	-
11	Liabilities and other equity	-	-	-	-
12	NSFR derivative liabilities	-			-
13	Equity and other liabilities that do not fall into the above categories	-	9,911,361	243,918	136,310
14	**Total ASF**	**-**	**-**	**-**	**-**
RSF Component					
15	Total HQLA for the calculation of NSFR	-	-	-	-
16	Deposits in other financial institutions for operational purposes	-	-	-	-
17	Performing Loans and Securities	-	68,185,881	4,631,948	40,541,185
18	To financial institutions that are guaranteed with Level 1 HQLA	-	151,296	1,666,491	-
19	To a guaranteed financial institution not with HQLA Level 1 and a loan to an unsecured financial institution	-	6,686,829	434,721	554,368
20	to non-financial corporations, retail customers and micro and small business customers, the central government, the governments of other countries, Bank Indonesia, central banks of other countries and public sector entities, including:	-	61,299,135	2,283,978	33,808,055
21	qualify for a weighted risk of 35% or less, in accordance with SE OJK ATMR for Credit Risk	-	-	-	-
22	Unsecured home mortgage loans, which include:	-	-	-	-

	Total Weighted Value	December 2025				Total Weighted Value
		Carrying Value based on Remaining Maturity				
		Non Maturity[1]	< 6 months	≥ 6 months - <1 year	≥ 1 year	
	21,411,411	20,030,136	-	-	1,444,688	21,474,824
	21,411,411	20,030,136	-	-	1,444,688	21,474,824
	-	-	-	-	-	-
	45,265,249	21,139,409	25,170,588	2,657,201	52,564	44,913,593
	15,720,551	14,316,233	1,425,620	69,176	55	15,020,532
	29,544,697	6,823,176	23,744,968	2,588,025	52,509	29,893,061
	28,867,740	57,970,863	33,162,886	1,130,482	-	28,869,623
	16,656,699	33,680,635	-	-	-	16,840,318
	12,211,040	24,290,228	33,162,886	1,130,482	-	12,029,305
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-			1,469,719	-
	258,269	-	4,752,174	875,905	67,681	505,634
	95,802,668	**-**	**-**	**-**	**-**	**95,763,674**
	1,882,175	-	-	-	-	1,916,582
	-	-	-	-	-	-
	67,045,568	-	64,961,962	5,114,937	42,084,238	67,523,704
	848,375	-	-	1,667,490	-	833,745
	1,774,752	-	6,228,768	139,092	142,914	1,146,775
	60,170,107	-	58,350,325	2,763,791	35,804,922	60,991,242
	-	-	-	-	-	-
	-	-	-	-	-	-

		September 2025			
		Carrying Value based on Remaining Maturity			
		Non Maturity[1]	< 6 months	≥ 6 months - <1 year	≥ 1 year	
23	qualify for a weighted risk of 35% or less, in accordance with SE OJK ATMR for Credit Risk	-	43,693	39,654	5,736,521	
24	Securities with Current and Undercurrent (performing) categories that are not being pledged, do not default, and are not included as HQLA, including exchange traded shares	-	4,927	207,104	442,242	
25	Assets that have interdependent liability pairs	-	-	-	-	
26	Other assets:	-	3,289,732	22,872	7,607,396	
27	Physical commodities traded, including gold	-	-	-	-	
28	Cash, securities and other assets recorded as an initial margin for derivative contracts and cash or other assets that are deposited as default funds at central counterparty (CCP)	-			- - -	
29	NSFR derivative assets	-			224,119	
30	NSFR liability of derivative before deducting with variation margin	-			96,326	
31	All other assets that do not fall into the above categories	-	3,289,732	22,872	7,286,952	
32	Administrative Account	-			94,764,367 - -	
33	**Total RSF**					
34	Net Stable Funding Ratio (%)					

[1]Components reported in the non-term category are components that do not have a contractual period, including: Permanent (perpetual) capital instruments, short positions, open maturity positions, demand deposits, equity that are not included in the HQLA and commodity categories"

Analysis

- The calculation of the Bank's NSFR ratio as of December 2025 was 121.05% with a total available stable funding (ASF) was Rp95.76 trillion and total required stable funding (RSF) was Rp79.11 trillion. The NSFR number is higher than the minimum requirement (> 100%) regulated by OJK.
- Total available stable fundings (ASF) are mostly comes from individual retail savings with 46.90% of total ASF followed by funding from wholesale customers (30.15%) and capital (22.42%). Meanwhile, required stable fundings (RSF) are mostly comes from current and performing loans as well as marketable securities with 85.35% of total RSF.
- Compared to the position in Sep 2025 (118.86%), the NSFR ratio as of December 2025 increased by 2.19% mainly due to decrease in RSF by Rp 1.49 trillion or 1.85% while ASF is relatively stable.
- With the above calculation of NSFR, the Bank has a sufficient stable funding to fund the Bank's assets in order to manage its long-term liquidity risks.
- The management of assets, liabilities, and liquidity are determined through Assets and Libilities Committee (ALCO) meeting and carried out in synergy by business unit with the support from risk management work unit.

	Total Weighted Value	December 2025				Total Weighted Value
		Carrying Value based on Remaining Maturity				
		Non Maturity[1]	< 6 months	≥ 6 months - <1 year	≥ 1 year	
	3,770,412	-	300,030	285,055	5,638,584	3,957,622
	481,921	-	82,839	259,508	497,819	594,319
	-	-	-	-	-	-
	10,920,001	-	1,923,893	13,906	6,960,278	8,898,077
	-	-	-	-	-	-
	-	-			- - -	-
	224,119	-			158,884	158,884
	96,326	-			73,486	73,486
	10,599,557	-	1,923,893	13,906	6,727,908	8,665,707
	754,111	-			105,644,090 - -	773,334
	80,601,855	**-**	**-**	**-**	**-**	**79,111,697**
	118.86%	-	-	-	-	121.05%

27. Liquidity Risk - Encumbered Asset (ENC)

(in IDR million)

	a	b	c	d
	Encumbered Asset	Asset placed or pledged to Central Bank but yet to be used to create liquidity	Unencumbered Asset	Total
Cash and Cash Equivalent	-	-	642,704	642,704
Placement with Bank Indonesia	-	7,115,892	-	7,115,892
Marketable Securities (HQLA Level 1)	3,713,419	-	37,521,770	41,235,189
Corporate Bonds (HQLA Level 2a and 2b)	-	-	2,167	2,167
Total HQLA	**3,713,419**	**7,115,892**	**38,166,641**	**48,995,952**

Qualitative Analysis

a) Encumbered assets are Bank assets that can not be used for liquidity needs, both legally or contractually by the Bank under stress conditions. As of December 31, 2025, encumbered assets of UOBI is Rp3.7 trillion.
b) Asset placed or pledged to Central Bank but yet to be used to create liquidity is placement with Bank Indonesia amounting to Rp7.1 trillion.
c) Unencumbered assets consist of Cash and Cash Equivalent amounting to Rp642 billion and Marketable Securities (after weighted) amounting to Rp37.5 trillion.
d) Point b) and c) are HQLA.

28. RWA Calculation for Operational Risk

Business Indicators Detailed Report

(in IDR million)

Business Indicator (IB) and Subcomponents IB	31 December 2025			31 December 2024		
	T	T-1	T-2	T	T-1	T-2
Interest, Rent, and Dividend Components (KBSD)	3,386,716			3,155,648		
Interest Income	11,107,365	9,538,923	7,157,180	9,538,923	7,157,180	6,540,535
Interest Expense	5,445,145	4,357,609	2,222,596	4,357,609	2,222,596	2,326,742
Productive Assets	152,766,128	159,885,113	138,895,089	159,885,113	138,895,089	121,956,156
Dividend Income	22	282	52	282	52	43
Fees Components (KJ)	1,352,491			1,173,872		
Fees and Commission Income	1,716,174	1,148,992	1,184,318	1,148,992	1,184,318	1,185,801
Fees and Commission Expense	258,042	182,754	185,894	182,754	185,894	142,983
Other operating income	-	-	-	-	-	-
Other operating expenses	5,787	2,103	100	2,103	100	301
Financial Components (KK)	759,502			764,694		

Business Indicator (IB) and Subcomponents IB	31 December 2025			31 December 2024		
	T	T-1	T-2	T	T-1	T-2
Trading Book Net Profit and Loss	240,114	248,135	38,642	248,135	38,642	379,848
Banking Book Net Profit and Loss	461,202	770,390	520,022	770,390	520,022	337,045
Business Indicators (IB)	5,498,709			5,094,214		
Business Indicator Components (KIB)	659,845			611,306		
Disclosure IB						
Total IB including divested activities	5,498,709			5,094,214		
IB reduction due to exclusion of divested activities	-			-		
Additional Information				-		

29. Calculation of Operational Risk RWA by Standard Approach

No.	DETAILED	31 Desember 2025	31 Desember 24
		Total	Total
1	Business Indicator Components (KIB)	659,845	611,306
2	Internal Loss Multiplier Factor (FPKI)	1	1
3	Minimum Operational Risk Capital (MMRO)	659,845	611,306
4	RWA for Operational Risk	8,248,064	7,641,321

Sustainability Report

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About Sustainability Report

This report has been approved by the Board of Directors and is prepared in accordance with the Financial Services Authority (OJK) Regulation No. 51/POJK.03/2017 on the Implementation of Sustainable Finance for Financial Service Institutions, Issuers, and Public Companies (POJK51).

This report should be read alongside the UOB Annual Report 2025 and other related disclosures. Links to relevant resources, accurate at the time of publication, are provided throughout the report.

The report was published in April 2026 and is available online at www.uob.co.id. No printed copies were produced.

All figures in this report are in IDR unless otherwise specified. Some figures may not sum exactly due to rounding.

We welcome your feedback and suggestions at sustainability@uob.co.id

Sustainability Highlights

We continued to take an integrated approach in embedding sustainability across our business strategy and operations, supported by transition financing initiatives, the strengthening of internal capabilities, and social programmes with meaningful impact.

Internal Governance and Capacity

- We strengthened our sustainable finance-related governance and risk management policies and processes.
- We maintained more than 3,500 employees with 54% female employees.
- We deeepened employees' capabilities through a series of e-learnings and workshops with a total of 172,732 training hours, or an average of 5.3 training hours per employee.
- We strengthened internal capabilities on sustainability through the launch of the Sustainability 200 e-learning module series, with 100% completion rate achieved within the allocated timeline.

Economic Impact

- Our operating income in 2025 amounted to IDR1,888 billion, with net profit after tax of IDR1,529 billion, a 276.6 per cent increase from 2024. The economic value generated was distributed to stakeholders through payments to employees and suppliers of IDR5,225 billion, as well as fulfilled its obligation to the government with tax expense of IDR429 billion.
- We provided a range of banking products and services, including conventional and sustainable financing, with total financing and financial services extended during the year amounting to IDR111.8 trillion.
- We extended IDR15.26 trillion in sustainable financing defined as per POJK51 criteria. Notable green facility deals included IDR350 billion to Xurya Group Companies and IDR128 billion to PT Alam Energy Renewables (Part of Shizen Energy Group) to support solar power adoption in commercial and industrial spaces respectively across Indonesia.

Environment Impact

- We obtained Gold-level Green Building certification in the existing building category from Green Building Council Indonesia for our headquarters UOB Plaza Building in Jakarta, reflecting our commitment to providing a sustainable and healthier workplace.
- We maintained carbon neutrality through energy efficiency, as well as the utilisation of 18,377 Renewable Energy Certificates (RECs) and 1,574 high-quality carbon credits to address our hard-to-abate emissions.
- Total greenhouse gas emissions from Scope 1, Scope 2 and Scope 3 air travel and waste amounted to 15,408 tCO_2e. Our combined Scope 1 and Scope 2 emission intensity (excluding data centres) declined 16% year-on-year.
- We continue our initiatives to reduce inorganic waste sent to landfill, resulting in 59% of waste being diverted from landfill during the year.

Social Impact

- We disbursed IDR30.01 billion in corporate social responsibility funding focusing on arts, children and education, and engaged 3,000 students and 235 artists as part of our commitment to generating positive social impact and supporting inclusive economic growth.
- We launched the UOB My Digital Space programme in collaboration with Ruangguru, with the aim to engage 90,000 primary and secondary school students over the next five years to equip them with digital learning tools relevant for an increasingly technologically-driven environment.
- We donated 30 laptops to 10 schools across Indonesia in support of learning equity.
- We held our annual UOB Heartbeat Run/Walk, our annual fundraising activity which builds volunteerism spirit among our colleagues. The event also served as a platform to showcase and auction the artworks created by 33 neurodivergent children of the Yayasan DPK Center. The funds raised in the 2025 UOB Heartbeat Run/Walk were channeled to Yayasan DPK Center.
- We channelled IDR1 billion, in collaboration with BNP Paribas Asset Management, to support social and environmental programmes by Kopernik and Seven Clean Seas
- We had close to 1,600 colleagues each contributing an average of 1.5 volunteering hours to help more than 5,500 beneficiaries.
- We also delivered a series of talks under the UOB Finlab's 'Digitalization Innovation Programme' with our business partners to equip budding SMEs with the insights into latest market developments and how they can adopt digitalisation to expand their business.
- We held an event with DHL Indonesia which discussed how Indonesian SMEs can compete more effectively in the global market, and several events with local building/business associations on enhancing tax management to drive business growth.



Launched UOB My Digital Space to equip
>90,000
students with digital learning tools'



Operating Income
IDR1,888
billion



Carbon Neutrality maintained for our operational footprint



>5.500
beneficiaries impacted by our CSR programme



Extended
IDR15.26
trillion
in Sustainable Financing



UOB Plaza Jakarta received Gold-level Green Building certification

Our Approach

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Sustainability Strategy

At UOB Indonesia, our sustainability strategy is underpinned by our corporate purpose and mirrors our business approach of balancing growth with responsibility. Our strategy takes into account the influence and impact our decisions and actions may have on our stakeholders and the environment. It also ensures that we remain pragmatic and progressive through managing environmental, social and governance (ESG) risks and opportunities sensibly and in line with market realities.

Our Vision, Mission, and Corporate Purpose

At UOB Indonesia, our sustainability strategy is anchored to our vision and mission as a bank.

Our vision is to be a significant bank in Indonesia, a key part of the UOB Group, valued by our customers, colleagues, shareholders, and regulators and admired by the public, as a trusted long-term banking institution.

Our mission is to create sustainable economic value for all our stakeholders through a team of loyal, dedicated and professional bankers, committed to meeting and exceeding the needs and expectations of our stakeholders; with the highest quality products and services for our desired customer segments in retail and wholesale banking, and superior financial and prudential outcomes for our colleagues, shareholders, and regulators.

Our vision and mission reflect our approach to conducting business responsibly to build upon UOB's rich heritage in creating long-term value for all the Bank's stakeholders.

Our Approach

Our sustainability strategy is rooted in our time-tested corporate values of Honourable, Enterprising, United, and Committed. We believe in sustainable development that meets the needs of present generation without compromising the ability of future generations to meet their needs. This entails a balanced approach that integrates economic growth, social inclusion, and environmental protection to create sustainable, long-term value, and resilience. In implementing our sustainability programmes and initiatives, we comply with applicable ESG-related laws and regulations.

We have aligned our strategies and initiatives in our Sustainable Finance Action Plan in line with POJK51. The Bank's Sustainable Financial Action Plan (*Rencana Aksi Keuangan Berkelanjutan*/RAKB) is a strategy for achieving sustainability goals that is constantly evaluated and adjusted periodically to be in line with current conditions, with the following key focus:

- We prioritise on sustainable finance products and portfolio improvement;
- We develop internal capacity building and awareness on sustainable banking; and
- We continue our positive contribution to the community.

Our Sustainability Framework

Guiding management of sustainability-related risks and opportunities to support decision-making

Creating sustainable value for our stakeholders

Our sustainability strategy pillars and objectives

Drive Growth Sustainably	Keep Customers at the Centre	Develop Professionals of Principle	Uphold Corporate Responsibility
• Contribute economically to the progress of our communities • Embed environmental, social and governance risk in our approach to risk management • Integrate social and environmental considerations into our credit evaluation and approval processes • Adopt and promote climate-resilient practices to support our customers in their transition to a low carbon economy • Develop and provide sustainable financing and sustainable investment solutions	• Protect customer data and privacy through secure and robust systems and practices • Ensure fair dealing • Create intuitive and impactful customer experiences • Make banking simpler, smarter and safer through ethical use of technology and data • Make banking more accessible and inclusive • Support businesses across all stages of growth	• Develop high performing teams and future focused individuals • Promote work-life harmony • Encourage volunteerism and advocacy for social and environmental causes • Ensure employee engagement and satisfaction • Ensure workplace health, safety and well-being • Embrace diverse abilities and strengths	• Maintain highest standards of governance and risk culture • Ensure regulatory compliance • Protect the financial system against abuse • Incorporate sustainability principles into our procurement practices • Manage direct impact and encourage environmental stewardship • Champion social development in art, children and education

Refining our sustainability strategy continually through stakeholder engagement

Our Guiding principles

Forge a sustainable future with our customers	Aligned to business strategy and stakeholder interests	Pragmatic and progressive	Regulatory compliance as the baseline	Values-driven Banking
Engage and support our customers on their sustainability practices for greater long-term resilience.	Stay economically relevant by pursuing sustainable growth strategies and incorporate sustainability in our banking practices.	Implement sustainability programmes and principles in our business to manage ESG risks and opportunities sensibly, in line with market and competitive realities.	Align our sustainability approach with ESG policies and guidelines of governments in Indonesia.	Services and processes in accordance to our established longstanding values.

Rooted in our time-tested value

Our Values



Honourable



Enterprising



United



Committed

Sustainability Framework

Adopted from UOB's Group Sustainability Framework; our Sustainability Framework supports decision-making at all levels by providing guidance on how to manage sustainability-related risks and business opportunities, in the context of direct and indirect impacts on the environment, society and the economy.

The framework is underpinned by various relevant policies which defines our commitments and guide our approach to conducting business in a responsible and sustainable manner.

Strategy Pillars and Objectives

Our strategy pillars and objectives reflect our focus on creating sustainable value for our stakeholders and how we align our long-term business strategies with their interests. This approach guides our engagement with our stakeholders and how we can help them in their own practices for positive outcomes in the long run.

Guiding principles

Our guiding principles serve as a reference for how we identify and address material sustainability-related risks and opportunities that may affect our customers, colleagues, investors, suppliers and the communities in which we operate.

Stakeholder Engagement

Stakeholder engagement enables us to continually refine our sustainability strategy by considering global issues, stakeholder expectations and the material issues relevant to them. We actively participate in industry associations activities such as Perbanas for collaborative exchange, which allows us to continuously refine our understanding of the stakeholders and articulation of our sustainability strategy. This approach also takes into account the economic, social and regulatory contexts of the communities in which we operate, supporting informed and balanced decision-making.

Our Climate Strategy

Aligned with UOB Group's strategic direction towards a low-carbon future, we continue to strengthen our climate risk management by embedding climate transition and physical risk considerations into our risk management framework and financing decisions.

In 2025, UOB Indonesia participated in a pilot programme on climate risk management and banking scenario analysis guided by the Financial Services Authority (OJK). The exercise was informed by Indonesia's Nationally Determined Contribution (NDC), including transition policy measures such as the potential introduction of carbon pricing, as well as the increasing frequency and severity of climate-related physical risks.

The climate stress testing framework supports banks in assessing how climate risks may affect financial performance at both macro and micro levels. At the macro level, the analysis considers policy developments, energy and commodity price shifts driven by decarbonisation efforts. At the micro level, it evaluates borrower-specific exposures, including asset impairment resulting from physical climate events and higher operating costs arising from transition measures, which may affect credit risk profiles.

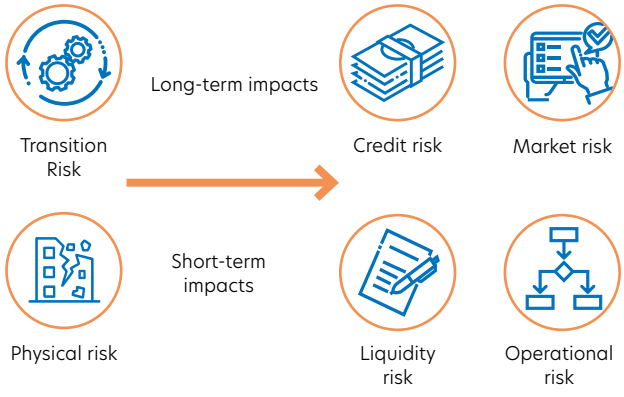
At the portfolio level, climate risks are assessed in conjunction with market, operational and liquidity risks, given their potential implications for capital adequacy. While we recognise ongoing data limitations as a key challenge in climate risk measurement, the initial climate stress testing results did not indicate any material adverse impact on our portfolio.

Looking ahead, we will continue to enhance our methodologies, improve data quality and deepen engagement with clients and stakeholders to support an orderly and just transition towards a low-carbon economy, in line with UOB Group's net zero ambition and Indonesia's sustainable development agenda.

CLIMATE RISK STRESS TEST FOR UOB INDONESIA

Scope and approach

Risk transmission



Sectors

100%

of UOBI's exposures in the following sectors:





Scenarios (NGFS Phase 4)

Net Zero 2050
Net Zero 2050 limits global warming to 1.5°C through stringent climate policies and innovation, reaching global net zero CO^2 emissions around 2050. This scenario assumes that ambitious climate policies are introduced immediately.

Delayed Transition
Delayed Transition assumes global annual emissions do not decrease until 2030. This scenario assumes new climate policies are not introduced until 2030, and the level of action differs across countries and regions based on currently implemented policies. This leads to both higher transition and physical risks than the Net Zero 2050 scenario.

Current Policies
Currently implemented policies are preserved, leading to high physical risks. Emissions grow until 2080 leading to about 3°C of warming and severe physical risks. This includes irreversible changes, such as higher sea level rise.

Insights

- Based on the implemented stress scenarios, climate risk did not translate into a significant impact on UOB Indonesia's overall assessed portfolio.
- The assessment considered a comprehensive set of factors, evaluating both transition and physical climate risks across four key financial risks, i.e. credit, market, liquidity and operational risk. We acknowledge that the climate risk methodologies continue to evolve rapidly, and that limitations in data availability and quality remain a challenge across the Indonesian market, affecting both SMEs and large corporations. In response, we will continue to engage and collaborate closely with the industry and regulators to address these constraints and to progressively strengthen our analysis approach.
- This assessment will continue to be an ongoing learning exercise for UOB Indonesia.

Sustainability Governance

At UOB Indonesia, sustainability is a shared responsibility across the organisation. As part of our commitment to sustainable and responsible growth, we identify, assess and manage environmental and social risks, challenges, impacts and opportunities across our value chain. These efforts are undertaken within a robust governance framework, supported by policies and guidelines that set out our commitments and guide the conduct of our business.

Roles & Responsibilities

As part of its sustainability governance, we have established clear roles and responsibilities to ensure that ESG-related issues are effectively managed and embedded across the organisation.



Board of Commissioners

The Board of Commissioners supervises management's policies, provides guidance and strategic advice to the Board of Directors in ensuring alignment with the Bank's Sustainability Framework. They review and approve the Bank's framework, risk appetite statement and disclosures.

Board of Directors

The Board of Directors provides direction on the development and implementation of sustainability-related policies and programmes. The Board of Directors is responsible for managing and monitoring risks and opportunities, as well as overseeing progress, performance and reporting on sustainability related matters.

The Board of Directors is assisted by the Risk Management Committee in carrying out the responsibility of Bank-wide risk management strategy, including stress testing.

Sustainability Working Group

The Sustainability Working Group assists the Board of Directors in identifying sustainability related risks and opportunities. It assesses emerging sustainability issues and is responsible for supporting the delivery of the Bank's sustainability strategy in coordination with relevant functions across the organisation.

The Sustainability Working Group also ensures that emerging ESG-related risks and opportunities, whether identified internally or through customers, non-governmental organisations (NGOs), regulators, or other stakeholders, are integrated into the Bank's decision-making processes, and are appropriately assessed and managed at the relevant governance levels.

The Sustainability Working Group is chaired by the Corporate Sustainability Office and works closely with members of the working group. Members of the Sustainability Working Group consists of representatives from business and support units whose activities have impacts on the environment, society, and the economy. They are the Wholesale Banking, Consumer Banking, Corporate Real Estate Services, Channels & Digitalization, Technology and Operations, Credit and Risk Management, Legal, Compliance, and Corporate Secretary. Where necessary, other units may be invited to provide their insights.

The Sustainability Working Group convened three times in 2025.

Sustainability Spokes Forum

The monthly Sustainability Spokes Forum facilitates the implementation of policies, directions and strategies approved by the Board of Commissioners and the Board of Directors. It ensures that issues are properly escalated and approvals are obtained for any issue/submission required.

Governance Principles

Our sustainability governance structure provides oversight and supports compliance with regulatory, sectoral and stakeholder expectations related to the Bank's sustainability strategy. This structure ensures material sustainability-related matters receive appropriate attention and oversight from the Board of Directors and Board of Commissioners. The involvement of various functions within the Bank ensures that there is cross-functional connectivity and accountability in the Bank's management of our sustainability strategy.

To maintain awareness of key developments and strengthen the Bank's ability to manage sustainability-related risks and opportunities, the Board of Directors, the Sustainability Working Group, and relevant senior executives participate in regular training on sustainability topics, including climate change and environmental issues.

In addition, senior management committees, including the Risk Management Committee and the Credit Policy Committee, are responsible for reviewing and approving policies, and programmes related to climate change risks and opportunities within their respective mandates. Climate-related risks are identified, assessed, managed and monitored through the Environmental Risk Management Framework and the Responsible Financing Policy, both of which are approved by the Credit Policy Committee.

Capacity Building

We acknowledge that Sustainability is an ever-expanding topic for both our employees and our customers. The level of awareness, understanding and practice of sustainability among individuals and businesses vary, ongoing education is needed to ensure collective and concerted efforts towards a more sustainable future.

We have implemented a range of broad-based and domain-specific sustainability training programmes for employees across business and support functions. This ensures that our employees understand sustainability and the roles they play in the overall Bank's strategy on its sustainability, including how they can support our customers towards more sustainable practices.

Sustainability considerations are also embedded within the Bank's leadership development programmes, supporting consistent understanding and application across levels of the organisation.

These programmes complement ongoing training in key governance and risk-related areas, including risk culture, information security, anti-money laundering and countering the financing of terrorism and sanctions, as well as anti-fraud, anti-bribery and anti-corruption.

Sustainability Risk Management

We implement several programs to deepen the culture of sustainability, including policy and process enhancements, and integrating these into business, risk management and approval process.

We will continue to monitor market and industry developments and review relevant ESG frameworks and policies to ensure that they are pragmatic. All framework and policy reviews follow the appropriate governance processes, including required approvals and ongoing oversight.

2025 Achievements

The Board of Commissioners and the Board of Directors reviewed and approved enhancements to the UOB Indonesia's Sustainability Framework and Environmental Risk Management Framework, both of which reflect the embedding of material ESG factors into our business strategy, risk management and decision-making processes, in line with the enhancement of sustainability governance in 2025.

The Board of Commissioners and the Board of Directors approved the Sustainable Finance Action Plan (RAKB) 2026-2030, which serves as a guiding framework for the implementation of UOB Indonesia's sustainability initiatives and our support for Indonesia's national sustainable development agenda.

The Board of Commissioners and the Board of Directors showed tone-from-the-top support on sustainability, with the Bank obtaining 100% completion of mandatory sustainability modules within given timelines. Specific training was also provided to employees in relevant frontline roles, including relationship managers and branch employees.

The Board of Commissioners and the Board of Directors approved UOB Indonesia's sustainability disclosures for the 2025 reporting year, with reference to POJK 51/2017 and relevant sustainability reporting practices.

Management and selected senior executives were involved in sessions to strengthen their sustainability-related understanding and capabilities, including through internal discussions, learning on regional sustainability policies and practices, and enhanced their awareness of climate risks and the transition towards a low-carbon economy.

UOB Indonesia participated in a pilot programme on climate risk management and banking scenario analysis which included assessments of transition and physical climate risks to the Bank's financial performance and portfolio; and taxonomy implementation guided by the Financial Services Authority (OJK).

Stakeholder Engagement [OJK E.4]

We regularly seek our stakeholders' views and expectations through conversations, collaboration and research. We aim for them to gain a deeper understanding of our purpose, practices and performance, while thoughtfully considering their feedback on the environmental, social and governance (ESG) factors that are material to the Bank.

Our Stakeholders	How We Engage
Customers	• Physical interactions such as interactions at branches, face-to-face meeting, etc. • Contact Centre (phone and email) • Post-transaction customer surveys • Marketing campaigns and/or events • Website and social media channels • Events and seminars
Colleagues	• Internal Communications • One-on-one sessions with managers • Online employee portal • Performance reviews • Employee Engagement Survey • Townhall Meetings • Training and workshops • 'Speak Up' initiative for colleagues to raise issues for action and resolution
Communities (inclusive of NGOs)	• Annual events such as fundraising events, art competitions, etc. • Education programmes for children through UOB My Digital Space • Employee volunteerism • Donations in cash or in-kind to support causes related to art, children, and education
Governments & Regulators	• Meetings and engagement such as surveys, focus group discussions or seminars • Consultation with regulatory bodies • Annual and Sustainability Reports • Audit reports
Investors	Financial Reports and Annual Reports
Suppliers	• Request for quotations and proposals • Vendor briefings • Performance review • Acknowledgement of UOB Supplier Sustainability Principles
Industry & Ecosystem Partners	• Participation in industry associations • Industry-wide workgroups and meetings • Forums and conferences

Material ESG Factors

UOB Indonesia's most significant impacts on the economy, environment, and society are reflected in our material environmental, social and governance (ESG) factors. We conduct materiality assessments and engage in stakeholder consultations on an ongoing basis to ensure that these material factors remain relevant to our operating environment, business activities, and operations, as well as aligned with applicable regulatory requirements and stakeholder expectations.

Materiality Assessment

We conduct materiality assessment exercises and internal reviews continually to identify, review and prioritise the topics that ensure the success of our business in the short, medium, and long term, while also supporting sustainable development.

We anchor our analysis every two years on a comprehensive exercise that combines quantitative and qualitative research to provide a holistic overview of stakeholder expectations, with the results of informing our strategic decision-making and reporting framework. We conducted the last comprehensive assessment in 2024, involving key internal and external stakeholders, and concluded an internal review in 2025 with no changes made to our materiality matrix.



Review and Identify

Third-party desktop research
Review the material ESG factors reported in the Sustainability Report against peers' reporting, industry trends and developments and sustainability-related regulatory requirements for continued relevance.



Engage and Prioritise

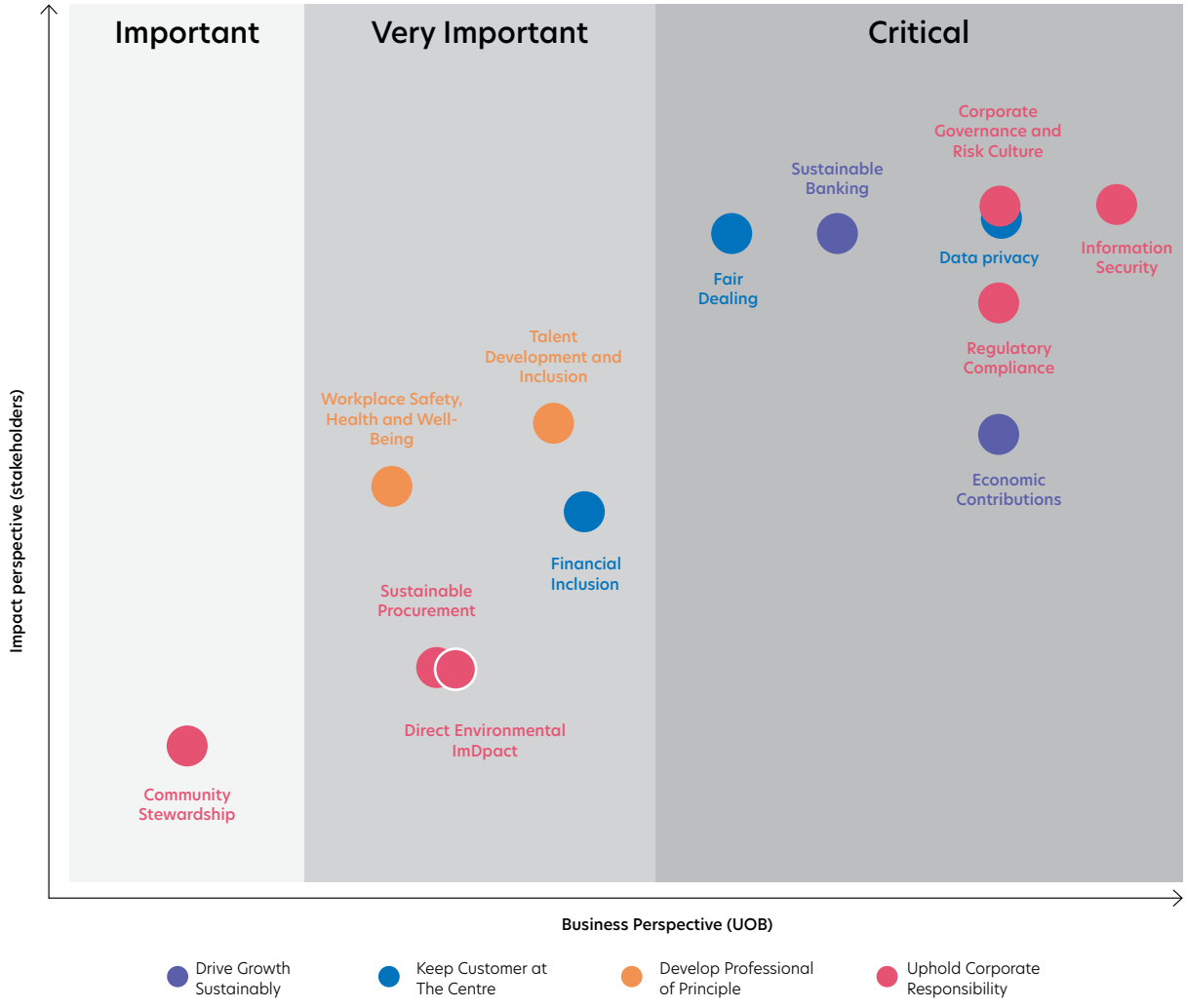
Stakeholder engagement
Incorporate feedback from engagement with internal and external stakeholders to obtain quantitative (if any) and qualitative inputs on our identified list of material ESG factors.

Matrix development
Incorporate results of the desktop research and stakeholder engagement to develop/refine our materiality matrix.



Validate

Leadership approval
The Sustainability Working Group and Board of Directors review and approve the material ESG factors and materiality matrix for UOB Indonesia.


Important
Very Important
Critical
Corporate Governance and Risk Culture
Sustainable Banking
Fair Dealing
Data privacy
Information Security
Regulatory Compliance
Economic Contributions
Talent Development and Inclusion
Workplace Safety, Health and Well-Being
Financial Inclusion
Sustainable Procurement
Direct Environmental ImDpact
Community Stewardship
Impact perspective (stakeholders)
Business Perspective (UOB)
Drive Growth Sustainably
Keep Customer at The Centre
Develop Professional of Principle
Uphold Corporate Responsibility

Drive Growth Sustainably

Economic Contribution

- Distributed economic value of IDR5,225 billion to employees and suppliers.
- Accrued tax expense of IDR429 billion.

Sustainable Banking

- Extended IDR15,257 billion in sustainable financing in line with OJK classifications.
- Managed IDR1,170 billion in new subscription of ESG-focused investments.

Keep Customers at the Center

Fair Dealing

- Maintained the application of fair dealing principles through refresher training programmes.
- Maintained positive fair dealing conduct, with Net Promoter Score of 92.
- Improved the effectiveness of customer complaint handling through timely and responsive complaint resolution.

Data Privacy

- Maintained ongoing compliance with customer data privacy policies and procedures as part of the Bank's data governance framework.
- Established Data and Artificial Intelligence Committee to provide strategic guidance in ensuring strong and effective governance over the use of data and AI.
- Established Data and Artificial Intelligence Governance Framework to guide the Bank's capabilities and components in ensuring a robust data governance and lay the foundation for a responsible use of AI.

Financial Inclusion

- Held financial literacy events and workshops, in collaboration with regulators and educational institutions.
- Supported the growth and sustainability of small and medium enterprises (SMEs) through UOB BizSmart and UOB FinLab, which provide access to learning resources, mentorship and business networks.
- Collaborated with DHL Express Indonesia to hold first GoTrade Event in Indonesia, "Empowering Business Beyond Borders", focusing on how Indonesian SMEs can compete more effectively in the global market.

Develop Professionals of Principle

Talent Development and Inclusion

- Achieved an employee engagement score of 87%, reflecting the Bank's commitment to fostering a positive and inclusive workplace.
- Offered a three-month internship for individuals with disabilities 'Magang BISA' Programme. One high school graduate from a special school attended the programme in 2025.
- Supported leadership and career development through the Leadership Academy and Leadership Acceleration Programme, designed to strengthen leadership capabilities across different levels.
- Provided educational support through scholarship programmes, covering undergraduate and postgraduate studies, professional qualifications and relevant certifications.
- Developed a young talent pipeline through the Professional and Future Bankers Academy, supporting long-term leadership succession.

Workplace Safety, Health, and Well-Being

- Supported employees' physical well-being by providing health insurance coverage for employees and their dependants, as well as access to on-site fitness facilities at UOB Plaza Jakarta.
- Offered Employee Assistance Programme, which provides confidential access to professional counselling services delivered by licensed therapists, to support employees' mental health.
- Provided comprehensive wellness programme to 100 employees with support from a certified dietician and workout coach to improve their well-being.
- Promoted financial well-being through financial planning webinars and internal communication to strengthen employees' financial literacy.
- Fostered a culture of social responsibility through employee volunteering activities and participation in corporate social responsibility programmes.

Uphold Corporate Responsibility

Corporate Governance and Risk Culture

- Continue to develop and maintain Business Risk and Control Management function in key business and support units to assist in managing operational risks.
- Continuing the UOB Indonesia Risk Culture Award 2025 to recognise employees who demonstrate strong risk-focused behaviours in their daily responsibilities.
- Embedded risk awareness across the organisation through internal campaigns aimed at fostering a strong risk-conscious mindset among employees.
- Tightening consequences management for conduct-related incidents.

Regulatory Compliance

- Reinforced a strong compliance culture by requiring both new and existing employees to complete mandatory compliance and anti-fraud training and refresher programmes.
- Implementation of anti-fraud strategy supported by Fraud Risk Management Committee.
- Regular dissemination of Anti-Fraud Awareness and education material to all employees to increase internal awareness of latest scam and fraud trends.
- Actively supported the Indonesia Anti-Scam Centre (IASC) initiative coordinated by the Financial Services Authority (OJK), as part of broader consumer protection and financial crime prevention efforts.

Information Security

- Expanded information security awareness programme through multiple communication channels to improve awareness among employees.
- Enhanced security infrastructure to enhance data protection including upgrade to email data loss prevention software, email malware protection solution, implementation of unusual access monitoring and external attack surface management solutions.
- Maintained 100% completion for mandatory annual information security training by all employees.
- Maintained ISO 27001:2022 certification for the Information Security Management System, demonstrating adherence to internationally recognised information security standards.
- Conducted Cyber Security Maturity Assessments (CSMA) and Digital Maturity Assessments (DMA) to evaluate the Bank's readiness and resilience against cyber risks.

Direct Environmental Impact

- Maintained operational carbon neutrality for Scope 1, Scope 2 and selected Scope 3 emissions (business air travel and waste).
- Continued initiatives to improve resource efficiency and reduce environmental impacts arising from day-to-day operations.
- Received Greenship Gold certification in the existing building category for UOB Plaza Jakarta, marking UOB Indonesia's commitment to creating a sustainable and healthier workplace for our employees.

Sustainable Procurement

- Expanded the acknowledgement of the Supplier Sustainability Principles to a broader group of suppliers, increasing participation from 32 suppliers in 2024 to 85 suppliers in 2025.

Community Stewardship

- Strengthened employee participation in community initiatives with more than 1,600 employee volunteers and an average of 1.5 volunteer hours per employee.
- Expanded social impact through the launch of a new initiative, UOB My Digital Space, designed to equip students with skills relevant for an increasingly digital and technology-driven environment.
- Channelled IDR 1 billion, in collaboration with BNP Paribas Asset Management, to support social and environmental programmes by Kopernik and Seven Clean Seas.



Drive Growth Sustainably

Economic Contributions	**323**
Sustainable Banking	**324**

Economic Contributions

We seek to generate positive economic contributions to the communities in which we operate through job creation, sourcing from local suppliers, supporting the local communities, promotion of inclusive finance and paying taxes to the government.

Our Approach

To create long-term value for all stakeholders, we have established frameworks, policies, guidelines and procedures to ensure that growth is pursued in a responsible and disciplined manner. We comply with applicable tax laws and regulations in Indonesia.

2025 Achievements



During the reporting year, UOB Indonesia recorded a net profit after tax of IDR1,529 billion, an increase of 276.6 per cent or IDR1,123 billion increase compared to 2024.



The Bank distributed economic value to stakeholders through payments to employees and suppliers amounting to IDR5,225 billion and fulfilled its obligations to the government with tax expense of IDR429 billion.



As of 31 December 2025, UOB Indonesia's total loans outstanding amounted to IDR111,782 billion, while total deposits from customers reached IDR133,313 billion.

Sustainable Banking

We integrate environmental, social and governance (ESG) considerations into our financial products and services to support long-term economic growth as well as ecological and social well-being. We offer sustainable banking solutions and manage ESG-related risks and opportunities across our business activities, including those related to climate change, natural capital and biodiversity, and human rights.

Our Approach

We provide a range of sustainable banking products, spanning lending and investment solutions. We embed sustainability considerations into our long-term business strategy, aligning with the United Nations Sustainable Development Goals (UN SDGs), the Paris Agreement and Indonesia's national development goals.

Responsible Financing

UOB Indonesia's Responsible Financing Policy ensures that ESG considerations are integrated into the credit evaluation and approval processes. This policy applies to all borrowing customers within Wholesale Banking (excluding Business Banking) and extends to capital market underwriting activities. Ongoing portfolio monitoring is conducted to assess borrowers' ESG risk profiles and support compliance with sustainable financing standards. Each prospective borrower is subject to a feasibility assessment to confirm alignment with sustainability principles and to identify and mitigate ESG-related risks. These frameworks and assessments are aligned with internationally recognised standards and principles, and are designed to support Indonesia's national sustainable development agenda.

Our responsible financing sector policies further establish mandatory requirements and recommendations for managing ESG risks across its lending portfolio. These policies address key areas, including human rights, labour conditions, pollution prevention, resource efficiency, community health and safety, and biodiversity conservation, and apply throughout the financing lifecycle.

ESG risk exposures are reviewed on a periodic basis. As of 31 December 2025, all applicable borrowers had undergone ESG risk assessments, with identified risks managed and mitigated in accordance with the Bank's policies.

In addition, ESG-related clauses are evaluated as part of the credit approval process and incorporated into credit facility agreements to support compliance with sustainability-related commitments.

In 2025, we continue to support the Financial Services Authority (OJK) pilot initiative on Indonesia Sustainable Finance Taxonomy. We performed taxonomy assessment and submitted the required report on eligible clients in defined sectors to the regulator quarterly.

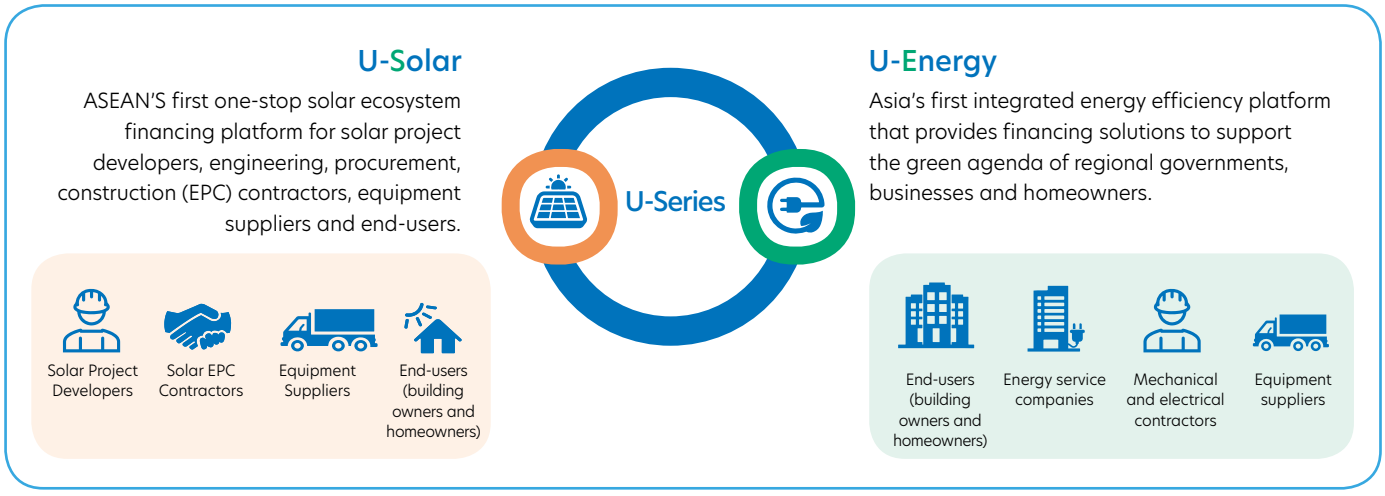
Financing Business' Sustainable Growth

We support businesses in their transition towards a lower-carbon economy by facilitating access to sustainable financing solutions that support long-term resilience. To enable consistent and credible sustainable financing, we have in place sustainable finance umbrella frameworks aligned with locally and internationally recognised standards, principles, and guidelines, including the Loan Market Association, Asia Pacific Loan Market Association Green Loan Principles and Sustainability-Linked Loan Principles.

These frameworks, which have obtained independent second-party opinions, define the eligibility criteria for projects and activities that qualify for green and sustainability-linked loans, trade finance and other applicable banking products. These frameworks are reviewed and enhanced periodically to ensure continued relevance.

Green Building Developers and Owners Framework	Supports green building developers and owners across asset classes.
Smart City Framework	Supports green assets, projects and activities relating to the creation of sustainable and smart cities.
Circular Economy Framework	Supports green assets, projects and activities relating to the circular economy.
Sustainable Food and Agribusiness Framework	Supports food and agribusiness companies and their full spectrum of food production activities.
Sustainable Trade Finance Framework	Supports trade financing of recognised green products and industry certifications.
Transition Finance Framework	Supports the transition of energy-intensive, fossil fuels/brown and "hard-to-abate" sectors.
Sustainability-linked Finance Framework	Supports companies with financial incentives linked to achievement of sustainability targets.

Under these frameworks, we provide a range of sustainable financing solutions, including ecosystem-based offerings designed to address end-to-end needs within selected sectors, supporting clients in their effort for a more or transition to sustainable business.



We also adhere to POJK 51 on Implementation of Sustainable Finance, by assessing and ensuring that the financing we provide is in line with the POJK 51 Sustainable Financing Framework. We actively encourage and promote sustainable financing to our clients through various opportunities such as meetings and events.

We support Indonesia's national agenda towards achieving a sustainable future by participating actively in pilot programmes, enhancing our business processes and sharing insights into sustainable finance and best-practices in sustainability with our clients.

In 2025, we saw a notable increase in our sustainable financing for projects that reduce resource use & pollution, green-certified buildings and renewable energy financing. During the year, we conducted a one-time exercise to harmonise our client classification criteria which resulted in a restatement of MSME contribution to our sustainability financing activity. The exercise that we undertook reflects our commitment to enhancing internal processes and growing our sustainable finance portfolio steadily. Our total sustainable financing has exceeded our restated target of IDR12 trillion.

Enabling Individual's Sustainable Investments

We offer a range of investment solutions that integrates ESG considerations into the selection and classification of such products across asset classes, such as mutual funds and bonds.

For mutual funds, these considerations include fund managers' expertise in portfolio management, the incorporation of ESG factors within investment processes and performance assessments. Investment products are subsequently categorised based on the materiality of ESG factors within the underlying instruments or portfolios.

In 2025, we recorded new subscriptions amounting to IDR1.17 trillion in ESG investment products (Mutual Fund & Bonds), exceeding our target of IDR296 billion. We have also sent out EDMs on sustainable investments to targeted individuals and conducted several events to enhance our individual client's awareness and understanding of sustainable investment.

2025 Achievements

Continued Sustainable Financing Growth

We remained steadfast in our advocacy for sustainable business practices, actively encouraging client adoption as part of supporting their sustainable growth.

We held a conference in Jakarta on "Driving Responsible Growth for the Oil Palm Industry through Shared Responsibility" in April 2025. Together with industry leaders and associations, we discussed how ecosystem collaboration can accelerate sustainability in the oil palm supply chain.

Solar PV Financing Deals with Xurya Group of Companies and PT Alam Energy Renewables

We continued to enable our clients in facilitating adoption of renewable energies. In 2025, supporting the development of commercial and industrial solar energy adoption, we:

- extended an IDR350 billion green term loan under the U-Solar programme to Xurya Group of Companies; and
- extended an IDR128 billion facility for solar photo-voltaic installation projects of PT Alam Energy Renewables.



Keep Customers at the Centre

Fair Dealing	328
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Fair Dealing

At UOB Indonesia, fair dealing is fundamental to how we serve our customers and support their financial objectives. We seek to provide products and services that are appropriate to customers' needs, supported by quality advice and suitable recommendations from employees. We are committed to providing clear, relevant and timely information, and to addressing customer feedback in an independent, effective and timely manner, with the aim of fostering trust and delivering consistent customer experiences.

Our Approach

We place customers at the centre of our business. This principle underpins how we conduct our activities and guide decision-making across product development, service delivery, and customer engagement. We believe what is not right for our customers is not right for us.

We are committed to providing fair and equitable service standards across all customer segments and product offerings. This commitment is implemented through clearly defined policies and procedures, and internal control frameworks that promote consistency, transparency, and accountability in customer interactions.

The approach to fair dealing is anchored in our time-tested core values of Honourable, Enterprising, United, and Committed, which guides ethical conduct and responsible decision-making across the organisation. These values are reinforced through the UOB Customer Commitments, which focus on treating customers fairly, providing appropriate solutions, understanding customers' needs and being responsive when support is required.

The UOB Indonesia Code of Conduct serves as the primary framework governing fair dealing and ethical behaviour. It applies to all employees and establishes clear expectations regarding integrity, professionalism, transparency, and the management of conflicts of interest in customer interactions.

To support the implementation of fair dealing principles, we invest in ongoing employee training and competency development. In addition, we maintain governance and oversight mechanisms to monitor adherence to internal standards and applicable regulations, including periodic reviews, audits, and risk assessments.

Creating Positive Customer Experiences

To support positive customer experiences and strengthen trust, we actively listen to customers throughout the lifecycle of our products and services, and addresses customer feedback through structured mechanisms, including:

- Consolidated customer insights derived from internal and external sources;
- Reviews and root-cause analyses of customer complaints and feedback;
- Voice of Customer programmes and related activities to manage customer insights and conduct testing aimed at improving customer satisfaction; and
- Cross-functional collaboration to develop, refine and implement improvement initiatives.

Continuous improvement efforts are guided by customer experience indicators, including the Net Promoter Score (NPS), which are monitored throughout the year. In addition, mystery shopping and external benchmarking studies provide independent reference points to assess customer satisfaction and evolving customer needs. These insights are used to inform enhancements to customer experience and the development of products and services.

Our Customer Advocacy team, which reports to the President Director of UOB Indonesia, is responsible for promoting customer-centricity across the organisation. This includes monitoring key performance indicators and metrics related to customer experience at both strategic and operational levels.

Fair Dealing in Digital Banking

Our digital banking channels are designed around clarity, simplicity and customer empowerment. In strengthening fair dealing, customers remain in control of their choices with key information presented clearly upfront, opt-in services by design and readily accessible support at any time.

As we remain steadfast in delivering fair and trusted digital interactions, our design and review processes actively mitigate risks from deceptive designs that mislead users through:

Governance and continuous monitoring

- Regular user experience audits to identify and eliminate any design elements that could be misleading.
- Compliance checks against regulators guidelines and global best practices.
- Customer feedback loops to refine transparency and usability.

Transparent design

- No misleading buttons or ambiguous wording.
- Prominent disclosure of charges, interest rates and product risks.

Easy opt-out

- Simple, visible options to unsubscribe from notifications or services.
- No "hard-to-find" cancellation paths.

Honest defaults

- No pre-selected options for additional services or marketing consent.
- Customers must explicitly choose to enroll in promotions or products.

Ethical personalization

- We use data-driven insights to uncover customer needs, delivering tailor-made value instead of high-pressure sales.
- No manipulative urgency cues (e.g. "Only 1 left!") for financial products.

Customer Complaint Mechanism

Customer satisfaction is paramount for the progress and long-term growth of the business. As such, we strive to listen to and meet the needs and expectations of our customers, including addressing complaints and enhancing customer satisfaction as part of our process for continuous improvement and performance evaluation.

We handle customer complaints prudently, using appropriate complaint handling procedures that allow for fast and accurate resolution. As a reliable and trustworthy financial institution, we provide several customer complaint handling channels, such as:

- In-branch customer service
- UOB Contact Center 14008
- Email: UOBcare@uob.co.id
- UOB Indonesia official website
- UOB TMRW, our digital banking app
- UOB Indonesia official social media (Instagram, Facebook, Youtube)
- Regulator's complaint channels (OJK and BI)
- LAPS SJK, which can assist the customer if there is a need for mediation.

Customer Complaints and Resolution	2024	2025
Complaints/grievances	13,805	17,382
Undergoing resolution process	1,014	1,532
Complaints resolved	12,791	15,850
Resolved within service level agreement (%)	97.9%	99.2%

We recorded an increase in complaint volume, due to higher customer engagement and expanded business activity. Despite the higher volume, we maintained a strong resolution performance, successfully resolving 99.2% of complaints within our standard turnaround time, demonstrating our continued commitment to timely and effective complaint management.

2025 Achievements

During the reporting year, we continued to uphold positive fair dealing practices, as reflected in our NPS score of 92 in 2025. This was reinforced through by refresher trainings on conduct standards for Wholesale Banking and Global Markets relationship managers, aimed at strengthening the application of fair dealing principles while supporting sustainable business growth.

We continued to maintain a high rate of complaint resolution, reflecting its effective handling of customers issues and feedback.

Data Privacy and Governance

We are committed to protecting customer information through appropriate data handling and protection, and strong governance practices by embedding data privacy considerations into service delivery and operational processes. We respect individuals' rights to the security, protection and prevention of their personal data from misuse, unauthorized access, unauthorised disclosure, and unlawful alteration, as well as destruction and removal of personal and proprietary information.

Our Approach

We adhere to established policies and frameworks aligned with applicable data protection regulations in safeguarding customer information. We are committed to transparency and the protection of customer rights by providing channel for feedback and requests, including email, online contact forms, and telephone hotlines, to facilitate the execution of Personal Data Subject Rights.

Data Privacy

We have implemented data protection governance across the organisation, including the establishment of personal data protection governance structure in which we have appointed a country data protection officer and function/segment data protection officers who are in charge for the implementation of personal data protection in their respective function. They are also responsible for our Bank-wide policies and guidelines, records of processing activities, data protection impact assessment, archive management procedure and controls to ensure the secure handling, retention, and disposal of data. These personal data protection implementation measures are supported by mandatory employee training to reinforce awareness and adherence to data protection practices.

Third-party service providers engaged by the Bank are required to implement appropriate safeguards to maintain the security, confidentiality, and integrity of our information under their custody. Customer information is disclosed to such service providers strictly on a need-to-know basis and with customer consent.

Our Data Leakage Incident Management Procedures guide the handling of data breaches. Operational Risk Management and Data Protection Officers review data leakage incidents, oversee reporting obligations and ensure that affected individuals are notified where required. Escalation and reporting protocols are clearly defined to support timely incident management and mitigation of potential impacts on data subjects. Post-incident action plans are implemented and monitored to completion to address any identified control weaknesses. Any misconduct related to breaches of confidentiality is subject to appropriate disciplinary action.

UOB Indonesia's Personal Data Protection Principles

We apply the following principles in protecting personal data:

- Personal data is collected in a restricted, specific, lawful, fair and transparent manner and are used solely for purposes for which customers have provided consent, or as otherwise permitted under applicable laws and regulations.
- Personal data are handled responsibly in accordance with the Bank's ethical standards and corporate values.
- Customer shall be notified of the purpose and activity their personal data is processed.
- Failure to protect personal data should be notified to affected customers.
- Access to and disclosure of personal data are subject to strict control mechanisms.
- Personal data shall be processed in a manner accurate, complete, not misleading, up to date and accountable.
- The security of personal data against unauthorized access, unauthorized disclosure, unlawful alteration, misuse, destruction and/or removal are maintained as a priority.
- Personal data that are no longer required for legal or business purposes are anonymised or securely destroyed in accordance with the Bank's records retention policies. Personal Data shall be destroyed and/or erased upon expiry for the retention period or at request of the subject, unless otherwise stipulated by law and regulations.

UOB Indonesia's Privacy Notices, data privacy and security practices are publicly available on the our website.

Data Governance

We place great importance on the quality of customer data and responsible use of data in our business processes to deliver reliable services to our customers. The Data Management Office governs the data life cycle from collection to eventual retirement. It supports the Bank in managing data as a corporate asset across its lifecycle through the establishment and implementation of robust governance measures. The function also assists the Bank in strengthening data quality, managing regulatory requirements and supporting innovation initiatives.

In alignment with our exploration of responsible use of AI to support business objectives and operational efficiency, we refreshed the Data Management Working Group into Data and Artificial Intelligence Committee (DAIC) in 2025. It comprises senior leaders from various functions and provides strategic direction to ensure effective governance over the use of data and AI across the organisation. The Committee reports to the Board of Directors.

In 2025, the Board of Commissioners reviewed and approved the Data and Artificial Intelligence Governance Framework which continues to guide the Bank in ensuring a robust data governance and laying the foundation for a responsible use of AI.



2025 Achievements

In 2025, we continued to strengthen our data management and governance capabilities. These efforts were recognised with industry awards that reflect our progress in enhancing data management practices while supporting responsible innovation and the protection of customer information.

UOB Indonesia, together with Cloudera, was awarded the Best Data Analytics Technology Implementation in Indonesia at The Asian Banker Global Financial Technology Innovation Awards 2025. The recognition acknowledged the Bank's improvements in data management and operational efficiency through the consolidation of data from multiple source systems into a centralised platform.

This achievement was further reinforced by UOB Indonesia's receipt of the Data Governance & Fabric Excellence award at the Cloudera EVOLVE25 APAC Data Impact Awards, which recognised the implementation of an integrated data architecture supporting enterprise-wide data utilisation, the establishment of comprehensive data governance policies and the development of a data roadmap to support future AI and analytics initiatives.

Financial Inclusion

We are committed to advancing financial inclusion by supporting underbanked and underserved individuals and businesses through the provision of useful and affordable financial products and services delivered in a responsible and sustainable manner. We also seek to improve access to financial services through digital innovation and customer education initiatives.

Our Approach

We promote financial inclusion by providing accessible and affordable banking services to consumers and businesses. These services are delivered through our 41 branches and 50 sub-branches nationwide, a network of 108 automated teller machines (ATMs), as well as digital banking channels, to support broader access to formal financial services.

Cultivating Sound Financial Management

We provide various banking products to suit diverse customer needs, including basic banking product such as TabunganKu and Simpanan Pelajar (SimPel). These basic banking products offers affordable initial deposits and no monthly fees to ensure accessibility of banking services in areas where we operate. This is coupled with financial literacy activities conducted in branches to raise stronger awareness on good financial habits.

We also recognize the importance of customer education to cultivate sound financial management practices for consumers. In 2025, the Bank held several financial literacy events and workshops, in collaboration with regulators and educational institutions, across different cities. These sessions included:

Name of Event	Month
Financial Strategies Amid Economic Challenges	January 2025
Digital Investment: Middle-Class Strategies Amid High Living Costs and Market Volatility	March 2025
Financial Literacy & Inclusion For Children With Special Needs: Learn To Manage Your Finances From An Early Age (Bandung – With OJK)	March 2025
Financial Literacy & Inclusion For Children With Special Needs: Learn To Manage Your Finances From An Early Age (Banyuwangi – With OJK)	May 2025
Smart Money, Safe Future: Navigating Finances in the Digital Age	July 2025
Understanding Financial Literacy Before Investing (ITB – Bandung)	August 2025

Beyond financial literacy events, we leverage on technology to assist customers in being more conscious about their financial habits and goals. Our digital banking app, UOB TMRW, is equipped with automated data analytics that translates customer's own transaction history into practical insights. As customers use their UOB TMRW app more regularly, they can gain insights into their spending habits, bill reminders, and financial goal-setting to help customer stay mindful and build good financial habits.

In 2025, we scaled our engagement by introducing Digital Wealth Services in UOB TMRW to assist customer in investing towards their financial goals. The new feature provides a self-serve channel for customers to open an account, take a risk profile questionnaire, and invest in mutual funds conveniently through their mobile phone. In line with our commmitment to fair dealing, this feature is designed with simplicity and transparency in mind to ensure customers receive recommendations based on their needs. For more information on our Fair Dealing commitments, please refer to the 'Fair Dealing' chapter in our Sustainability Report.

Supporting SMEs in Accessing Banking Finance and Digitalisation

We are committed to supporting small and medium enterprises (SMEs) in addressing challenges related to access to banking and finance. Through a range of solutions, we help to bridge funding gaps while encouraging broader adoption of banking services. SME customers in Indonesia can conveniently access UOB Indonesia's services through both our branch network and digital banking channels. Also, as One Bank for ASEAN, we offer an opportunity to scale businesses to ASEAN and beyond.

As part of a strategic review of our portfolio, we have retrospectively reclassified our SME portfolio to better reflect alignment with sustainable financing guidelines. This reflects our commitment to assist businesses in scaling their operations towards sustainable growth, through our suite of banking and beyond banking product offerings.

UOB Business Loans

Operating a small or medium-sized business often requires careful management of cash flow alongside growth ambitions. To support these needs, we offer a suite of financial solutions designed to ease financial pressures and enable business continuity. Through its trade finance offerings, we provide higher loan-to-value structures, allowing businesses to access greater funding for both domestic and cross-border transactions.

In addition, working capital loans are offered at competitive interest rates to support day-to-day operational expenses, while the use of bonds as collateral can help improve financing terms. For SMEs seeking to invest or expand, flexible property financing options are also available. Collectively, these solutions support SMEs in managing their finances more effectively, maintaining business stability and focusing on sustainable growth.

UOB BizSmart

UOB BizSmart provides access to various systems with affordable pricing to support small and medium enterprises (SMEs) in managing their core business operations more efficiently. Businesses can access essential tools that help streamline and simplify day-to-day operational processes.

As businesses grow, SMEs often face increasing challenges in managing operational tasks. UOB BizSmart addresses these challenges by offering a suite of solutions that support more effective business management.

UOB BizSmart suite of solutions offers accounting tools, human resources tools, payment gateway and point-of-sale system to streamline business processes. Its accounting tools automate sales tracking and reporting, helping to save time and reduce errors. Human resources features simplify payroll and attendance management, easing administrative workloads. In addition, the payment gateway enables convenient cashless transactions, supporting healthier cash flow and enhancing customer convenience. With the point-of-sale system, businesses can monitor sales and inventory in real time, enabling better organisation and more informed decision-making. Overall, UOB BizSmart helps SMEs improve operational efficiency, reduce manual work and focus more on business development and growth.

UOB FinLab Programmes

UOB FinLab is the Bank's strategic community enabler, established to support SMEs and start-ups in strengthening their business competitiveness. Through a range of business transformation programmes, UOB FinLab assists enterprises in leveraging technology, e-commerce and digital marketing to enhance business performance and expand into new markets.

The programmes offered by UOB FinLab are designed to address different business development needs, including:

- the Sustainability Innovation Programme, which focuses on helping SMEs understand and adopt sustainable business practices as part of their long-term growth strategies; and
- the Digitalisation Innovation Programme, which aims to strengthen SMEs' financial management capabilities and encourage the adoption of digital tools and technologies across business operations.

2025 Achievements

Collaboration with DHL Express Indonesia

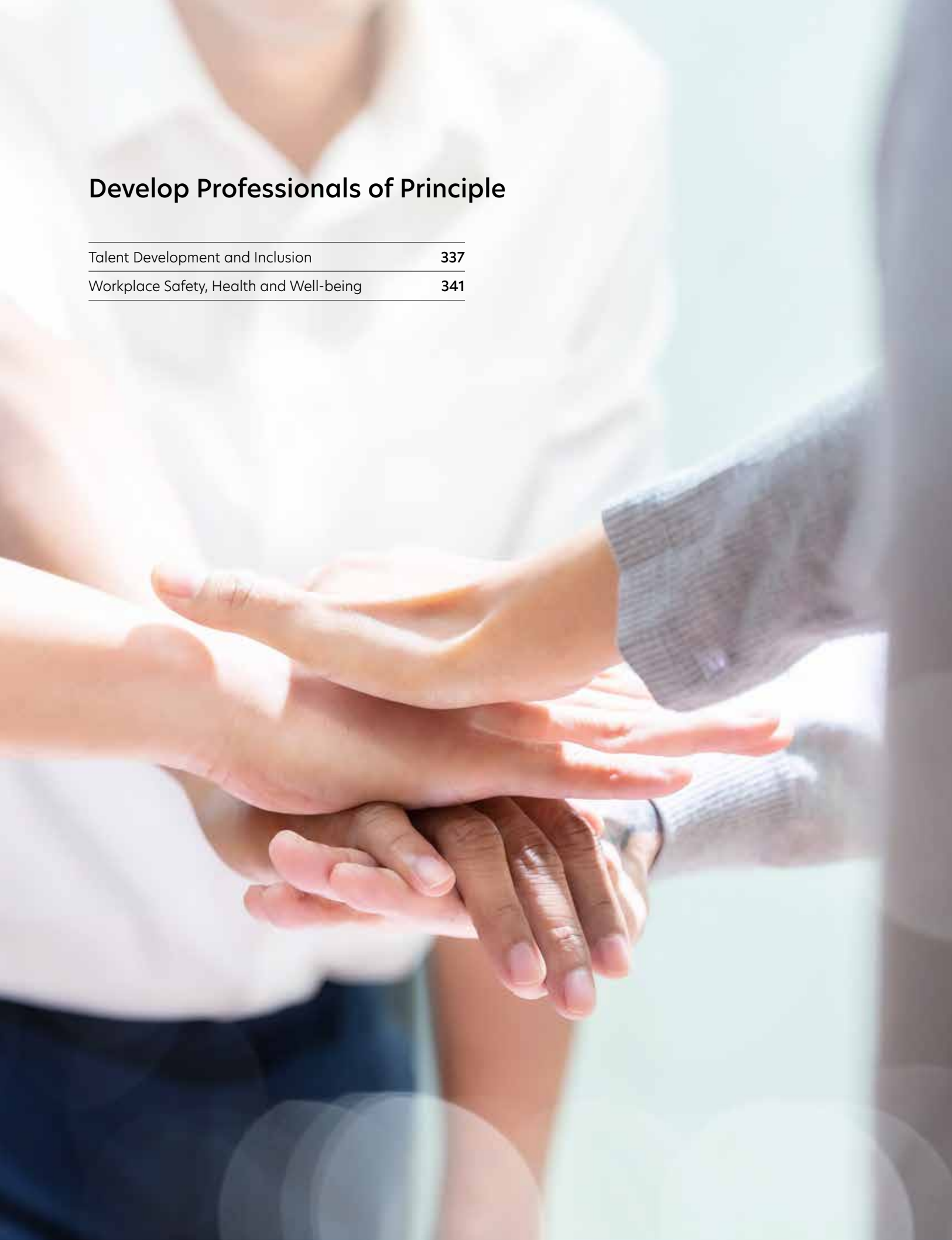
In 2025, UOB Indonesia partnered DHL Express Indonesia to launch the first GoTrade event titled "Empowering Business Beyond Borders", which sought to discuss how Indonesian SMEs can compete more effectively in the global market.

Combining DHL's global logistic expertise and UOB's extensive network, the partnership also seeks to empower businesses in exploring new markets, increasing their competitiveness, and contributing to an inclusive economic growth in the region.



Develop Professionals of Principle

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Talent Development and Inclusion

We focus on attracting and retaining talent with the appropriate skills and values to support a customer-centric and future-ready organisation. We seek to foster a diverse and inclusive workplace and supports employees' professional and personal development in a structured and responsible manner.

Our Approach

At UOB Indonesia, employees are regarded as a key enabler of sustainable performance. We are guided by The UOB Way, which defines our purpose, values and commitment to employee well-being. This culture is underpinned by our people philosophy of care, growth and trust, which employees are expected to embody while adhering to the UOB Indonesia Code of Conduct.

Under our Human Resources Policy, we are committed to:

- Fostering an inclusive workplace where individuals feel valued, heard and empowered;
- Providing equitable access to development opportunities, leadership pathways and internal mobility;
- Implementing fair and non-discriminatory recruitment practices, with hiring decisions based on merit, skills and role fit, aligned with business priorities and job requirements;
- Supporting meaningful career development and personal growth;
- Strengthening talent development and internal mobility; and
- Engaging and developing young talent.

The effectiveness of talent and inclusion initiatives is monitored through employee engagement surveys conducted annually based on employees' work anniversaries. This approach enables us to obtain timely and holistic feedback to support issue identification and resolution.

We strictly prohibit discrimination, bullying, or harassment on any grounds, including race, ethnicity, gender, gender identity or expression, religion, nationality, age, disability, marital status, sexual orientation, socioeconomic background, or any other characteristic protected by applicable laws. Regular reviews of operational practices are conducted to identify potential risks, with secure and confidential channels are provided for employees to raise concerns.

Our policy and procedures on recruitment adheres to government regulations, particularly to Employment Law (Undang-Undang Cipta Kerja) which, amongst many, lays out requirement against child labour and forced labour conditions.

The UOB Indonesia Code of Conduct applies to all individuals working for or in connection with the Bank. Where relevant, business associates, including third-party contractors, agents, consultants, vendors and suppliers, are also subject to the Code.

Through mandatory Code of Conduct training, employees are educated on workplace conduct, including the prevention of discrimination and harassment. Any breaches are addressed through appropriate corrective or disciplinary action.

Freedom of Association and Collective Agreement

We respect employees' lawful rights to freedom of association and collective bargaining and expect our suppliers to uphold the same principles. We maintain constructive and respectful relationships with employee unions. We engage in regular dialogue with the union representatives to address matters of mutual interest, concerns and expectations.

At UOB Indonesia, the Collective Labour Agreement (CLA) governs the respective rights and obligations of the employees and the Bank in accordance with applicable laws and regulations. The agreement serves as the foundation of the employment relationship and aims to foster a harmonious, fair and sustainable industrial relations environment.

The provisions of the CLA are formulated with reference to prevailing labour regulations, including:

- Regulation of the Minister of Manpower No. 23 of 2021 regarding the Revocation of Minister of Manpower Regulations following the promulgation of Law No. 11 of 2020 on Job Creation.
- Law No. 13 of 2003 on Manpower, as amended by Law No. 11 of 2020 on Job Creation.

Embracing Diversity and Inclusion

We are committed to fostering a safe and inclusive workplace where employees are treated with respect and dignity. We uphold internationally-recognised human rights principles and applicable Indonesian regulations and seek to maintain a work environment that is free from discrimination.

As part of our commitment to promote equal opportunity and an inclusive work environment, we offered a three-month internship programme for individuals with impairment under the 'Magang BISA – *Berkarya, Inklusif, Setara, dan Aktif*' programme. A high school graduate from SLB Santi Rama attended this programme in November 2025 and took the internship role as a campaign support in one of our function.

We recognise that diversity and equal opportunities supports employee development, productivity and engagement which in turn contribute to a resilient and inclusive organisational culture.

Employee Performance Management

UOB Indonesia implements employee performance management through the PEAK framework (Plan, Engage, Appraise, Keep Track). This process is supported by governance mechanisms, including:

- The Performance and Development Council, through which senior management reviews employee performance and development needs in a structured and transparent manner; and
- 360-degree feedback, which enables direct reports, peers and internal stakeholders to provide anonymous input on key behaviours such as collaboration and people development.

Competitive Remuneration and Benefits

Remuneration is a crucial part in retaining talent while also enhancing UOB Indonesia' competitiveness amidst dynamic business needs and existing industry competition. UOB Indonesia provides attractive, effective and competitive remuneration to attaract and reatin employees and support our long-term goals.

The remuneration has taken into consideration the conditions of UOB Indonesia and similar industries, as well as relevant labour laws and regulations. All UOB Indonesia employees across Indonesia received remuneration above the standard Provincial Minimum Wage (UMP), which serves as a benchmark for the minimum standard of decent living in each region in Indonesia according to the Ministry of Manpower and Transmigration No.7 of 2013 regarding Minimum Wage.

We do not differentiate remuneration based on gender. The amount of remuneration is determined accoding to each employee's performance.

Career and Leadership Development

To ensure sustainable growth, we recognise the importance of creating a relevant and competitive workforce in a dynamic market with strong culture and engagement. For this reason, we proactively conduct capability development programmes focusing on future-oriented skillsets and guided by our people philosophy of Care, Growth and Trust.

We utilize a structured of 70-20-10 development strategy:

- 70% Experiential Learning: We prioritize on-the-job development, immersing our talent in real-world business challenges.
- 20% Learning through Others : We foster a culture of knowledge sharing through formal mentoring, coaching and cross-functional collaboration.
- 10% Formal Education: We supplement practical experience with formal learning programs.

Our development initiatives are categorized into two strategic streams:

1. **Core Programmes:** These focus on fundamental program to instill The UOB Way and essential banking knowledge and the cultivation of a robust risk culture.
2. **Corporate and Functional Programmes:** These are designed for targeted upskilling, reskilling and leadership development initiatives tailored to specific functional requirements.

In addition to our upskilling initiatives, we also seek to place the right people in critical positions to identify successors and ensuring business continuity. In order to deepen the competencies and leadership capabilities of these key talents, we have invested in a number of development initiatives, including:

a) Leadership Acceleration Program
   A comprehensive leadership development that focuses on strengthening leadership capability

through international exposure, leadership forums and involvements in strategic projects.

b) Leadership Academy
A three-month programme designed for high-performing employees at Manager to Executive Director levels. By working together with leading global business schools, it aims to equip talents with the knowledge, tools and techniques to drive growth and innovation, emphasizing collaboration that reflects our values.

The Leadership Academy comprises three levels of development:
1. Breakthrough Innovation;
2. Leadership in The Age of Disruption; and
3. Driving Strategic Innovation: Leading Complete Initiatives for Impact.

c) Professional and Future Bankers Program
In our effort to build our talent pipeline, we provide the Professional Bankers Programme and the Future Bankers Programme to help graduate students build their careers in the banking industry. Two different career paths are offered:
- Front liners, customer facing role with sales and/or service focus - a six to twelve month traineeship programme that equips talents with basic to intermediate banking knowledge including service, banking operation, products, marketing and sales.
- Specialised roles in areas such as internal audit and data management, where specific, technical training is provided.

To encourage continuous learning, we provide support for employees pursuing undergraduate and postgraduate studies, professional qualifications and certifications, subject to applicable policies.

UOB Indonesia has been recognized as one of the Best Companies in Creating Leaders from Within award, held by SWA Magazine. Achieving "Excellent", this award is a strong testament to our steadfast commitment to building our leaders, nurturing our talent and strengthening a sustainable leadership pipeline across the Bank.

Appreciating Our Employees

We continue to foster a culture of appreciation and employee engagement, recognising that our people are integral to the our sustained performance. In 2025, the Bank held 90-days Appreciation event, which consisted of a series of activities, in conjunction with UOB Group's 90th Anniversary. Highlights included:
- Financial planning webinars attended by more than 200 employees, focused on the foundation of financial planning and a practical guide to kick-start their financial journey.
- Complimentary vaccination and/or Vitamin C injection programme for a total of ~3,600 employees across the Bank.
- Appreciation Month for leaders and people managers to extend appreciation of their colleagues and team members.
- Hybrid workshop on mental well-being led by a professional in partnership with health insurance provider.

The 90-day celebration, concluded with the Better U Festival attended by about 300 employees, who engaged in hands-on sustainability experiences, received mini health check-ups, free vaccines, as well as health insurance

2025 Achievements

21 Employees Enrolled in the Leadership Academy Programme

4 Employees Receive scholarships



Leadership Breakthrough Series

advisory. Employees learnt more about the Bank's corporate social responsibility programme, technology initiatives in the artificial intelligence and robotic process automation. They were also encouraged to join the Bank's volunteer community.

In addition, we offered a comprehensive wellness programme for 100 employees, where they received assistance from certified dietician and workout coach, structured guidance, and practical tools over six months on how to improve their wellness.

A Snippet of Year 2025's Flagship Activities



Webinar Financial Literacy Planning





Kids at Work Event





Appreciation Month Series and Better U Festival

Workplace Safety, Health and Well-Being

We are committed to providing a safe, secure, healthy and conducive work environment for employees and contractors. We prioritise employee well-being across physical, financial, mental and social dimensions, and implement measures to safeguard our premises and operations against physical and operational risks.

Our Approach

At UOB Indonesia, the safety, health, and well-being of employees, customers and contractors are integral to our values and business operations. We promote work-life harmony and conduct our activities in accordance with applicable Indonesian laws and regulations, while upholding professional and ethical standards.

We have established workplace safety and well-being policies, and operational manuals to address the diverse needs of our workforce. The Human Resources function is responsible for implementing our people philosophy of Care, Growth, and Trust, while the Corporate Real Estate Services oversees the physical safety and security of our premises.

Human Resources Policy

UOB Indonesia's Human Resources Policy reflects our commitment to providing inclusive and flexible work arrangements that support employees in managing work-life needs. The UOB Indonesia Code of Conduct includes clear provisions on anti-discrimination, and we do not tolerate any form of discrimination, bullying, or harassment.

Through mandatory Code of Conduct training, employees are educated on the prevention of discrimination and harassment in the workplace. Employees may report potential concerns or incidents through the Speak Up or whistleblowing channels without fear of retaliation. Any discriminatory behaviour or harassment is subject to appropriate corrective or disciplinary action.

The Code of Conduct also requires employees to comply with all applicable health and safety laws, regulations and guidelines, and to promptly report any workplace conditions that may pose health, safety or environmental risks.

The Code of Conduct applies to all individuals working for or in connection with the Bank. Where relevant, business associates, including third-party contractors, agents, consultants, vendors, and suppliers, are also required to adhere to the Code.

Physical Security and Occupational Health Safety (OHS)

We implement measures to provide a safe and secure environment for employees, customers, contractors, and visitors. These measures include:

- Anticipating, identifying, assessing, mitigating and controlling workplace risks that may affect safety, health and well-being;
- Conducting occupational health and safety risk assessments to prevent incidents;
- Managing facilities through preventive, reactive and planned maintenance programmes; and
- Implementing measures to address pandemic and infectious disease risks.

Under the Operational Risk Management framework, business and support units are required to report incidents and conduct root-cause analysis. Corrective action plans are developed and implemented to prevent recurrence of incidents. Units that identify OHS as a key operational risk are required to assess the effectiveness of related controls through the annual Key Risk and Control Self-Assessment (KRCSA) process. The combined use of incident reporting and KRCSA supports the timely identification and remediation of ineffective OHS controls.

We also implemented practical measures to reduce risks and safeguard health and safety within Bank-owned and managed premises. These include:

- Communicating relevant health and safety procedures to employees and other occupants;
- Reviewing building emergency response plans, including procedures for protecting and evacuating occupants under various emergency scenarios;
- Conducting contractor risk assessments to identify and mitigate potential hazards;
- Reviewing space utilisation and user patterns to support safe and flexible working environments; and
- Establishing OHS requirements for vendors, suppliers and contractors operating at our premises or construction sites, including compliance with applicable laws and regulations, risk assessments and mandatory training.

The implementation of OHS is reflected in the design and management of office spaces that meet workplace suitability standards and are supported by appropriate security infrastructure. Bank premises are equipped with safety facilities such as fire extinguishers, fire detection systems and alarm systems as early warning mechanisms. Fire and natural disaster drills are conducted regularly to enhance preparedness and awareness.

Basic safety facilities, including First Aid for Accidents (P3K) equipment and portable fire extinguishers (APAR), are provided and subject to regular inspection to ensure operational readiness. All of our premises have designated floor and site wardens who are trained to manage emergency situations and evacuation procedures. Regular awareness sessions and emergency drills are conducted in accordance with applicable government regulations to ensure employees understand safety protocols and evacuation procedures.

2025 Achievements

Building Conducive and High-performance Workplaces

We continue to enhance the quality of our workplace to support employee's safety and sustained productivity. As part of these efforts, the Bank upgraded security infrastructure at our head office in Jakarta to strengthen security systems, improve access controls and ensure the safe and efficient verification of authorised personnel.

Caring for Employee Well-being

We continue to adopt a holistic approach to supporting employee well-being, encompassing physical, mental, financial and social dimensions. In 2025, these well-being initiatives were further strengthened and more deeply integrated into our workplace culture and employee engagement efforts.



Physical Well-being: We provide comprehensive health insurance coverage for our employees and their families. To encourage an active lifestyle, fitness facilities remain available at UOB Plaza Jakarta. Employee participation in sports activities was further expanded through the UOB Heartbeat Run/Walk 2025, which combines physical activity with a strong sense of togetherness and social purpose, and internal staff clubs available in various regions offering physical wellbeing activities. In addition, we provided 100 participants with a comprehensive diet-wellness programme, supported by a certified wellness coach and practical tools to track their progress.



Mental Well-being: The Employee Assistance Programme, launched in 2024, was reinforced in 2025 as part of our commitment to supporting employees' mental health. The programme offers confidential access to professional counselling services delivered by licensed therapists.



Financial Well-being: We conducted various internal communications and financial planning webinars to strengthen employees' financial literacy. In addition, the Flexible Pension Contribution scheme continued to provide employees with greater flexibility in managing their long-term retirement planning.

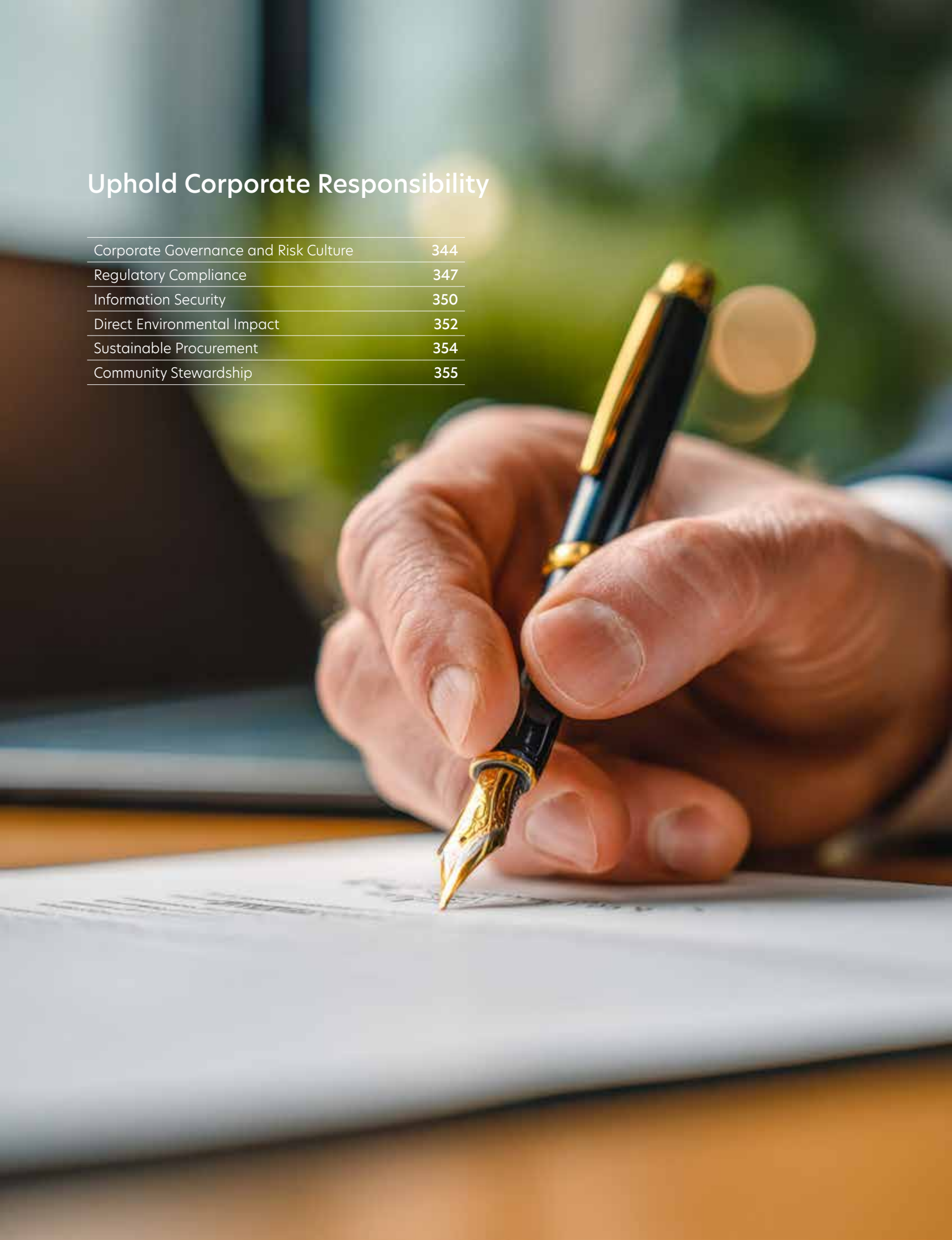


Social Well-being: Employees' social well-being was further enhanced through active participation in purpose-driven initiatives. In 2025, the UOB Heartbeat Run/Walk also served as a platform for employee volunteerism and fundraising towards meaningful charity causes.

Through this integrated approach, we positioned employee well-being as a key foundation for creating a healthy, inclusive and sustainable workplace, while supporting our long-term performance.

Uphold Corporate Responsibility

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Corporate Governance and Risk Culture

At UOB Indonesia, strong corporate governance and a robust risk culture underpin the way we conduct our business responsibly. We are committed to upholding accountability, integrity and transparency in our engagements with stakeholders. By maintaining high standards of ethics and governance-supported by sound risk awareness, disciplined risk-taking and effective risk management, we ensure that decisions and actions across the organisation are guided by the right principles, safeguarding stakeholders' long-term interests and our reputation.

Our Approach

UOB Indonesia's corporate governance framework and risk culture are grounded in our core values of Honourable, Enterprising, United and Committed. Governance is exercised through a close partnership between the Board of Commissioners (BOC) and the Board of Directors (BOD), supported by a comprehensive risk management framework that includes policies, methodologies, tools and processes to identify, measure, monitor and manage material risks and opportunities.

We regularly review and enhance our governance practices and risk frameworks to ensure they remain current, relevant and aligned with leading practices. This enables us to:

- Uphold ethical and responsible business practices;
- Build and sustain investor confidence;
- Attract and retain talent;
- Manage resources effectively;
- Comply with applicable laws and regulations; and
- Maintain constructive relationships with stakeholders in support of long-term sustainable performance.

Our corporate governance framework defines the relationships among the Board of Commissioners, the Board of Directors, shareholders and other stakeholders. It provides the structure and processes necessary to support the achievement of our objectives and to enable effective oversight of performance.



The implementation of Good Corporate Governance (GCG) at UOB Indonesia is carried out through an integrated framework encompassing governance structure, processes and outcomes. This framework comprises 15 corporate governance elements, which define the roles and responsibilities of the Board of Commissioners, the Board of Directors and supporting Committees, including oversight of the Bank's strategic planning. Key committees supporting the governance framework include the Audit Committee, Risk Monitoring Committee, and Remuneration and Nomination Committee.

Organisational Structure

Our organisational structure comprises the Board of Commissioners, Directors, Committees and Business and Support Functions, and is aligned with our operational needs and applicable regulatory requirements. This structure is supported by comprehensive policies and procedures, a robust management information system, and clearly defined roles and responsibilities to enable effective decision-making and accountability.

Governance Processes

Governance effectiveness is assessed through the fulfilment of duties and responsibilities by the Board of Commissioners, the Directors and the Committees. As part of our internal control system, we adopted the three lines model, consisting of:

1. First line - risk owner units, namely business and support units;
2. Second line – risk oversight, namely Risk Management and Compliance functions; and
3. Third line – independent risk assurance, namely Internal Audit.

In addition, regular audits conducted by the Internal Audit Unit and External Auditors provide assurance that the Bank's policies, procedures and management information systems are implemented effectively and in accordance with established standards.

Governance Outcome

In 2025, we delivered generally positive governance outcomes, reflecting our continued commitment to sound governance practices. Key areas of achievement included:

1. Enhanced transparency in disclosures and reporting;
2. Strong compliance with applicable laws and regulations, supported by ongoing efforts to reinforce a robust compliance culture;
3. Comprehensive customer protection, including adherence to personal data protection principles;
4. Objectivity and independence in assessment and audit processes; and
5. The Bank's sound performance.

We recognise that effective and comprehensive risk management is critical to our long-term resilience and sustainability. Accordingly, risk culture and conduct are managed within the UOB Indonesia's Risk Management Framework, which provides structured guidance to ensure that risk culture and behaviours are monitored, assessed, and addressed in a systematic and proactive manner. Further details on our governance framework and performance are available under Good Corporate Governance section of our Annual Report.

In addition, through the Speak Up channel and the UOB Whistle-blowing Policy, employees are provided with secure and confidential avenues to raise concerns or report potential issues without fear of retaliation. Further details on our Whistle-blowing policy and outcomes in 2025 are available under Good Corporate Governance section of our Annual Report.

2025 Achievements

Through our self-assessment of good corporate governance practices, we have generally achieved positive outcomes. As part of our commitment to continuous improvement, we continue to identify strategic areas for governance enhancement. These initiatives include increasing the effectiveness of the internal control system, refining reporting to regulators, and strengthening the pillars of anti-fraud and anti-bribery strategies. We also ensure that all policy implementations, including transactions with related parties, are conducted in full compliance with applicable regulatory requirements.

Risk Culture Enhancement Initiatives in 2025

As part of our ongoing efforts to embed and strengthen a sound risk culture across the organisation, we introduced a range of new initiatives in 2025 aimed at reinforcing risk awareness, behaviours and accountability throughout the Bank.

- Strengthened Business Risk and Control Management (BRCM) function in key business and support units. This dedicated function assists in managing operational risks within respective business and support units, acting as the central liaison for operational risk management activities.
- Continued the UOB Indonesia Risk Culture Award 2025 to recognize employees who demonstrate strong risk-focused behaviours in their daily responsibilities.
- Continued the publication of email communications featuring senior leaders who shared insights on the importance of building a strong risk culture.
- Embedded risk awareness campaigns that promote a risk-conscious mindset among employees into various forums (e.g., Start of the Year, CEO town hall, BRCM forums), emphasizing resilient risk practices to support sustainable growth and operational resilience.
- Regular sharing of lessons learned from operational risk issues to enhance employee awareness.
- Tightening consequence management for conduct-related incidents, including making enhancement to incident reporting for better connectivity to employee disciplinary records.
- Roll-out of the Risk Culture Dashboard in UOB Indonesia.



Regulatory Compliance

At UOB Indonesia, integrity and ethical conduct are fundamental to the way we operate. We are committed to complying with all applicable international and local laws and regulations, and to preventing financial crimes such as insider trading, money laundering, bribery, corruption, and fraud. This commitment reinforces our role as a trusted and responsible financial institution, while contributing to the integrity and confidence of the financial system.

Our Approach

We place regulatory compliance and the protection of stakeholders' interests, including those of regulators, at the forefront of our priorities. We ensure that our operations are conducted in accordance with applicable laws and regulatory requirements. To this end, we closely monitor regulatory and industry developments and maintain active engagement with regulators, policymakers, law enforcement authorities and internal stakeholders, including the Board of Commissioners and the Board of Directors.

To address an evolving regulatory landscape, we have established robust frameworks to identify, assess, monitor and manage compliance risks. Our policies, processes and systems are regularly reviewed and strengthened to enhance our ability to mitigate financial crime risks and safeguard the integrity of the financial system and its users.

The UOB Indonesia Code of Conduct sets out the standards of personal and professional behaviour expected of all employees. These requirements also apply, where relevant, to business partners, including third-party contractors, agents, consultants, vendors and suppliers, in accordance with internal policies and local laws. We adopt a zero-tolerance stance towards any breaches of the Code of Conduct.

All employees, including management and contract staff, are required to complete mandatory e-learning modules, assessments and annual refresher training covering key topics such as:

- The UOB Indonesia Code of Conduct;
- Insider trading and market misconduct;
- Foreign Account Tax Compliance Act (FATCA);
- Common Reporting Standard (CRS);
- Anti-money laundering and counter-terrorism financing (AML/CFT) and sanctions;
- Anti-bribery and anti-corruption (including the UK Bribery Act 2010); and
- Fraud awareness.

Members of the Board of Directors and relevant committees also receive regular training on key areas, including AML/CFT and sanctions, anti-bribery and anti-corruption, and fraud prevention.

Employees, business associates, and the public can report any concerns of suspected or actual wrongdoing confidentially and securely, and without fear of reprisal, via mail or email to the Head of Internal Audit, the President Director or the Chairman of the Audit Committee. Such reports may relate to corruption, fraud or possible violation of law, regulation, or policy within the Bank, alluding to a breach of the UOB Indonesia Code of Conduct. All reports received are accorded confidentiality and investigated independently by the appropriate functions. Further details on our whistle-blowing policy and performance can be found in the Good Corporate Governance section of our Annual Report.

Prohibiting Insider Trading

We maintain robust controls to safeguard market integrity and prevent insider trading. All employees are required to comply with the UOB Indonesia Staff Dealing Policy, which strictly prohibits trading based on material non-public information. Any breaches of the policy are subject to disciplinary action in accordance with internal requirements and applicable regulations.

As part of our Anti-Financial Crime (AFC) and market conduct framework, a pre-trade clearance mechanism is in place for employees with access to sensitive information. The Compliance function conducts regular monitoring and reviews of securities transactions to identify potential breaches on a timely basis, in line with regulatory expectations and industry best practices.

Global Tax Transparency and Compliance

We are committed to global tax transparency through compliance with the Common Reporting Standard (CRS). CRS is an internationally agreed framework for the automatic exchange of financial account information between jurisdictions to combat tax evasion and enhance tax compliance.

In Indonesia, CRS implementation is governed by POJK No. 25/POJK.03/2019. We conduct due diligence to identify customers' tax residency and ensure accurate reporting to the relevant authorities.

Strengthening AML/CFT and Sanctions Standards

We maintain a comprehensive AML/CFT and sanctions framework to safeguard the integrity of the financial system and mitigate risks related to money laundering, terrorism financing and sanctions breaches. The framework is aligned with POJK No. 8 of 2023 and SEOJK No. 32/SEOJK.03/2019, and encompasses key programmes including risk assessments, employee training, customer due diligence (CDD), transaction monitoring, investigations and the reporting of suspicious transactions to the relevant authorities.

To ensure continued robustness and regulatory alignment, we regularly review our AML/CFT policies, procedures, guidelines, and systems. In addition, both internal and external audits are conducted to provide assurance on the effectiveness of the framework and related programmes.

We have in place dedicated Country Money Laundering Reporting Officers, who oversee compliance with AML/CFT requirements. All employees are required to adhere to the AML/CFT and Sanctions Policy, as well as applicable AML/CFT and sanctions laws and regulations. Any breaches of these requirements may result in strict disciplinary actions, including termination of employment.

As part of our ongoing enhancement efforts, we continue to invest in our people, systems, processes and tools. Advanced data analytics are increasingly integrated into surveillance capabilities to strengthen the detection, prevention and management of money laundering, terrorism financing and sanctions evasion risks.

Anti-Bribery, Anti-Corruption

We uphold a strong stance against bribery and corruption, underpinned by a zero-tolerance policy as set out in the UOB Indonesia Code of Conduct. All employees, contractors, vendors and relevant stakeholders are required to adhere to anti-bribery and anti-corruption requirements with integrity and accountability.

Under the Legal Risk Management Policy, business and support units are required to identify, assess, monitor and report legal risks, including corruption risks, within their respective areas of responsibility. These units are also expected to engage with the Legal function to ensure compliance with applicable anti-bribery and anti-corruption laws and to manage identified risks appropriately.

We regularly review and communicate our anti-bribery and anti-corruption policies and procedures, including ensuring that relevant provisions are incorporated into contractual arrangements where applicable.

Fraud Prevention

We manage fraud risk proactively through a comprehensive governance framework. The Anti-Fraud Policy defines roles and responsibilities across the Three Lines Model, encompassing the First Line, Second Line and Third Line of Defence. The policy focuses on six key pillars:

- Prevention;
- Detection;
- Response;
- Resolution;
- Optimisation; and
- Reporting.

All business and support units within the First Line receive structured fraud risk awareness training to strengthen their capability to identify, prevent, and respond to both internal and external fraud risks. Within the First Line, business risk and control management teams (Line 1.5) provide advisory support on the design and implementation of internal controls, conduct fraud risk assessments and deliver management information on fraud risks to ensure timely mitigation.

As the Second Line of Defence, the Risk Management and Compliance functions establish fraud risk management frameworks, policies, and methodologies, provide independent oversight and challenge to the First Line, monitor adherence to regulatory requirements, and oversee the implementation of fraud risk mitigation measures across the organisation.

As the Third Line of Defence, Internal Audit performs independent and objective assessments of the adequacy and effectiveness of internal controls, risk management, and governance processes in managing financial crime risks, and provides assurance to the Board and senior management.

We continue to invest in fraud monitoring and detection capabilities across people, processes and technology. Fraud risk is also assessed as part of our annual Key Risk and Control Self-Assessment (KRCSA).

To further mitigate fraud risks, we actively raise customer awareness through regular communications, including emails, official social media channels, mobile banking applications, branch displays and other digital platforms. These communications include fraud alerts and educational videos aimed at helping customers recognise and avoid potential scams.

2025 Achievements

As part of our ongoing efforts to strengthen anti-fraud awareness across the organisation, we actively implement a range of learning and communication initiatives focused on fraud prevention and detection. These initiatives include:



Mandatory e-leaning, including on topics such as anti-fraud awareness is conducted annually to deepen employees' understanding. In 2025, 4,944 employees and contingent workers completed the mandatory learning;



Delivery of anti-fraud training for employees through both online and face-to-face sessions across our branch network, covering fraud prevention practices, lessons learned from past cases, early warning indicators (red flags) and emerging fraud typologies;



Implementation of an anti-fraud strategy, supported by the Fraud Risk Management Committee, to provide oversight on the strategies, framework, policies, programmes and structure covering internal and external fraud risk management across people, processes and systems;



Regular dissemination of anti-fraud awareness and education materials to all employees through email, ensuring that they are kept abreast of the latest scam and fraud trends;



Continued support for the Indonesia Anti-Scam Centre (IASC), including active participation as a member in collective efforts to combat and reduce fraud within the financial services industry; and



Participation in industry-wide collaboration to address fraud risks through membership in the Indonesian Payment Systems Association (ASPI), as well as contributions to regulatory initiatives relating to the handling of fund transfer transactions suspected of fraud.

Information Security

We place strong emphasis on safeguarding our data and assets amid an increasingly complex cyber threat landscape. We adopt an integrated approach that combines continuous monitoring, early threat detection and timely incident response to prevent, identify and address external cybersecurity threats. These efforts are underpinned by ongoing enhancements to both organisational and technical capabilities, aimed at maintaining high standards of operational integrity and system resilience.

Our Approach

Our commitment to robust data protection and cybersecurity is guided by the following key principles:

- Ensuring responsible data management - We apply stringent guidelines and implement awareness programmes to safeguard data confidentiality and privacy. This approach is aligned with applicable data protection laws, internal business sensitivities and evolving regulatory requirements.
- Strengthening cybersecurity controls - We continuously enhance our cybersecurity capabilities to address emerging threats, adapt to a changing risk environment and protect our data and customer information.
- Fostering a culture of "Information Security is everyone's responsibility" - We promote the principle that cybersecurity is a shared responsibility across the organisation. Mandatory training equips all employees with the necessary knowledge and skills, with training completion rates consistently at 100%.

Resilient and secure information systems are integral to the success of our business strategy and operations. These are reinforced by skilled professionals with expertise in managing and protecting our digital infrastructure.

We comply with relevant regulatory requirements on its information security, such as:

- OJK Regulation No. 11/POJK.03/2022 on the Implementation of Information Technology by Commercial Banks;
- SEOJK No. 29/2022 on Cyber Resilience and Security for Commercial Banks;
- Bank Indonesia Regulation No. 2 of 2024 on Information System Security and Cyber Resilience for Payment System Operators, Money Market and Foreign Exchange Market Participant;
- PADG No 24/2024 on Information System Security and Cyber Resilience for Payment System Providers, Money Market and Foreign Exchange Market Participants, as well as Other Relevant Parties That Are Regulated and Supervised by Bank Indonesia; and
- Law No. 27 of 2022 on Personal Data Protection.

We continue to enhance our Information Technology Security Management and Cyber Resilience Policy to strengthen our preparedness in managing technology risks and evolving cyber threats. We also continue to adhere to our Personal Data Protection Policy, in compliance with applicable regulations. The policy sets out clear principles governing the handling, security and management of personal data across our operations, reinforcing our commitment to safeguarding data privacy and maintaining stakeholder trust.





2025 Achievements

Cybersecurity Certification and Risk Mitigation

As part of our ongoing commitment to maintaining high information security standards, we continue to uphold ISO 27001:2022 certification for our Information Security Management System. The certification covers development, operations and customer databases for the UOB TMRW, Personal Internet Banking, UOB Infinity applications and the physical security of the Bank's data center. During the reporting year, an independent external audit reaffirmed the validity of the certification through a recertification audit, with no major issues identified.

To mitigate the risk of unauthorised data access and potential data leakage, we have implemented a layered Data Loss Prevention (DLP) approach. These controls are designed to monitor, prevent and respond to potential data breaches across multiple system and process layers.

Cyber Resilience Assessment and Employee Awareness

To further strengthen our cybersecurity framework, we conducted a Cyber Security Maturity Assessment in 2025 to evaluate our cyber resilience and a Digital Maturity Assessment to assess progress in digital transformation. The outcomes of these assessments support the identification of improvement areas and help ensure that our cybersecurity strategy remains effective and is equipped to respond to emerging risks.

Enhancing information security awareness among employees also remains a key priority. In 2025, we expanded the Information Security Awareness Programme through multiple communication channels, including electronic direct mail (EDM), posters, live podcasts, vishing (voice-phishing) simulation and phishing simulation exercises. These initiatives addressed critical topics such as data protection and confidentiality, emerging cyber threat trends, how to recognise and avoid fraud attempts, and risks associated with external partnerships.

Enhancing Security Infrastructure

We continue to prioritise the strengthening of our technology security infrastructure as part of our commitment to protecting our data and systems. Throughout 2025, we introduced additional initiatives to enhance data protection, including:

- upgrading an email DLP software technology;
- a phishing reporting button;
- enhancing email malware protection solution;
- implementing unusual access monitoring that performs automated user behavior analysis; and
- implementing external attack surface management solutions to identify and secure unseen entry points.

Complementing the strategic initiatives launched in 2025, we maintain our commitment to operational security by performing periodic technology refreshes of our security infrastructure. This ensures the maintenance of high-standard protection, detection and monitoring systems to mitigate evolving internal and external threats.

The system enhancements, awareness campaigns and mandatory trainings collectively enhanced and reinforced our security infrastructure against evolving digital threats.

Commitment to Compliance and Cyber Resilience

To reinforce our cyber resilience framework, we require all employees to complete annual information security training. We achieved 100% completion in 2025.

During the reporting year, we did not face any legal claims arising from cyber incidents or personal data breaches. Our proactive cybersecurity strategy, supported by ongoing enhancements to our defensive capabilities and operating model, has proven effective in mitigating cyber risks. These initiatives contribute not only to our own security, but also to the broader stability of the financial system and public confidence in the banking sector.

Direct Environmental Impact

We are committed to managing and reducing the environmental impact arising from our operations. We believe that by reducing our direct environmental impact, we help protect the environment and mitigate climate change. We seek to conserve resources, minimise waste and reduce carbon emissions by building a more energy- and resource-efficient operation and encouraging environmental stewardship at the workplace.

Our Approach

The primary environmental impacts of our operations stem from the resource consumption, including electricity, water and fuel, and waste generation. To address these impacts, we are focused on energy conservation and responsible resource management through energy efficiency and waste management programmes. These efforts help to minimise resource consumption, significantly reduce waste sent to landfill and support our broader environmental objectives in contributing to a more sustainable future.



ENERGY EFFICIENCY

We use sustainability features, where feasible, across our buildings including:

- more energy-efficient LED lighting systems;
- optimisation and upgrading of air conditioning systems to improve energy efficiency.



RENEWABLE ENERGY

We use clean energy sources through the procurement of high-quality Renewable Energy Certificate (RECs) from renewable energy projects registered with international registries such as International Renewable Energy Certficate (I-REC) or Tradeable Instrument for Global Renewable (TIGR).



CARBON OFFSETS

We use high-quality carbon offsets registered with international standards such as the Gold Standard and Verified Carbon Standard for our remaining carbon emissions

Energy Efficiency

We recognise that electricity consumption is a significant contributor to our Scope 1 and Scope 2 greenhouse gas (GHG) emissions. Accordingly, we focus on reducing our operational carbon footprint by promoting energy efficiency across our premises.

Employees are encouraged to adopt practical energy-saving practices, such as switching off non-essential lighting, optimising air-conditioning use during operational hours and using energy-efficient equipment where applicable. These measures support the development of a workplace culture centred on responsible resource use.

In 2025, we continued the phased replacement of conventional lighting with light-emitting diode (LED) systems across office locations, with 40% of premises currently equipped with LED lighting. Renovated branch offices are also fitted with energy-efficient air-conditioning systems.

Renewable Energy

Our approach to renewable energy includes both on-site renewable energy generation and the procurement of RECs.

The photovoltaic (PV) panel system commissioned in 2024 remained operational throughout 2025 and generated 51.56 MWh of electricity during the year.

The acquisition of RECs remains an integral component of our strategy to meet our renewable energy objectives and address Scope 2 emissions, in accordance with internationally recognised reporting standards. In 2025, we purchased and redeemed 18,377 RECs sourced from Indonesia's geothermal power plant.

Carbon Offsets

While priority is given to reducing energy consumption and increasing the use of renewable energy, we recognise that certain emissions, particularly Scope 1 and non-financed Scope 3 emissions, are challenging to eliminate entirely.

Scope 1 emissions primarily arise from fuel use in company vehicles, power generators and refrigerants, while Scope 3 emissions cover business air travel and waste generated from operations. To address residual emissions, we invested in certified carbon offset projects that meet internationally recognised certification standards. We purchased and redeemed 1,574 of such credits in 2025 to offset our residual Scope 1 and Scope 3 (air travel and waste generated in operations) emissions.

Waste Management

Since 2019, we have undertaken initiatives to reduce waste volume of inorganic waste sent to landfill.

Designated recycling bins are provided across UOB Plaza Jakarta and selected branch offices premises to enhance waste segregation. Waste handling and treatment processes at those premises are managed in collaboration waste management partners who promote circular economy concepts.

While recycled materials are not yet fully integrated into core operations, we prioritised the use of environmentally responsible products where feasible. This includes the use office paper with the Sistem Verifikasi Legalitas Kayu (SVLK) and/or the Programme for the Endorsement of Forest Certification – Indonesia Forest Certification Cooperation (PEFC-IFCC) certification, ensuring sourcing from sustainably managed forests.

Water Conservation

We source clean water for office use primarily from the Regional Drinking Water Company (*Perusahaan Daerah Air Minum*/PDAM). This approach supports a reliable water supply while considering regional water resource conditions.

To promote responsible water use, we conduct regular maintenance of water infrastructure, install water-efficient fixtures where feasible, and organise employee awareness initiatives on water conservation.

Biodiversity

Our facilities and managed assets are not located in or adjacent to protected or environmentally sensitive areas, thereby reducing the risk of adverse impacts on biodiversity.

2025 Achievements



Green Building Certification

UOB Plaza Jakarta achieved the Greenship Gold-level Green Building certification from the Green Building Council Indonesia (GBCI).

Emissions Intensity Reduction

Excluding data centres, the combined Scope 1 and Scope 2 emissions intensity ($kgCO^2e/m^2$) declined by 16% year-on-year.

Energy Efficiency

40% of our premises are fitted with LED lighting achieving up to estimated 145 MWh in energy savings.

Waste Management

Diverted 59% of waste from landfill, reinforcing our commitment to responsible waste management and circular economy practices.

Sustainable Procurement

We seek to align our procurement activities with our environmental, social and governance (ESG) objectives to support the protection of ecological and societal well-being, including human rights. This approach forms an integral part of the our responsible business practices.

Our Approach

Our approach to managing ESG risks and impacts extends to the procurement of products and services from suppliers, including third parties, companies and individuals that provide goods or services to us. We seek to engage suppliers that demonstrate a commitment to sound corporate governance, regulatory compliance, respect for human rights, ethical labour practices, environmental stewardship, and the provision of a safe and healthy workplace.

We recognise that ESG risks associated with suppliers vary depending on factors such as industry, scale and geographic location. Our Supplier Sustainability Principle outlines the expectation to our suppliers in corporate governance and compliance, labour and human rights, as well as environmental, health, and safety considerations.

2025 Achievements



Expanded the pilot implementation of the Supplier Sustainability Principle, with the number of material suppliers acknowledging the principle increasing from 32 in 2024 to 85 in 2025.

Community Stewardship

We are committed to contributing to the well-being of the communities where we operate by supporting social development initiatives with a focus on art, children and education. These focus areas reflect our long-term approach to community engagement and our belief in nurturing inclusive societies and future-ready communities. Through these initiatives, we support underprivileged communities, individuals with special needs and those with untapped potential.

Our Approach

Through our UOB Indonesia Heartbeat Corporate Social Responsibility (CSR) Programme, we seek to enrich lives and strengthen community ties in a sustainable manner.

The programme is implemented through the Bank's 3Ps framework:

1. Corporate **P**hilanthropy;
2. Stakeholder **P**artnerships; and
3. Employee **P**articipation.

This framework provides a structured approach to ensure that CSR activities are planned and implemented in a strategic and coordinated manner, supporting sustainable community development while remaining aligned with our business direction.

Championing Southeast Asian Art through the UOB Painting of the Year Award

We recognise the role of arts in fostering inclusive societies and cultural appreciation. The UOB Painting of the Year (POY) Competition has been running for 15 years in Indonesia and is recognised as a long-standing platform that supports both established and emerging artists.

In 2025, we expanded our engagement under the POY programme by organising a series of Art Talks in Jakarta, Bandung and Yogyakarta. These sessions provided platforms for artists to share their creative journeys, exchange perspectives and engage with younger audiences.

For the first time, we also presented the UOB Indonesia POY exhibition in a public lifestyle space, in partnership with Art Jakarta. This marked a milestone in broadening access to art by bringing the exhibition beyond traditional gallery settings, with the aim of reaching wider and more diverse audiences. Selected engagements also incorporated financial literacy elements to provide students and community participants with practical knowledge related to personal financial management.





Bridging the Digital Divide and Giving to the Community

We support programmes that contribute to children's cognitive development and access to education, particularly in underserved communities. Through partnerships with credible stakeholders, we aim to foster more inclusive and resilient communities.

In August 2025, we partnered with Ruangguru to launch UOB My Digital Space. The programme provides students with access to digital learning tools focused on coding skills, critical and computational thinking, equipping them with foundational capabilities needed to thrive in an increasingly digital and AI-driven environment. Open to students aged 6 to 17, the programme targets 90,000 students across 60 cities in all 38 provinces in Indonesia.





Beyond digital skills development, we extended our engagement with students through financial literacy sessions and banking study tours at selected schools and UOB branches. These sessions introduce students to basic financial concepts, responsible money management and the role of banks in the economy, complementing digital learning with practical, real-world exposure. In addition, we enhanced equitable access to learning by donating 30 laptop units to 10 schools across various regions.

Through these initiatives, we continue to support access to education and community development in line with our CSR focus area.

Building Inclusive Societies

We are committed to fostering inclusive communities by supporting initiatives that promote equal opportunities for children, including those with special needs. We collaborate with selected charitable organisations to support learning infrastructure for children with disabilities.

In August 2025, we held our 15th UOB Heartbeat Run, the Bank's annual flagship employee engagement and fundraising event, conducted alongside other UOB Group entities globally. The event complements our ongoing annual Ramadhan and Christmas donation programmes.



The UOB Heartbeat Run was attended by more than 1,600 UOB Indonesia colleagues in Jakarta and Surabaya and raised more than IDR 225 million to support inclusive education initiatives in Indonesia.

Funds raised were channelled to Daya Pelita Kasih Centre (DPK Centre), a learning centre for children with special needs, to support the provision of learning infrastructure for neurodivergent children. The event also featured an exhibition and charity auction of artworks created by 33 children from DPK Centre, with all proceeds directed towards supporting inclusive learning at the centre.

Beyond financial contributions, these initiatives aimed to encourage self-expression, confidence and social inclusion among participating children, reinforcing our commitment to building inclusive and empowered communities.

Promoting Environmental Stewardship and Building Sustainable Communities

We encourage the adoption of environmentally responsible practices among our employees and within the broader community.

In 2025, we partnered with BNP Paribas Asset Management and Kopernik to support the economic resilience of coastal communities through sustainable seaweed cultivation and innovation initiatives. The programme was implemented in Patas Village, Buleleng Regency, Bali, with the objective of strengthening farmers' livelihoods while promoting environmentally sustainable practices. The initiatives have led to increased production capacity by using modern cultivation techniques and prime tissue culture. The value of seaweed produced is further improved through innovative storage technology that prolongs harvested seaweed storage life and development of seaweed-based products such as seaweed salt. The first phase of this programme has benefitted over 5,564 beneficiaries.

We also partnered with BNP Paribas Asset Management and Seven Clean Seas to provide education on plastic waste and its management to students in Tanjung Uma, Sekupang. Over 153 primary school students received education on plastic waste, the concept of circular economy and how to turn plastic waste into crafts. Aside from this, the collaboration also ran coastal clean-up activities that removed over 74,825 kg of plastic waste. Over 1,048 kg of plastic waste collected were recycled into plastic roof tiles to replace the roofs of three households that still uses asbestos roof tiles.

We also collaborated with Prudential and LangitBiru to organise a beach clean-up activity by employee volunteers at Muara Angke, an area affected by waste pollution. As a follow-up contribution, 72 waste bins were donated to support ongoing waste management efforts within the local community.



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Response To Feedback From Previous Year's Report

As part of our ongoing efforts to enhance the quality of our reporting, we welcome feedback from stakeholders on this Sustainability Report, as such input plays an important role in improving the quality and relevance of the information disclosed. Feedback received has been addressed and incorporated in our Report. The Company remains committed to continuous improvement and remains open to all comments and perspectives.

Accordingly, we encourage stakeholders to share their feedback by completing the feedback form provided in this report. The views and suggestions received will be an important consideration in the further development and enhancement of our sustainability disclosures going forward.

Feedback Form

Your response to the questions below is valuable to us and we welcome your feedback.

No.	Question	Yes	No
1.	This report contains useful information.	{ }	{ }
2.	This report is easy to understand.	{ }	{ }
3.	This report has encouraged me to contribute towards sustainability.	{ }	{ }
	How important/interesting are the following aspects:		**(Scale 1-10)**
4.	Economic Performance		
5.	Social Performance		
6.	Environment Performance		
7.	What other information should be included in the next report?		
8.	What kind of contribution does the Bank need to sustainability improve?		
9.	Any other feedback:		

Stakeholder Profile

( ) Shareholder/Investor ( ) Employee ( ) Consumer ( ) Public ( ) Government

( ) Business Partner ( ) Media ( ) NGO ( ) Others

Contact Us

Inquiries, suggestions or feedback on this sustainability report can be addressed to:

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Appendix

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Sustainability in Numbers

Economic Performance

Description	Unit	2023	2024	2025
Operating Profit	IDR billion	917	608	1,888
Net Profits	IDR billion	675	406	1,529
Financing for Sustainable Business Activities (POJK 51 Framework)	IDR billion	11,016	13,322	15,257
Corporate Income Tax	IDR billion	237	159	429

Description	Unit	2023	2024	2025
Total Assets	IDR billion	162,546	156,142	170,499
Loans portfolio to Third Party Customers	IDR billion	83,971	100,338	111,723
Deposits from Third Party Customers	IDR billion	118,830	116,463	132,668
Net Profit	IDR billion	675	406	1,529
Performance Ratio				
Capital Adequacy Ratio	%	18.3	16.5	19.2
Non-Performing Loan - gross	%	2.6	2.1	1.80
Non-Performing Loan - net	%	1.4	1.1	1.02
Return on Asset (ROA)	%	0.6	0.4	1.2
Return on Equity (ROE)	%	4.4	2.6	8.7
Net Interest Margin (NIM)	%	3.9	3.9	3.8
Operating Expenses to Operating Income	%	92.3	95.6	86.4
Loan to Deposit Ratio (LDR)	%	69.9	85.9	83.9

Economic Value Generated and Distributed

Description	Unit	2023	2024	2025
Interest Income - Net	IDR billion	5,357	5,844	6,013
Other Operating Income - Net	IDR billion	1,374	1,653	1,868
Non-Operating Income - Net	IDR billion	(5)	(43)	70
Salary and Benefit	IDR billion	2,386	2,868	2,549
Corporate Income Tax	IDR billion	237	159	429

Financing for Sustainable Business Activities

Description	Unit	2023	2024	2025
Renewable Energy	IDR billion	242	202	655
Energy Efficiency	IDR billion	-	-*	-
Resource Management and Sustainable Land Use	IDR billion	2,159*	4,699*	4,773
Environmentally Friendly Transport	IDR billion	-	36*	9
Products That can Reduce Resource Use and Pollution (Eco-Efficient)	IDR billion	1,504*	1,403*	3,209

Description	Unit	2023	2024	2025
Green Buildings That Meet Nationally, Regionally, or Internationally Recognised Standards or Certifications	IDR billion	717	1,575*	1,953
Business Activities and/or Other Activities from Other Eco-Friendly Business Activities	IDR billion	1,089	1,138	423
Micro, Small, and Medium Enterprises	IDR billion	5,304**	4,269**	4,233
Sustainable Finance Classification POJK 51	**IDR billion**	**11,016**	**13,322**	**15,257**

*Reclassification of Activities
**MSME Restatement

Portfolio Alignment

Description	Unit	2023	2024	2025
Total Loans Portfolio*	IDR billion	83,971	100,338	111,723
Sustainable Financing to Total Loans	%	13.1%	13.3%	13.7%

*Loans to Third Party Customer

Social Performance

Employee Composition by Gender

Gender	Unit	2023	2024	2025
Female	%	47	46	54
Male	%	53	54	46
Total Employee	**Person**	**4,252**	**4,002**	**3,597**

Composition of the Board of Commissioners and Directors by Gender

Gender	Unit	2023	2024	2025
Female	%	7	14	13
Male	%	93	86	87

Employee Training

Description	Unit	2023	2024	2025
Total Trainees for All Courses (Double-Counted if Trainees Attended Multiple Courses)	Unit	100,836	82,563	91,586
Total Training Hours	Hour	188,973	194,344	172,732
Total Number of Employees Trained	Unit	4,590	4,412	4,066
Man-Days per Headcount	Man-days	5.2	5.5	5.3
Mandatory E-Learning Completion Rate	%	100	100	100
New Employees Completion Rate	%	100	100	87.7
Refresher Completion Rate	%	100	100	100

Environmental Performance

Energy Consumption

Description	Unit	2023	2024	2025
Fuel Consumption*	Gigajoule	18,674	19,541	8,691
	Liters	551,916	586,230	261,879
Electricity Consumption**	GWh	18.1	20.1	18.4
Water Consumption	Thousand m^3	93.9	99.3	92.7
PEFC-IFCC Certified Paper***	Metric Ton	44.8	52.9	42.8

*) Fuel consumption for diesel generator & transportation.
**) Electricity consumption for offices, branches and data centers, inclusive of electricity consumption from electric vehicles and electricity produced from solar panels.
***) PEFC-IFCC Certified paper is office paper such as photocopy paper/HVS.

Energy Transition & Renewable Energy

Initiative	Unit	2023	2024	2025
On-site Solar Generation	MWh	-	62.46	51.56

Greenhouse Gas Emissions

Description	Unit	2023	2024	2025
Scope 1 Greenhouse Gas Emissions	Ton CO_2 Eq	1,583	1,634	984
Scope 2 Greenhouse Gas Emissions	Ton CO_2 Eq	14,074	15,808	13,834
Scope 3 Greenhouse Gas Emissions (Business Air Travel and Waste Generated in Operations)	Ton CO_2 Eq	1,480	817	589
Total Emissions	**Ton CO_2 Eq**	**17,137**	**18,259**	**15,408**

Note:
- Our Scope 1, Scope 2 and Scope 3 non-financed emissions are derived in accordance with the GHG Protocol Corporate Standard.
- Scope 1 emissions includes direct carbon emissions from diesel and petrol consumption for our vehicle fleet, diesel generators and fugitive gas emissions from refrigerants.
- Scope 1 GHG emission is calculated using data from United Kingdom (UK) Government GHG Conversion Factors for Company Reporting version 1 - 2025 (AR5 applied) for fugitive gas and stationary fuels emissions.
- Scope 2 GHG emission is calculated using data from International Energy Agency 2025 for grid electricity generated emissions for Indonesia.
- Scope 3 GHG emission is calculated using data from the United Kingdom (UK)Government GHG Conversion Factors for Company Reporting version 1 - 2025. We have expanded Scope 3 non-financed emissions to include waste generated in operations for 2025. We have not restated previous years data to include waste emissions. We have applied emissions factors specific to the types of waste and methods of handling

Statement of the Members of Board of Commissioners and Board of Directors regarding Responsibility for 2025 Annual Report of PT Bank UOB Indonesia

We, the undersigned, hereby declare that all information in the 2025 Annual Report of PT Bank UOB Indonesia has been completely presented, and we are fully responsible for the accuracy of the content of this Annual Report.

This statement is hereby made truthfully.

Jakarta, April 2026

Members of the Board of Commissioners

Wee Ee Cheong
President Commissioner

Chin Voon Fat
Deputy President Commissioner

Chan Kok Seong
Commissioner

Wayan Alit Antara
Independent Commissioner

VJH Boentaran Lesmana
Independent Commissioner

Johanes Susilo
Independent Commissioner

Members of the Board of Directors

Hendra Gunawan
President Director

Paul Rafiuly
Director

Harapman Kasan
Director

Sonny Samuel
Director

Ardhi Wibowo
Compliance Director

Henry Santoso
Director

Cristina Teh Tan
Director

W. Kartyono
Director

Financial Report

PT Bank UOB Indonesia

Laporan keuangan tanggal 31 Desember 2025
dan untuk tahun yang berakhir pada tanggal tersebut
beserta laporan auditor independen/
Financial statements as of 31 December 2025
and for the year then ended with independent auditor's report

PT Bank UOB Indonesia

Head Office
Jl. M.H. Thamrin No. 10
Jakarta 10230
Tel (021) 2350 6000
Fax (021) 2993 6632
www.uob.co.id

No. 26/DIR/0177

SURAT PERNYATAAN DIREKSI TENTANG TANGGUNG JAWAB ATAS LAPORAN KEUANGAN PADA TANGGAL 31 DESEMBER 2025 DAN UNTUK TAHUN YANG BERAKHIR PADA TANGGAL TERSEBUT PT BANK UOB INDONESIA

DIRECTOR'S STATEMENT REGARDING THE RESPONSIBILITY FOR THE FINANCIAL STATEMENTS AS OF 31 DECEMBER 2025 AND FOR THE YEAR THEN ENDED PT BANK UOB INDONESIA

Saya yang bertanda tangan di bawah ini / *I, the undersigned*:

Nama/*Name*	:	**HENDRA GUNAWAN**
Alamat Kantor/*Office Address*	:	Gedung UOB Plaza Jl. M.H. Thamrin No. 10 Jakarta Pusat 10230
Alamat Domisili/*Address of Domicile*	:	Jalan Cikini 3 No. 1, Jakarta Pusat
Nomor Telepon/*Phone Number*	:	(62-21) 23506000
Jabatan/*Position*	:	Direktur Utama / *President Director*

menyatakan bahwa:

1. Saya bertanggung jawab atas penyusunan dan penyajian laporan keuangan PT Bank UOB Indonesia ("Bank");
2. Laporan keuangan Bank telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia;
3. a. Semua informasi dalam laporan keuangan Bank telah dimuat secara lengkap dan benar;

   b. Laporan keuangan Bank tidak mengandung informasi atau fakta material yang tidak benar, dan tidak menghilangkan informasi atau fakta material;
4. Saya bertanggung jawab atas sistem pengendalian internal Bank.

declare that:

1. *I am responsible for the preparation and presentation of PT Bank UOB Indonesia ("Bank")' financial statements;*
2. *The Bank's financial statements have been prepared and presented in accordance with Indonesian Financial Accounting Standards;*
3. a. *All information in the Bank's financial statements have been disclosed in a complete and truthful manner;*

   b. *The Bank's financial statements do not contain any incorrect information or material facts, nor do they omit information or material facts;*
4. *I am responsible for the Bank's internal control system.*

Demikian pernyataan ini dibuat dengan sebenarnya.

Thus this statement is made truthfully.

Jakarta, 25 Februari / *February 2026*



HENDRA GUNAWAN
Direktur Utama/
President Director

RESTRICTED

The original financial statements included herein are in the Indonesian language.

PT BANK UOB INDONESIA
LAPORAN KEUANGAN
TANGGAL 31 DESEMBER 2025
DAN UNTUK TAHUN YANG BERAKHIR
PADA TANGGAL TERSEBUT
BESERTA LAPORAN AUDITOR INDEPENDEN

PT BANK UOB INDONESIA
FINANCIAL STATEMENTS
AS OF 31 DECEMBER 2025
AND FOR THE YEAR
THEN ENDED
WITH INDEPENDENT AUDITOR'S REPORT

Daftar Isi

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KAP Purwanto Susanti dan Surja

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The original report included herein is in the Indonesian language.

Laporan Auditor Independen

Laporan No. 00077/2.1505/AU.1/07/0242-5/1/II/2026

Pemegang Saham, Dewan Komisaris, dan Direksi
PT Bank UOB Indonesia

Opini

Kami telah mengaudit laporan keuangan PT Bank UOB Indonesia ("Bank") terlampir, yang terdiri dari laporan posisi keuangan tanggal 31 Desember 2025, serta laporan laba rugi dan penghasilan komprehensif lain, laporan perubahan ekuitas, dan laporan arus kas untuk tahun yang berakhir pada tanggal tersebut, serta catatan atas laporan keuangan, termasuk informasi kebijakan akuntansi material.

Menurut opini kami, laporan keuangan terlampir menyajikan secara wajar, dalam semua hal yang material, posisi keuangan Bank tanggal 31 Desember 2025, serta kinerja keuangan dan arus kasnya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

Basis opini

Kami melaksanakan audit kami berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia ("IAPI"). Tanggung jawab kami menurut standar tersebut diuraikan lebih lanjut dalam paragraf Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan pada laporan kami. Kami independen terhadap Bank berdasarkan ketentuan etika yang relevan dalam audit kami atas laporan keuangan di Indonesia, dan kami telah memenuhi tanggung jawab etika lainnya berdasarkan ketentuan tersebut. Kami yakin bahwa bukti audit yang telah kami peroleh adalah cukup dan tepat untuk menyediakan suatu basis bagi opini kami.

Independent Auditor's Report

Report No. 00077/2.1505/AU.1/07/0242-5/1/II/2026

The Shareholders and the Boards of Commissioners and Directors
PT Bank UOB Indonesia

Opinion

We have audited the accompanying financial statements of PT Bank UOB Indonesia (the "Bank"), which comprise the statement of financial position as of December 31, 2025, and the statement of profit or loss and other comprehensive income, statement of changes in equity, and statement of cash flows for the year then ended, and notes to the financial statements, including material accounting policy information.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Bank as of December 31, 2025, and its financial performance and cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standards.

Basis for opinion

We conducted our audits in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants ("IICPA"). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements paragraph of our report. We are independent of the Bank in accordance with the ethical requirements that are relevant to our audit of the financial statements in Indonesia, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

KAP Purwanto Susanti dan Surja
Registered Public Accountants KMK No. 69/MK/SK/2025
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Laporan Auditor Independen (lanjutan)

Independent Auditor's Report (continued)

Laporan No. 00077/2.1505/AU.1/07/0242-5/1/II/2026 (lanjutan)

Report No. 00077/2.1505/AU.1/07/0242-5/1/II/2026 (continued)

Hal audit utama

Key audit matters

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 tersebut disampaikan dalam konteks audit kami atas laporan keuangan secara keseluruhan, dan dalam merumuskan opini kami atas laporan keuangan terkait, dan kami tidak menyatakan suatu opini terpisah atas hal audit utama tersebut. Untuk hal audit utama di bawah ini, penjelasan kami tentang bagaimana audit kami merespons hal tersebut disampaikan dalam konteks tersebut.

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. Such key audit matters were addressed in the context of our audit of the financial statements taken as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on such key audit matters. For the key audit matter below, our description of how our audit addressed such matter is provided in such context.

Kami telah memenuhi tanggung jawab yang diuraikan dalam paragraf Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan pada laporan kami, termasuk sehubungan dengan hal audit utama yang dikomunikasikan di bawah ini. Oleh karena itu, audit kami mencakup pelaksanaan prosedur yang didesain untuk merespons penilaian kami atas risiko kesalahan penyajian material dalam laporan keuangan terlampir. Hasil prosedur audit kami, termasuk prosedur yang dilakukan untuk merespons hal audit utama di bawah ini, menyediakan basis bagi opini kami atas laporan keuangan terlampir.

We have fulfilled the responsibilities described in the Auditor's Responsibilities for the Audit of the Financial Statements paragraph of our report, including in relation to key audit matter communicated below. Accordingly, our audit included the performance of procedures designed to respond to our assessment of the risks of material misstatement of the accompanying financial statements. The results of our audit procedures, including the procedures performed to address the key audit matter below, provide the basis for our opinion on the accompanying financial statements.

<u>Cadangan kerugian penurunan nilai atas kredit yang diberikan</u>

<u>*Allowance for impairment losses on loans*</u>

Penjelasan atas hal audit utama:

Description of the key audit matter:

Pada tanggal 31 Desember 2025 Bank memiliki kredit yang diberikan dan cadangan kerugian penurunan nilai atas kredit yang diberikan masing-masing sebesar Rp111.782.340 juta dan Rp3.825.446 juta. Kebijakan akuntansi material untuk cadangan kerugian penurunan nilai diungkapkan dalam Catatan 2l atas laporan keuangan terlampir.

As of December 31, 2025, the Bank has loans and the allowance for impairment of loans amounting to Rp111,782,340 and Rp3,825,446 million, respectively. The material accounting policies of allowance for impairment losses are disclosed in Note 2l to the accompanying financial statements.

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Laporan Auditor Independen (lanjutan)

Independent Auditor's Report (continued)

Laporan No. 00077/2.1505/AU.1/07/0242-5/1/II/2026 (lanjutan)

Report No. 00077/2.1505/AU.1/07/0242-5/1/II/2026 (continued)

Hal audit utama (lanjutan)

Key audit matters (continued)

Cadangan kerugian penurunan nilai atas kredit yang diberikan (lanjutan)

Allowance for impairment losses on loans (continued)

Kami berfokus pada area ini karena nilai tercatat atas kredit yang diberikan dan cadangan kerugian penurunan nilai atas kredit yang diberikan adalah material terhadap laporan keuangan terlampir. Penentuan cadangan kerugian penurunan nilai memerlukan pertimbangan material dan memiliki ketidakpastian estimasi termasuk dalam penentuan model untuk menghitung cadangan kerugian penurunan nilai, identifikasi eksposur kredit yang mengalami penurunan kualitas kredit yang signifikan, penentuan asumsi yang digunakan dalam model perhitungan cadangan kerugian penurunan nilai (untuk eksposur yang dinilai secara individu atau kolektif), termasuk faktor ekonomi makro masa depan.

We focused on this area because the carrying value of loans and the allowance for impairment losses on loans are material to the accompanying financial statements. Determination of allowance for impairment losses requires material judgement and is subject to estimation uncertainty which includes determining the model to calculate allowance for impairment losses, identification of credit exposures with significant deterioration in credit quality, and determining assumptions used in the allowance for impairment losses calculation models (for exposures assessed on an individual or collective basis), including forward-looking macroeconomic factors.

Pengungkapan cadangan kerugian penurunan nilai atas yang kredit diberikan diungkapkan pada Catatan 11 atas laporan keuangan.

The allowance for impairment losses on loans are disclosed in Note 11, to the financial statements.

Respons audit:

Audit response:

Prosedur audit kami dalam merespons hal audit utama tersebut di atas mencakup, menguji pengendalian utama atas pemberian kredit, penilaian kualitas kredit internal secara regular, pencatatan dan pengawasan kredit yang diberikan, memeroleh pemahaman dan menilai metodologi pengukuran penurunan nilai, validasi model cadangan kerugian penurunan nilai, data masukan, dasar, dan asumsi yang digunakan oleh Bank dalam menghitung cadangan kerugian penurunan nilai, serta menguji tiga tahapan kualitas kredit portofolio sesuai dengan kriteria tingkatan (*staging*) yang disusun oleh Bank untuk kredit yang diberikan, menguji apakah pengalaman historis mewakili keadaan saat ini dan kerugian terkini yang terjadi dalam portofolio, serta menilai kewajaran atas penyesuaian asumsi masa depan, analisis faktor ekonomi makro, dan beberapa skenario probabilitas tertimbang untuk kredit yang diberikan.

Our audit procedures address the key audit matter mentioned above including, testing of key controls over the origination, regular internal credit quality assessments, recording and monitoring of the loans, obtaining understanding and assessing impairment measurement methodologies, validation of allowance for impairment losses models, and inputs, bases and assumptions used by the Bank in calculating the allowance for impairment losses, testing the classification into three-stage credit quality of loan portfolios in accordance with staging criteria developed by the Bank for loans, assessing whether historical experience is representative of current circumstances and of the recent losses incurred in the portfolios, and assessing reasonableness of forward-looking adjustments, macroeconomic factor analysis, and probability-weighted multiple scenarios for loans.

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Hal audit utama (lanjutan)

Key audit matters (continued)

Cadangan kerugian penurunan nilai atas kredit yang diberikan (lanjutan)

Allowance for impairment losses on loans (continued)

Respons audit: (lanjutan)

Audit response: (continued)

Untuk cadangan kerugian penurunan nilai yang dinilai secara individual, kami menguji sampel kredit yang diberikan untuk mengevaluasi ketepatan waktu Bank dalam melakukan identifikasi eksposur yang mengalami penurunan kualitas kredit yang signifikan atau yang telah mengalami penurunan nilai; untuk kasus-kasus di mana penurunan nilai telah diidentifikasi, kami menilai asumsi Bank atas arus kas masa depan yang akan diterima, termasuk nilai agunan yang dapat direalisasikan berdasarkan informasi pasar yang tersedia atau penilaian yang dilakukan oleh penilai independen.

With respect to individually assessed allowance for impairment losses, we tested a sample of loans to evaluate the timely identification by the Bank of exposures with significant deterioration in credit quality or those which have been impaired; for cases where impairment has been identified, assessed the Bank's assumptions on the expected future cash flows, including the value of realizable collateral based on available market information or valuation prepared by independent valuer.

Kami juga memeriksa keakurasian perhitungan jumlah cadangan kerugian penurunan nilai dengan melakukan perhitungan ulang atas keseluruhan portofolio yang penurunan nilainya dinilai secara kolektif dan melakukan perhitungan ulang atas penurunan nilai yang dinilai secara individual berdasarkan sampel, menilai apakah pengungkapan di laporan keuangan cukup dan secara memadai mencerminkan eksposur Bank terhadap risiko kredit. Kami menguji kelengkapan dan ketepatan, termasuk asumsi dan pertimbangan, overlay yang digunakan atas risiko yang tidak tertangkap oleh model dan melibatkan pakar auditor internal kami untuk membantu kami dalam melakukan prosedur-prosedur di atas ketika keahlian spesifik mereka diperlukan.

We checked the accuracy of the calculation of the allowance for impairment losses amount by recalculating the collective impairment assessment for the entire portfolio and recalculating the individual impairment assessment on a sample basis, assessed whether the financial statement disclosures are adequately and appropriately reflecting the Bank's exposures to credit risk. We challenged the completeness and appropriateness, including the assumptions and judgments, of overlays used for risks not captured by models and involved our auditor's internal expert to assist us in the performance of the above procedures where their specific expertise was required.

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Laporan Auditor Independen (lanjutan)

Laporan No. 00077/2.1505/AU.1/07/0242-5/1/II/2026 (lanjutan)

Independent Auditor's Report (continued)

Report No. 00077/2.1505/AU.1/07/0242-5/1/II/2026 (continued)

Hal audit utama (lanjutan)

Key audit matters (continued)

Penurunan nilai *goodwill*

Goodwill impairment

Pada tanggal 31 Desember 2025, Bank memiliki saldo *goodwill* sebesar Rp813.973 juta. *Goodwill* dialokasikan untuk Unit Penghasil Kas (UPK) yang ditentukan berdasarkan segmen operasi Bank.

As of December 31, 2025, the Bank has goodwill balance amounting to Rp813,973 million. The goodwill is allocated to the respective Cash Generating Unit (CGU) defined by the Bank's operating segments.

Kami menganggap ini sebagai area fokus utama audit kami karena saldo *goodwill* adalah material terhadap laporan keuangan dan estimasi jumlah yang dapat dipulihkan untuk UPK di mana *goodwill* dialokasikan, menggunakan proyeksi arus kas diskonto yang kompleks dan membutuhkan penilaian dan estimasi manajemen yang signifikan, termasuk arus kas UPK di masa depan, tingkat pertumbuhan jangka panjang setelah periode perkiraan, dan tingkat diskonto yang diterapkan.

We considered this as a key area of focus for our audit since the goodwill balance is material to the financial statements and estimation of the recoverable amount for the CGU into which goodwill was allocated used discounted cash flows projection which is complex and requires significant management judgement and estimation, including future cash flows of the CGU, long-term growth rate after the forecast period, and the discount rates applied.

Respons audit:

Audit response:

Kami memeroleh pemahaman tentang proses analisis penurunan nilai *goodwill* Bank. Kami mengevaluasi kesesuaian segmentasi UPK dan alokasi untuk UPK. Kami mengevaluasi metodologi dan asumsi utama manajemen, yang mencakup proyeksi arus kas di masa depan, pendapatan dan tingkat pertumbuhan jangka panjang. Kami juga menilai kesesuaian asumsi utama lainnya, termasuk tingkat diskonto biaya modal rata-rata tertimbang. Kami mengevaluasi keakurasian perhitungan matematis dari penurunan nilai *goodwill* yang disiapkan oleh manajemen. Kami juga menilai kecukupan pengungkapan *goodwill* dalam Catatan 3 terhadap laporan keuangan.

We obtained an understanding of the Bank's process of goodwill impairment analysis. We evaluated the appropriateness of the CGU segmentation and goodwill allocation to the CGU. We evaluated the management's methodology and key assumptions used in the determination of the recoverable amounts of CGU, which included future cash flows projections, revenue and long-term growth rate. We also assessed the appropriateness of other key assumptions, including weighted average cost of capital discount rates. We evaluated the mathematical accuracy of the goodwill impairment prepared by the management. We also assessed the adequacy of the disclosures for goodwill impairment in Note 3 to the financial statements.

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Laporan Auditor Independen (lanjutan)

Laporan No. 00077/2.1505/AU.1/07/0242-5/1/II/2026 (lanjutan)

Independent Auditor's Report (continued)

Report No. 00077/2.1505/AU.1/07/0242-5/1/II/2026 (continued)

Informasi lain

Manajemen bertanggung jawab atas informasi lain. Informasi lain terdiri dari informasi yang tercantum dalam Laporan Tahunan selain laporan keuangan terlampir dan laporan auditor independen kami. Laporan Tahunan diharapkan akan tersedia bagi kami setelah tanggal laporan auditor independen ini.

Opini kami atas laporan keuangan terlampir tidak mencakup Laporan Tahunan, dan oleh karena itu, kami tidak menyatakan bentuk keyakinan apapun atas Laporan Tahunan tersebut.

Sehubungan dengan audit kami atas laporan keuangan terlampir, tanggung jawab kami adalah untuk membaca Laporan Tahunan ketika tersedia dan, dalam melaksanakannya, mempertimbangkan apakah Laporan Tahunan mengandung ketidakkonsistensian material dengan laporan keuangan terlampir atau pemahaman yang kami peroleh selama audit, atau mengandung kesalahan penyajian material.

Other information

Management is responsible for the other information. Other information comprises the information included in the Annual Report other than the accompanying financial statements and our independent auditor's report thereon. The Annual Report is expected to be made available to us after the date of this independent auditor's report.

Our opinion on the accompanying financial statements does not cover the Annual Report, and accordingly, we do not express any form of assurance on the Annual Report.

In connection with our audit of the accompanying financial statements, our responsibility is to read the Annual Report when it becomes available and, in doing so, consider whether the Annual Report is materially inconsistent with the accompanying financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

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Laporan Auditor Independen (lanjutan)

Laporan No. 00077/2.1505/AU.1/07/0242-5/1/II/2026 (lanjutan)

Independent Auditor's Report (continued)

Report No. 00077/2.1505/AU.1/07/0242-5/1/II/2026 (continued)

Informasi lain (lanjutan)

Ketika kami membaca Laporan Tahunan, jika kami menyimpulkan bahwa terdapat suatu kesalahan penyajian material di dalamnya, kami diharuskan untuk mengomunikasikan hal tersebut kepada pihak yang bertanggung jawab atas tata kelola dan melakukan tindakan yang tepat berdasarkan peraturan perundang-undangan yang berlaku.

Other information (continued)

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.

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 or to cease its 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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Laporan Auditor Independen (lanjutan)

Laporan No. 00077/2.1505/AU.1/07/0242-5/1/II/2026 (lanjutan)

Independent Auditor's Report (continued)

Report No. 00077/2.1505/AU.1/07/0242-5/1/II/2026 (continued)

Tanggung jawab auditor terhadap audit atas laporan keuangan

Auditor's responsibilities for the audit of the financial statements

Tujuan kami adalah untuk memeroleh keyakinan memadai tentang apakah laporan keuangan secara keseluruhan bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan, dan untuk menerbitkan laporan auditor independen yang mencakup opini kami. Keyakinan memadai merupakan suatu tingkat keyakinan tinggi, namun bukan merupakan suatu jaminan bahwa audit yang dilaksanakan berdasarkan Standar Audit yang ditetapkan oleh IAPI akan selalu mendeteksi kesalahan penyajian material ketika hal tersebut ada. Kesalahan penyajian dapat disebabkan oleh kecurangan maupun kesalahan dan dianggap material jika, baik secara individual maupun agregat, dapat diekspektasikan secara wajar akan memengaruhi keputusan ekonomi yang diambil oleh pengguna berdasarkan laporan keuangan tersebut.

Our objectives are to obtain reasonable assurance about whether the financial statements taken as a whole are free from material misstatement, whether due to fraud or error, and to issue an Independent Auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with Standards on Auditing established by the IICPA will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Sebagai bagian dari suatu audit berdasarkan Standar Audit yang ditetapkan oleh IAPI, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga:

- Mengidentifikasi dan menilai risiko kesalahan penyajian material dalam laporan keuangan, baik yang disebabkan oleh kecurangan maupun kesalahan, mendesain dan melaksanakan prosedur audit yang responsif terhadap risiko tersebut, serta memeroleh bukti audit yang cukup dan tepat untuk menyediakan basis bagi opini kami. Risiko tidak terdeteksinya suatu kesalahan penyajian material yang disebabkan oleh kecurangan lebih tinggi daripada yang disebabkan oleh kesalahan, karena kecurangan dapat melibatkan kolusi, pemalsuan, penghilangan secara sengaja, pernyataan salah, atau pengabaian pengendalian internal.

As part of an audit in accordance with Standards on Auditing established by the IICPA, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- *Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to such risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.*

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The original report included herein is in the Indonesian language.

Laporan Auditor Independen (lanjutan)

Laporan No. 00077/2.1505/AU.1/07/0242-5/1/II/2026 (lanjutan)

Independent Auditor's Report (continued)

Report No. 00077/2.1505/AU.1/07/0242-5/1/II/2026 (continued)

Tanggung jawab auditor terhadap audit atas laporan keuangan (lanjutan)

Auditor's responsibilities for the audit of the financial statements (continued)

Sebagai bagian dari suatu audit berdasarkan Standar Audit yang ditetapkan oleh IAPI, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga: (lanjutan)

As part of an audit in accordance with Standards on Auditing established by the IICPA, we exercise professional judgment and maintain professional skepticism throughout the audit. We also: (continued)

- 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.

- *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.*

- Mengevaluasi ketepatan kebijakan akuntansi yang digunakan serta kewajaran estimasi akuntansi dan pengungkapan terkait yang dibuat oleh manajemen.

- *Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.*

- Menyimpulkan ketepatan penggunaan basis akuntansi kelangsungan usaha oleh manajemen dan, berdasarkan bukti audit yang diperoleh, apakah terdapat suatu ketidakpastian material yang terkait dengan peristiwa atau kondisi yang dapat menyebabkan keraguan signifikan atas kemampuan Bank untuk mempertahankan kelangsungan usahanya. Ketika kami menyimpulkan bahwa terdapat suatu ketidakpastian material, kami diharuskan untuk menarik perhatian dalam laporan auditor independen kami ke pengungkapan terkait dalam laporan keuangan atau, jika pengungkapan tersebut tidak memadai, memodifikasi opini kami. Kesimpulan kami didasarkan pada bukti audit yang diperoleh hingga tanggal laporan auditor independen kami. Namun, peristiwa atau kondisi masa depan dapat menyebabkan Bank tidak dapat mempertahankan kelangsungan usahanya.

- *Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our independent auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions is based on the audit evidence obtained up to the date of our independent auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.*

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Laporan Auditor Independen (lanjutan)

Laporan No. 00077/2.1505/AU.1/07/0242-5/1/II/2026 (lanjutan)

Independent Auditor's Report (continued)

Report No. 00077/2.1505/AU.1/07/0242-5/1/II/2026 (continued)

Tanggung jawab auditor terhadap audit atas laporan keuangan (lanjutan)

Auditor's responsibilities for the audit of the financial statements (continued)

Sebagai bagian dari suatu audit berdasarkan Standar Audit yang ditetapkan oleh IAPI, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga: (lanjutan)

As part of an audit in accordance with Standards on Auditing established by the IICPA, we exercise professional judgment and maintain professional skepticism throughout the audit. We also: (continued)

- 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 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 suatu pernyataan kepada pihak yang bertanggung jawab atas tata kelola bahwa kami telah mematuhi ketentuan etika yang relevan mengenai independensi, dan mengomunikasikan kepada pihak tersebut seluruh hubungan, serta hal-hal lain yang dianggap secara wajar berpengaruh terhadap independensi kami, dan, jika relevan, pengamanan terkait.

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.

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Laporan Auditor Independen (lanjutan)

Laporan No. 00077/2.1505/AU.1/07/0242-5/1/II/2026 (lanjutan)

Tanggung jawab auditor terhadap audit atas laporan keuangan (lanjutan)

Dari hal-hal yang dikomunikasikan kepada pihak yang bertanggung jawab atas tata kelola, kami menentukan hal-hal tersebut yang paling signifikan dalam audit atas laporan keuangan periode kini dan oleh karenanya menjadi hal audit utama. Kami menguraikan hal audit utama tersebut dalam laporan auditor independen kami kecuali peraturan perundang-undangan melarang pengungkapan publik tentang hal audit utama tersebut atau ketika, dalam kondisi yang sangat jarang terjadi, kami menentukan bahwa suatu hal audit utama tidak boleh dikomunikasikan dalam laporan auditor independen kami karena konsekuensi yang merugikan dari mengomunikasikan hal tersebut akan diekspektasikan secara wajar melebihi manfaat kepentingan publik atas komunikasi tersebut.

Independent Auditor's Report (continued)

Report No. 00077/2.1505/AU.1/07/0242-5/1/II/2026 (continued)

Auditor's responsibilities for the audit of the financial statements (continued)

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe such key audit matters in our independent auditor's report unless laws or regulations preclude public disclosure about such key audit matters or when, in extremely rare circumstances, we determine that a key audit matter should not be communicated in our independent auditor's report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

KAP Purwanto Susanti dan Surja

Yovita

Registrasi Akuntan Publik No. AP.0242/*Public Accountant Registration No. AP.0242*

25 Februari 2026/*February 25, 2026*

00077

A member firm of Ernst & Young Global Limited

PT BANK UOB INDONESIA
LAPORAN POSISI KEUANGAN
Tanggal 31 Desember 2025
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK UOB INDONESIA
STATEMENT OF FINANCIAL POSITION
As of 31 December 2025
(Expressed in millions of Rupiah, unless otherwise stated)

	31 Desember/ *31 December* 2025	**Catatan/ *Notes***	**31 Desember/ *31 December* 2024**	
ASET				***ASSETS***
Kas	642.704	2d,2y 4,38,40	681.840	*Cash*
Giro pada Bank Indonesia	7.115.892	2d,2e,2y 5,38,39,40	5.798.664	*Current accounts with Bank Indonesia*
Giro pada bank lain		2d,2e,2l,2y 6,38,39,40		*Current accounts with other banks*
Pihak ketiga	968.417		791.456	*Third parties*
Pihak berelasi	34.374	2c,37	35.593	*Related parties*
	1.002.791		827.049	
Cadangan kerugian penurunan nilai	(2.642)		(5.536)	*Allowance for impairment losses*
Neto	1.000.149		821.513	*Net*
Penempatan pada Bank Indonesia dan bank lain	407.704	2d,2f,2p,2y 7,38,39,40	3.657.057	*Placements with Bank Indonesia and other banks*
Cadangan kerugian penurunan nilai	-		-	*Allowance for impairment losses*
Neto	407.704		3.657.057	*Net*
Efek-efek yang diperdagangkan	3.753.885	2d,2g,2y,8 38,39,40	2.306.993	*Trading securities*
Investasi keuangan	37.293.368	2c,2d,2h,2l 2y,9,37	32.468.862	*Financial investments*
Cadangan kerugian penurunan nilai	(19.661)		(16.036)	*Allowance for impairment losses*
Neto	37.273.707		32.452.826	*Net*
Tagihan derivatif		2d,2i,2y,10 38,39,40		*Derivative receivables*
Pihak ketiga	1.155.932		1.516.939	*Third parties*
Pihak berelasi	448.994	2c,37	545.254	*Related parties*
	1.604.926		2.062.193	
Kredit yang diberikan		2d,2j,2l,2y 11,17,18,19 38,39,40		*Loans*
Pihak ketiga	111.722.886		100.337.504	*Third parties*
Pihak berelasi	59.454	2c,37	74.305	*Related parties*
	111.782.340		100.411.809	
Cadangan kerugian penurunan nilai	(3.825.446)		(3.959.553)	*Allowance for impairment losses*
Neto	107.956.894		96.452.256	*Net*

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

PT BANK UOB INDONESIA
LAPORAN POSISI KEUANGAN (lanjutan)
Tanggal 31 Desember 2025
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK UOB INDONESIA
STATEMENT OF FINANCIAL POSITION *(continued)*
As of 31 December 2025
(Expressed in millions of Rupiah, unless otherwise stated)

	31 Desember/ *31 December* 2025	**Catatan/ *Notes***	**31 Desember/ *31 December* 2024**	
ASET (lanjutan)				***ASSETS*** *(continued)*
Tagihan atas surat berharga yang dibeli dengan janji dijual kembali	1.703.647	2d,2l,2n 2y,12,38 39,40	1.653.008	*Receivables on securities purchased with agreements to resell*
Tagihan akseptasi	2.594.758	2d,2k,2l 2x,13,38 39,40	2.422.663	*Acceptance receivables*
Cadangan kerugian penurunan nilai	(4.482)		(4.782)	*Allowance for impairment losses*
Neto	2.590.276		2.417.881	*Net*
Aset pajak tangguhan - neto	100.444	2aa,21,38	641.832	*Deferred tax assets - net*
Aset tetap dan aset hak guna		2o,2p,14 30,38		*Fixed assets and right-of-use assets*
Biaya perolehan	5.743.634		5.663.666	*Cost*
Akumulasi penyusutan	(3.206.730)		(2.724.050)	*Accumulated depreciation*
Nilai buku	2.536.904		2.939.616	*Book value*
Aset tak berwujud		2b,2q,3		*Intangible assets*
Aset tak berwujud	320.000		320.000	*Intangible assets*
Akumulasi amortisasi	(69.333)		(37.333)	*Accumulated amortization*
Nilai buku	250.667		282.667	*Book value*
Goodwill	813.973		813.973	*Goodwill*
Neto	1.064.640		1.096.640	*Net*
Aset lain-lain - neto	2.747.431	2c,2d,2m,2r 2s,2y,2w,15 37,38,39,40	3.159.463	*Other assets - net*
TOTAL ASET	**170.499.203**		**156.141.782**	***TOTAL ASSETS***

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

PT BANK UOB INDONESIA
LAPORAN POSISI KEUANGAN (lanjutan)
Tanggal 31 Desember 2025
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK UOB INDONESIA
STATEMENT OF FINANCIAL POSITION *(continued)*
As of 31 December 2025
(Expressed in millions of Rupiah, unless otherwise stated)

	31 Desember/ *31 December* 2025	**Catatan/ *Notes***	**31 Desember/ *31 December* 2024**	
LIABILITAS DAN EKUITAS				***LIABILITIES AND EQUITY***
LIABILITAS				***LIABILITIES***
Liabilitas segera	441.003	2d,2y,16 30,40	504.053	*Current liabilities*
Simpanan dari nasabah		2d,2t,2y		*Deposits from customers*
Giro		11,17,38,40		*Demand deposits*
Pihak ketiga	38.680.341		31.963.545	*Third parties*
Pihak berelasi	398.907	2c,37	170.905	*Related parties*
	39.079.248		32.134.450	
Tabungan		18		*Saving deposits*
Pihak ketiga	40.477.293		34.943.776	*Third parties*
Pihak berelasi	122.048	2c,37	132.128	*Related parties*
	40.599.341		35.075.904	
Deposito berjangka		19		*Time deposits*
Pihak ketiga	53.509.990		49.555.911	*Third parties*
Pihak berelasi	124.103	2c,37	145.485	*Related parties*
	53.634.093		49.701.396	
Total simpanan dari nasabah	133.312.682		116.911.750	*Total deposits from customers*
Simpanan dari bank lain	3.795.269	2c,2d 2u,2y,20 37,38,40	4.440.259	*Deposits from other banks*
Bunga yang masih harus dibayar	189.091	2d,2y 38,40	195.817	*Interest payables*
Utang pajak	141.245	2aa,21,38	105.211	*Tax payables*
Liabilitas derivatif		2d,2y,10 38,40		*Derivative payables*
Pihak ketiga	560.419		1.049.196	*Third parties*
Pihak berelasi	901.166	2c,37	1.176.694	*Related parties*
	1.461.585		2.225.890	
Liabilitas akseptasi	2.005.479	2d,2y,13 37,38,40	2.306.951	*Acceptance payables*
Liabilitas atas surat berharga yang dijual dengan janji dibeli kembali	3.524.684	2d,2n,2y 22,38,40	5.576.054	*Liabilities on securities sold under repurchase agreements*
Liabilitas atas imbalan kerja	359.289	2z,35,38	438.894	*Liabilities for employee's benefits*
Efek utang yang diterbitkan - neto	944.990	2c,2d,2v,23	1.041.910	*Debt securities issued - net*
Liabilitas lain-lain	4.200.243	2c,2d,2y,24 37,38,40	4.568.826	*Other liabilities*
TOTAL LIABILITAS	**150.375.560**		**138.315.615**	***TOTAL LIABILITIES***

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

PT BANK UOB INDONESIA
LAPORAN POSISI KEUANGAN (lanjutan)
Tanggal 31 Desember 2025
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK UOB INDONESIA
STATEMENT OF FINANCIAL POSITION *(continued)*
As of 31 December 2025
(Expressed in millions of Rupiah, unless otherwise stated)

	31 Desember/ *31 December* 2025	**Catatan/ *Notes***	**31 Desember/ *31 December* 2024**	
LIABILITAS DAN EKUITAS (lanjutan)				***LIABILITIES AND EQUITY*** *(continued)*
EKUITAS				***EQUITY***
Modal saham - nilai nominal Rp250 (nilai penuh) per lembar saham Modal dasar - 36.000.000.000 lembar saham Modal ditempatkan dan disetor penuh (2025 dan 2024: 12.227.591.633 lembar saham)	3.056.898	25	3.056.898	*Share capital - par value Rp250 (full amount) per share* *Authorized - 36,000,000,000 shares* *Issued and fully paid capital - (2025 and 2024: 12,227,591,633 shares)*
Tambahan modal disetor - neto	4.938.526	26	4.938.526	*Additional paid-in capital - net*
Penghasilan komprehensif lain	479.434		(288.965)	*Other comprehensive income*
Saldo laba				*Retained earnings*
Telah ditentukan penggunaannya	156.037		151.975	*Appropriated*
Belum ditentukan penggunaannya	11.492.748		9.967.733	*Unappropriated*
TOTAL EKUITAS	**20.123.643**		**17.826.167**	***TOTAL EQUITY***
TOTAL LIABILITAS DAN EKUITAS	**170.499.203**		**156.141.782**	***TOTAL LIABILITIES AND EQUITY***

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

PT BANK UOB INDONESIA
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN
Untuk Tahun yang Berakhir Pada Tanggal 31 Desember 2025
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK UOB INDONESIA
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
For the Year Ended 31 December 2025
(Expressed in millions of Rupiah, unless otherwise stated)

	Tahun yang Berakhir pada Tanggal 31 Desember/ *Years Ended 31 December*			
	2025	**Catatan/ *Notes***	**2024**	
PENDAPATAN DAN BEBAN OPERASIONAL				***OPERATING INCOME AND EXPENSES***
Pendapatan dan beban bunga				*Interest income and expenses*
Pendapatan bunga	11.367.636	2c,2w,28	11.496.066	*Interest income*
Beban bunga	(5.354.292)	2c,2aw,29	(5.651.691)	*Interest expenses*
PENDAPATAN BUNGA - NETO	**6.013.344**		**5.844.375**	***INTEREST INCOME - NET***
Pendapatan operasional lainnya				*Other operating income*
Komisi dan jasa administrasi - neto	299.664		330.110	*Administration fees and commissions - net*
Keuntungan yang telah direalisasi dan belum direalisasi atas efek-efek yang dijual dan perubahan nilai wajar efek-efek yang diperdagangkan - neto	562.272		396.275	*Realized and unrealized gain on securities sold and from changes in fair value of trading securities - net*
Keuntungan transaksi mata uang asing	258.429		197.723	*Gain from foreign currency transactions*
Lain-lain - neto	747.819		728.754	*Others - net*
Total pendapatan operasional lainnya - neto	1.868.184		1.652.862	*Total other operating income - net*
Pembentukan penyisihan kerugian penurunan nilai:				*Provision for impairment losses:*
Aset keuangan	(768.966)	6,7,9,11 12,13,34	(1.071.370)	*Financial assets*
Agunan yang diambil alih	883	15	(5.488)	*Foreclosed assets*
Total pembentukan penyisihan kerugian penurunan nilai	(768.083)		(1.076.858)	*Total provision for impairment losses*
Beban operasional lainnya				*Other operating expenses*
Gaji dan kesejahteraan karyawan	(2.549.143)	31	(2.867.734)	*Salaries and employees' benefits*
Beban umum dan administrasi	(2.676.148)	2c,30,37	(2.944.829)	*General and administrative expenses*
Total beban operasional lainnya	(5.225.291)		(5.812.563)	*Total other operating expenses*
LABA OPERASIONAL	**1.888.154**		**607.816**	***OPERATING INCOME***
Pendapatan/(beban) non-operasional				*Non-operating income/(expense)*
Keuntungan/(kerugian) penjualan penjualan aset tetap, agunan yang diambil alih dan properti terbengkalai - neto	69.774		(42.754)	Gain/(*loss*) *on sale of fixed assets, foreclosed assets, and abandoned property - net*
Lain-lain - neto	-		(22)	*Others - net*
Total pendapatan/(beban) non-operasional	69.774		(42.776)	*Total non-operating income/(expense)*
LABA SEBELUM BEBAN PAJAK	**1.957.928**		**565.040**	***INCOME BEFORE TAX EXPENSE***
Beban pajak	(428.851)	2aa,21	(158.800)	*Tax expense*
LABA TAHUN BERJALAN	**1.529.077**		**406.240**	***INCOME FOR THE YEAR***

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

PT BANK UOB INDONESIA
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN (lanjutan)
Untuk Tahun yang Berakhir Pada Tanggal 31 Desember 2025
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK UOB INDONESIA
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME *(continued)*
For the Year Ended 31 December 2025
(Expressed in millions of Rupiah, unless otherwise stated)

	Tahun yang Berakhir pada Tanggal 31 Desember/ *Years Ended 31 December*			
	2025	**Catatan/ *Notes***	**2024**	
LABA TAHUN BERJALAN	**1.529.077**		**406.240**	***INCOME FOR THE YEAR***
PENGHASILAN KOMPREHENSIF LAIN				***OTHER COMPREHENSIVE INCOME***
Pos-pos yang tidak akan direklasifikasi ke laba rugi:				***Items that will not be reclassified to profit or loss:***
Pengukuran kembali liabilitas imbalan kerja	6.491	35	(43.480)	*Remeasurement of post-employment benefits*
Pajak penghasilan terkait dengan komponen pendapatan komprehensif lainnya	(1.428)		9.566	*Income tax related to components of other comprehensive income*
	5.063		(33.914)	
Pos-pos yang akan direklasifikasi ke laba rugi:				***Items that will be reclassified to profit or loss:***
Mutasi sehubungan dengan perubahan nilai wajar investasi keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain	978.636	9	(189.215)	*Movement in respect of fair value changes of financial investment at fair value through other comprehensive income*
Pajak penghasilan terkait dengan komponen pendapatan komprehensif lainnya	(215.300)		41.627	*Income tax related to component of other comprehensive income*
	763.336		(147.588)	
Keuntungan/(kerugian) komprehensif lainnya tahun berjalan - setelah pajak	768.399		(181.502)	*Other comprehensive income/(loss) for the year-net of tax*
TOTAL PENGHASILAN KOMPREHENSIF TAHUN BERJALAN	**2.297.476**		**224.738**	***TOTAL COMPREHENSIVE INCOME FOR THE YEAR***
LABA PER SAHAM DASAR (nilai penuh)	**125**	2ab,32	**33**	***BASIC EARNINGS PER SHARE (full amount)***

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

PT BANK UOB INDONESIA
LAPORAN PERUBAHAN EKUITAS
Untuk Tahun yang Berakhir pada Tanggal 31 Desember 2025
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK UOB INDONESIA
STATEMENT OF CHANGES IN EQUITY
For the Year Ended 31 December 2025
(Expressed in millions of Rupiah, unless otherwise stated)

	Catatan/ *Notes*	Modal saham ditempatkan dan disetor penuh/ *Issued and fully paid - share capital*	Tambahan modal disetor - neto/ *Additional paid-in capital - net*	Penghasilan komprehensif lain/ *Other comprehensive income*		Saldo laba/*Retained earnings*		Total ekuitas/ *Total equity*	
				Keuntungan/ (kerugian) yang belum direalisasi atas efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain - neto/ *Unrealized gain/(loss) on securities at fair value through other comprehensive income - net*	Pengukuran kembali atas liabilitas imbalan kerja - neto/ *Remeasurement of post-employment benefits - net*	Telah ditentukan penggunaannya/ *Appropriated*	Belum ditentukan penggunaannya/ *Unappropriated*		
Saldo pada tanggal 31 Desember 2023		**3.056.898**	**4.938.526**	**(91.872)**	**(15.591)**	**145.225**	**9.568.243**	**17.601.429**	***Balance as of 31 December 2023***
Penghasilan komprehensif tahun berjalan									*Comprehensive income for the year*
Laba tahun berjalan		-	-	-	-	-	406.240	406.240	*Income for the year*
Pengukuran kembali liabilitas imbalan kerja - neto		-	-	-	(33.914)	-	-	(33.914)	*Remeasurement of post-employment benefits - net*
Keuntungan yang belum direalisasi atas efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain - neto	9	-	-	(147.588)	-	-	-	(147.588)	*Unrealized gain on securities at fair value through other comprehensive income - net*
Total penghasilan komprehensif untuk tahun berjalan 2024		-	-	(147.588)	(33.914)	-	406.240	224.738	*Total comprehensive income for the year of 2024*
Pembentukan cadangan umum	27	-	-	-	-	6.750	(6.750)	-	*Appropriation for general reserve*
Saldo pada tanggal 31 Desember 2024		**3.056.898**	**4.938.526**	**(239.460)**	**(49.505)**	**151.975**	**9.967.733**	**17.826.167**	***Balance as of 31 December 2024***
Penghasilan komprehensif tahun berjalan									*Comprehensive income for the year*
Laba tahun berjalan		-	-	-	-	-	1.529.077	1.529.077	*Income for the year*
Pengukuran kembali liabilitas imbalan kerja - neto		-	-	-	5.063	-	-	5.063	*Remeasurement of post-employment benefits - net*
Keuntungan yang belum direalisasi atas efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain - neto	9	-	-	763.336	-	-	-	763.336	*Unrealized gain on securities at fair value through other comprehensive income - net*
Total penghasilan komprehensif untuk tahun berjalan 2025		-	-	763.336	5.063	-	1.529.077	2.297.476	*Total comprehensive income for the year of 2025*
Pembentukan cadangan umum	27	-	-	-	-	4.062	(4.062)	-	*Appropriation for general reserve*
Saldo pada tanggal 31 Desember 2025		**3.056.898**	**4.938.526**	**523.876**	**(44.442)**	**156.037**	**11.492.748**	**20.123.643**	***Balance as of 31 December 2025***

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statement form an integral part of these financial statements taken as a whole.

PT BANK UOB INDONESIA
LAPORAN ARUS KAS
Untuk Tahun yang Berakhir pada Tanggal 31 Desember 2025
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK UOB INDONESIA
STATEMENT OF CASH FLOWS
For the Year Ended 31 December 2025
(Expressed in millions of Rupiah, unless otherwise stated)

	Tahun yang Berakhir pada Tanggal 31 Desember/ *Years Ended 31 December*			
	2025	**Catatan/ *Notes***	**2024**	
ARUS KAS DARI AKTIVITAS OPERASI				***CASH FLOWS FROM OPERATING ACTIVITIES***
Penerimaan pendapatan bunga	11.231.237		11.337.449	*Receipts from interest income*
Penerimaan pendapatan operasional lainnya	1.183.082		1.400.295	*Receipts from other operating income*
Penerimaan dari penjualan agunan yang diambil alih	8.350		3.800	*Receipts from sale of foreclosed assets*
Pemulihan dari kredit yang telah dihapusbukukan	345.849	11	332.513	*Recovery from loans previously written-off*
Penerimaan atas penjualan kredit	12.080		176.000	*Receipts from sale of loans*
Pembayaran beban bunga	(5.355.429)		(5.651.571)	*Payment of interest expenses*
Pembayaran beban operasional	(4.790.882)		(5.348.956)	*Payment of operating expenses*
Pembayaran pajak penghasilan	(130.218)	21	(171.066)	*Payment of income tax*
Pembayaran transaksi non-operasional - bersih	-		(21)	*Payments of non-operating transaction - net*
Perubahan dalam aset dan liabilitas operasi:				*Changes in operating assets and liabilities:*
Penurunan/(kenaikan) aset operasi:				*Decrease/(increase) in operating assets:*
Efek-efek yang diperdagangkan	(1.372.440)		519.315	*Trading securities*
Kredit yang diberikan	(12.652.429)		(18.163.958)	*Loans*
Tagihan akseptasi	(172.095)	13	85.451	*Acceptance receivables*
Surat berharga yang dibeli dengan janji dijual kembali	(50.639)	12	21.025.245	*Securities purchased with agreements to resell*
Aset lain-lain	668.622		(172.757)	*Other assets*
Kenaikan/(penurunan) liabilitas operasi:				*Increase/(decrease) in operating liabilities:*
Liabilitas segera	(63.050)	16	28.698	*Current liabilities*
Simpanan dari nasabah:				*Deposits from customers:*
Giro	6.944.798	17	8.432.948	*Demand deposits*
Tabungan	5.523.437	18	(2.410.472)	*Saving deposits*
Deposito berjangka	3.932.697	19	(8.393.267)	*Time deposits*
Simpanan dari bank lain	(644.990)	20	3.041.500	*Deposits from other banks*
Utang pajak	13.003		89.549	*Tax payables*
Liabilitas akseptasi	(301.472)	13	(105.230)	*Acceptance payables*
Surat berharga yang dijual dengan janji dibeli kembali	(2.055.194)		(7.748.669)	*Securities sold under repurchase agreements*
Liabilitas lain-lain	375.094		(24.625)	*Other liabilities*
Kas neto diperoleh dari (digunakan untuk) aktivitas operasi	**2.649.411**		**(1.717.829)**	***Net cash provided by (used in) operating activities***

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

PT BANK UOB INDONESIA
LAPORAN ARUS KAS (lanjutan)
Untuk Tahun yang Berakhir pada Tanggal 31 Desember 2025
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK UOB INDONESIA
STATEMENT OF CASH FLOWS *(continued)*
For the Year Ended 31 December 2025
(Expressed in millions of Rupiah, unless otherwise stated)

	Tahun yang Berakhir pada Tanggal 31 Desember/ *Years Ended 31 December*			
	2025	**Catatan/ *Notes***	**2024**	
ARUS KAS DARI AKTIVITAS INVESTASI				***CASH FLOWS FROM INVESTING ACTIVITIES***
Hasil penjualan aset tetap dan properti terbengkalai	95.319	14	1.647	*Proceeds from sales of fixed assets and abandoned property*
(Pembelian)/penjualan investasi keuangan	(3.477.069)		4.504.288	*(Purchase)/sale of financial investments*
Perolehan aset tetap	(550.708)	14	(865.552)	*Acquisitions of fixed assets*
Kas neto (digunakan untuk) diperoleh dari aktivitas investasi	**(3.932.458)**		**3.640.383**	***Net cash (used in) provided by investing activities***
ARUS KAS DARI AKTIVITAS PENDANAAN				***CASH FLOWS FROM FINANCING ACTIVITIES***
Pembayaran atas efek utang yang jatuh tempo	(100.000)	23,42	(600.000)	*Payment of debt securities issued that have matured*
Penerimaan atas efek utang yang diterbitkan	-	23,42	200.000	*Proceeds from debt securities issued*
Pembayaran biaya transaksi utang	-		(4.953)	*Payment of debt transaction costs*
Liabilitas sewa	(92.538)	42	(106.246)	*Lease liabilities*
Kas neto digunakan untuk aktivitas pendanaan	**(192.538)**		**(511.199)**	***Net cash used in financing activities***
(Penurunan)/kenaikan neto Kas dan Setara Kas	(1.475.585)		1.411.355	*Net (decrease)/increase in Cash and Cash Equivalents*
Pengaruh neto perubahan kurs pada Kas dan Setara Kas	121.495		106.851	*Net effect on exchange rate on Cash and Cash Equivalents*
Kas dan Setara Kas awal tahun	15.464.306		13.946.100	*Cash and Cash Equivalents at beginning of year*
Kas dan Setara Kas akhir tahun	**14.110.216**		**15.464.306**	***Cash and Cash Equivalents at the end of year***
Komponen Kas dan Setara Kas				*Components of Cash and Cash Equivalents*
Kas	642.704	4	681.840	*Cash*
Giro pada Bank Indonesia	7.115.892	5	5.798.664	*Current accounts with Bank Indonesia*
Giro pada bank lain	1.002.791	6	827.049	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain, efek-efek yang diperdagangkan dan investasi keuangan - jatuh tempo dalam 3 bulan sejak tanggal perolehan	5.348.829		8.156.753	*Placements with Bank Indonesia and other banks, trading securities and financial investment - maturing within 3 months from the date of acquisition*
Total	**14.110.216**		**15.464.306**	***Total***

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

1. Umum

a. Pendirian Bank dan Informasi Umum

PT Bank UOB Indonesia (dahulu PT Bank UOB Buana) ("Bank") didirikan di Indonesia berdasarkan Akta Pendirian No. 150 tanggal 31 Agustus 1956 yang dibuat di hadapan Notaris Eliza Pondaag, S.H. Akta pendirian ini disahkan oleh Menteri Kehakiman Republik Indonesia dalam Surat Keputusan No. J.A 5/78/4 tanggal 24 Oktober 1956, didaftarkan pada Pengadilan Negeri Jakarta dengan No. 1811 tanggal 27 Oktober 1956 dan telah diumumkan dalam Berita Negara Republik Indonesia No. 96, Tambahan No.1243 tanggal 30 November 1956.

Bank memulai aktivitas perbankan secara komersial pada tanggal 1 November 1956 berdasarkan Surat Keputusan Menteri Keuangan Republik Indonesia No. 203443/U.M.II tanggal 15 Oktober 1956 tentang Pemberian Izin Usaha PT Bank Buana Indonesia berkedudukan di Jakarta. Sesuai dengan Pasal 3 Anggaran Dasar Bank, ruang lingkup kegiatan usaha Bank adalah menjalankan kegiatan umum perbankan. Bank telah memperoleh izin untuk menjalankan aktivitas sebagai bank devisa berdasarkan Surat Keputusan Gubernur Bank Indonesia (BI) No. 9/39/KEP/DIR/UD tanggal 22 Juli 1976.

Pada tahun 2000, Bank mengubah status Perseroan menjadi perusahaan terbuka dengan melakukan penawaran umum perdana kepada masyarakat sebanyak 194 juta saham. Perubahan status Bank menjadi perusahaan terbuka telah disetujui oleh Bapepam-LK berdasarkan Surat Ketua Badan Pengawas Pasar Modal No. S-1544/PM/2000, tanggal 27 Juni 2000. Selanjutnya pada tahun 2002, 2003 dan 2006, Bank melakukan Penawaran Umum Terbatas I, II dan III.

1. General

a. Establishment of the Bank and General Information

PT Bank UOB Indonesia (formerly PT Bank UOB Buana) (the "Bank") was established in Indonesia based on the Deed of Establishment No. 150 dated 31 August 1956 drawn up before Eliza Pondaag, S.H. The Deed of Establishment was approved by the Minister of Justice of the Republic of Indonesia in Decree Letter No. J.A 5/78/4 dated 24 October 1956, as recorded at the Jakarta Court of Justice under registration No. 1811 dated 27 October 1956 and was published in State Gazette of the Republic of Indonesia No. 96, Supplement No. 1243 dated 30 November 1956.

The Bank's commercial banking activities began on 1 November 1956 based on the Decision Letter of The Ministry of Finance of the Republic of Indonesia No. 203443/U.M.II dated 15 October 1956 about Granting Business License of PT Bank Buana Indonesia located in Jakarta. Based on Article 3 of the Bank's Articles of Association, the scope of the Bank's business is to engage in general banking activities. The Bank also obtained a license to run the activities as a foreign bank based on Bank Indonesia (BI) Governor Decree No. 9/39/KEP/DIR/UD dated 22 July 1976.

In 2000, the Bank changed the status of the Company into a public company with the initial public offering of as many as 194 million shares to the public. The status change of the Bank into a public company has been approved by Bapepam-LK based on the Letter from the Chairman of the Capital Market Supervisory Board No. S-1544/PM/2000, dated 27 June 2000. Furthermore, in 2002, 2003 and 2006, the Bank conducted Limited Public Offering I, II and III.

1. Umum (lanjutan)

a. Pendirian Bank dan Informasi Umum (lanjutan)

Pada tahun 2008, Rapat Umum Pemegang Saham (RUPS) Bank telah menyetujui perubahan status Bank dari perusahaan terbuka menjadi perusahaan tertutup dan menghapuskan pencatatan (*delisting*) saham Bank di Bursa Efek Indonesia (BEI). Perubahan status termasuk *delisting* tersebut telah dilakukan sesuai dengan persyaratan yang ditentukan oleh Otoritas Jasa Keuangan (dahulu Bapepam dan LK) dan BEI, dan Bank telah menyelesaikan hak-hak pemegang saham minoritas melalui proses penawaran tender sesuai dengan ketentuan yang berlaku. Berdasarkan Akta Pernyataan Keputusan Rapat Umum Pemegang Saham Luar Biasa No. 16 tanggal 16 Januari 2009, dibuat di hadapan Fathiah Helmi, S.H., Notaris di Jakarta dan telah disetujui oleh Kementerian Hukum dan Hak Asasi Manusia berdasarkan Surat Persetujuan No. AHU-26687.AH.01.02. Tahun 2009 tanggal 17 Juni 2009, Anggaran Dasar Bank telah diubah sehubungan dengan perubahan status Bank dari perusahaan terbuka (publik) menjadi perusahaan tertutup.

Berdasarkan Akta Pernyataan Keputusan Rapat Umum Pemegang Saham Luar Biasa No. 12 tanggal 15 April 2010, dibuat di hadapan Fathiah Helmi, S.H., Notaris di Jakarta dan telah diberitahukan kepada Kementerian Hukum dan Hak Asasi Manusia berdasarkan Surat Penerimaan Pemberitahuan No. AHU-AH.01.10-14548 tanggal 14 Juni 2010, para pemegang saham Bank (yang pada saat itu bernama PT Bank UOB Buana) setuju untuk melakukan penggabungan usaha dengan suatu bank yang pada saat itu bernama PT Bank UOB Indonesia.

Pada tanggal 30 Juni 2010, Bank (yang pada saat itu bernama PT Bank UOB Buana) secara efektif menerima penggabungan usaha PT Bank UOB Indonesia. Penggabungan tersebut telah memperoleh persetujuan dari Bank Indonesia (BI) berdasarkan Surat Keputusan Gubernur BI No. 12/45/KEP.GBI/2010 tanggal 10 Juni 2010 tentang Pemberian Izin Penggabungan Usaha (*Merger*) PT Bank UOB Indonesia ke dalam PT Bank UOB Buana. Izin tersebut tetap berlaku sebagai izin usaha Bank sebagai perusahaan hasil penggabungan.

***1. General** (continued)*

***a. Establishment of the Bank and General Information** (continued)*

In 2008, the General Meeting of Shareholders of the Bank has approved the change in the Bank's status from publicly listed to private company and delisted the Bank's shares at Indonesian Stock Exchange (BEI). The change in status, including the delisting process, had been conducted in compliance to the requirements determined by Financial Service Authority (formerly Capital Market and Financial Institution Supervisory Agency) and BEI, and the Bank had settled the rights of minority shareholders through tender offer process in accordance with applicable regulations. Pursuant to the Deed of Statement of Resolutions of Extraordinary Meeting of Shareholders No. 16 dated 16 January 2009, drawn up before Fathiah Helmi, S.H., Notary in Jakarta and approved by the Minister of Laws and Human Rights through Letter of Approval No. AHU-26687.AH.01.02. Year 2009 dated 17 June 2009, the Articles of Association of the Bank have been amended in relation to the change in the Bank's status from a publicly listed to a private company.

By virtue of Deed of Resolutions Statement of Extraordinary General Meeting of Shareholders No. 12 dated 15 April 2010, drawn up before Fathiah Helmi, S.H., Notary in Jakarta and as notified to the Minister of Laws and Human Rights through Letter of Notification Receipt No. AHU-AH.01.10-14548 dated 14 June 2010, the shareholders of the Bank (whose name at the time was PT Bank UOB Buana) agreed to merge its business with a bank whose name at the time was PT Bank UOB Indonesia.

On 30 June 2010, the Bank (whose name at the time was PT Bank UOB Buana) effectively accepted the business merger of PT Bank UOB Indonesia. This merger had obtained the approval of Bank Indonesia (BI) under Decree of BI Governor No. 12/45/KEP.GBI/2010 dated 10 June 2010 regarding Granting of Merger Permit of PT Bank UOB Indonesia into PT Bank UOB Buana. The permit still applies as the business permit of the Bank as the surviving bank.

1. Umum (lanjutan)

a. Pendirian Bank dan Informasi Umum (lanjutan)

Pada bulan Mei 2011, Bank melakukan perubahan nama dari PT Bank UOB Buana menjadi PT Bank UOB Indonesia dan telah memperoleh persetujuan dari BI berdasarkan Surat Keputusan Gubernur BI No. 13/34/KEP.GBI/2011 tanggal 19 Mei 2011 tentang Perubahan Penggunaan Izin Usaha Atas Nama PT Bank UOB Buana menjadi Izin Usaha Atas Nama PT Bank UOB Indonesia.

Setelah pendiriannya, Anggaran Dasar Bank telah mengalami beberapa kali perubahan, perubahan terakhir sebagaimana dinyatakan dalam Akta Pernyataan Keputusan Rapat Perubahan Anggaran Dasar No. 38 tanggal 20 November 2023 mengenai perubahan Pasal 4 ayat (2), yang dibuat di hadapan Aulia Taufani, S.H., Notaris di Jakarta. Perubahan Anggaran Dasar Bank tersebut telah diterima dan dicatat dalam Sistem Administrasi Badan Hukum Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-AH.01.03-0145724 tanggal 23 November 2023.

Kantor pusat Bank berlokasi di Jl. M.H. Thamrin No. 10, Jakarta. Pada tanggal 31 Desember 2025, jaringan layanan Bank mencakup 41 kantor cabang, 50 kantor cabang pembantu dan 108 ATM yang tersebar di 41 kota/kabupaten di 16 provinsi yang bekerja sama dengan jaringan ATM Prima dan ATM Bersama, dan jaringan VISA di seluruh dunia, serta jaringan regional ATM grup usaha United Overseas Bank Limited.

Pada tanggal 26 Oktober 2023, Bank mendapatkan persetujuan Rapat Umum Pemegang Saham Luar Biasa untuk meningkatkan modal ditempatkan dan disetor Bank dengan cara mengeluarkan saham baru sebanyak 1.040.946.745 lembar saham dengan nilai nominal masing-masing Rp250 (nilai penuh) per lembar saham dengan harga penawaran Rp1.441 (nilai penuh) per lembar saham.

***1. General** (continued)*

***a. Establishment of the Bank and General Information** (continued)*

In May 2011, the Bank changed its name from PT Bank UOB Buana into PT Bank UOB Indonesia and has obtained approval from BI by virtue of BI Governor Decree No. 13/34/KEP.GBI/2011 dated 19 May 2011 regarding the Change of Business Permit Use on Behalf of PT Bank UOB Buana into a Business License Under Name of PT Bank UOB Indonesia.

After its establishment, the Bank's Articles of Association have been amended several times, the latest amendment was stated on the Deed of State Resolutions of the Amendment of Articles of Association No. 38 dated 20 November 2023 change of Article 4 paragraph (2), drawn up before Aulia Taufani, S.H., Notary in Jakarta. The amendment of the Bank's Articles of Association has been received and recorded by Ministry of Laws and Human Rights of the Republic of Indonesia as stated in the Letter No. AHU-AH.01.03-0145724 dated 23 November 2023.

The Bank's head office is located at Jl. M.H. Thamrin No. 10, Jakarta. As of 31 December 2025, the Bank's service network covers 41 branches, 50 sub-branches and 108 ATMs across 41 cities/regencies in 16 provinces which collaborate with ATM Prima and ATM Bersama networks, VISA global network and regional ATM network of the United Overseas Bank Limited business group.

On 26 October 2023, the Bank has received approval from the Extraordinary General Meeting of Shareholders to increase the Bank's issued and paid-up capital by issuing new shares of 1,040,946,745 shares with nominal amount of Rp250 (full amount) per share with offering price of Rp1,441 (full amount) per share.

1. Umum (lanjutan)

a. Pendirian Bank dan Informasi Umum (lanjutan)

Bank dimiliki sebesar 68,943% oleh UOB International Investment Private Limited (UOBII), anak perusahaan dari United Overseas Bank Limited, Singapura (UOB), 30,056% dimiliki oleh UOB, 1,000% dimiliki oleh Yayasan Kesejahteraan Nusantara dan sebesar 0,001% dimiliki oleh lain-lain (Catatan 25).

Penawaran Umum Obligasi

***1. General** (continued)*

***a. Establishment of the Bank and General Information** (continued)*

The Bank is 68.943% owned by UOB International Investment Private Limited (UOBII), a subsidiary of United Overseas Bank Limited, Singapore (UOB), 30.056% is owned by UOB, 1.000% is owned by Yayasan Kesejahteraan Nusantara and 0.001% is owned by others (Note 25).

Public Offering of Bonds

Instrumen/ *Instrument*	Tanggal penerbitan/ *Issuance date*	Jumlah pokok (nilai penuh)/ *Nominal value (full amount)*	Jangka waktu/ *Tenor*	Tanggal jatuh tempo/ *Due date*	Tingkat suku bunga/ *Interest rate*	Wali amanat/ *Trustee*
Obligasi Subordinasi Berkelanjutan IV Bank UOB Indonesia Tahap I Tahun 2024/ *Bank UOB Indonesia Subordinated Debt Shelf Offering IV Phase I Year 2024*	26 Jun/ *Jun 2024*	100.000.000.000	7 tahun/ *years*	26 Jun/ *Jun 2031*	7,50%	PT Bank Mandiri (Persero) Tbk
Obligasi Berkelanjutan IV Bank UOB Indonesia Tahap I Tahun 2024/ *Bank UOB Indonesia Senior Debt Shelf Offering IV Phase I Year 2024*	26 Jun/ *Jun 2024*	100.000.000.000	1 tahun/ *year*	6 Jul/ *Jul 2025*	6,70%	PT Bank Mandiri (Persero) Tbk
Obligasi Subordinasi Berkelanjutan III Bank UOB Indonesia Tahap I Tahun 2022/ *Bank UOB* Indonesia *Subordinated Debt Shelf Offering III Phase I Year 2022*	8 Mar/ *Mar 2022*	100.000.000.000	7 tahun/ *years*	8 Mar/ *Mar 2029*	8,00%	PT Bank Mandiri (Persero) Tbk
Obligasi Subordinasi Berkelanjutan II Bank UOB Indonesia Tahap II Tahun 2019/ *Bank UOB* Indonesia *Subordinated Debt Shelf Offering II Phase II Year 2019*	13 Nov/ *Nov 2019*	650.000.000.000	7 tahun/ *years*	13 Nov/ *Nov 2026*	9,25%	PT Bank Mandiri (Persero) Tbk
Obligasi Subordinasi Berkelanjutan II Bank UOB Indonesia Tahap I Tahun 2019/ *Bank UOB* Indonesia *Subordinated Debt Shelf Offering II Phase I Year 2019*	5 Jul/ *Jul 2019*	100.000.000.000	7 tahun/ *years*	5 Jul/ *Jul 2026*	9,85%	PT Bank Mandiri (Persero) Tbk

1. Umum (lanjutan)

b. Dewan Komisaris, Direksi dan Karyawan

Susunan Dewan Komisaris pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

Komisaris Utama	Wee Ee Cheong	*President Commissioner*
Wakil Komisaris Utama	Chin Voon Fat	*Deputy President Commissioner*
Komisaris	Chan Kok Seong	*Commissioner*
Komisaris Independen	Wayan Alit Antara	*Independent Commissioner*
Komisaris Independen	VJH Boentaran Lesmana	*Independent Commissioner*
Komisaris Independen	Johanes Susilo	*Independent Commissioner*

Susunan Direksi Bank pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

	31 Desember/ ***31 December 2025***	
Direktur Utama	Hendra Gunawan	*President Director*
Direktur Keuangan dan Layanan Korporasi	Teh Han Yi[1)]	*Finance and Corporate Services Director*
Direktur Kepatuhan, *Legal* dan Sekretaris Perusahaan	Ardhi Wibowo	*Compliance, Legal and Corporate Secretary Director*
Direktur Teknologi dan Operasional	Paul Rafiuly	*Technology and Operations Director*
Direktur *Wholesale Banking*	Harapman Kasan	*Wholesale Banking Director*
Direktur *Global Markets*	Sonny Samuel	*Global Markets Director*
Direktur Manajemen Risiko	Henry Santoso	*Risk Management Director*
Direktur *Consumer Banking*	Cristina Teh Tan	*Consumer Banking Director*
Direktur *Transaction Banking*	W. Kartyono[2)]	*Transaction Banking Director*

[1)] Berdasarkan keputusan Rapat Umum Pemegang Saham Luar Biasa tanggal 9 Desember 2025, masa tugas Teh Han Yi sebagai Direktur Keuangan dan Layanan Korporasi berakhir pada tanggal 31 Desember 2025. / *Based on the resolution of the Extraordinary General Meeting of Shareholders dated 9 December 2025 Teh Han Yi's term as Finance and Corporate Services Director is ended on 31 December 2025.*

[2)] Pengangkatan W. Kartyono sebagai Direktur *Transaction Banking* efektif sejak 29 April 2025 / *The appointment of W. Kartyono as Transaction Banking Director is effective as of 29 April 2025.*

	31 Desember/ ***31 December* 2024**	
Direktur Utama	Hendra Gunawan	*President Director*
Direktur Keuangan dan Layanan Korporasi	Teh Han Yi	*Finance and Corporate Services Director*
Direktur Kepatuhan, *Legal* dan Sekretaris Perusahaan	Ardhi Wibowo	*Compliance, Legal and Corporate Secretary Director*
Direktur Teknologi dan Operasional	Paul Rafiuly	*Technology and Operations Director*
Direktur *Wholesale Banking*	Harapman Kasan	*Wholesale Banking Director*
Direktur *Global Markets*	Sonny Samuel	*Global Markets Director*
Direktur Manajemen Risiko	Henry Santoso	*Risk Management Director*
Direktur *Consumer Banking*	Cristina Teh Tan	*Consumer Banking Director*

***1. General** (continued)*

b. The Board of Commissioners, the Board of Directors and Employees

The composition of the Bank's Board of Commissioners as of 31 December 2025 and 2024 are as follows:

The composition of the Bank's Board of Directors as of 31 December 2025 and 2024 are as follows:

1. Umum (lanjutan)

b. Dewan Komisaris, Direksi dan Karyawan (lanjutan)

Susunan Komite Audit pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

***1. General** (continued)*

***b. The Board of Commissioners, the Board of Directors and Employees** (continued)*

The composition of the Audit Committee as of 31 December 2025 and 2024 are as follows:

	31 Desember/ *31 December 2025*	
Ketua Komite Audit	VJH Boentaran Lesmana	*Chairman of Audit Committee*
Anggota	Saguh Pangaribowo	*Member*
Anggota	Indyastuti	*Member*

	31 Desember/ *31 December 2024*	
Ketua Komite Audit	VJH Boentaran Lesmana	*Chairman of Audit Committee*
Anggota	Humbul Kristiawan	*Member*
Anggota	Burlita	*Member*

Pada tanggal tanggal 31 Desember 2025, susunan Komite Audit diputuskan melalui Rapat Dewan Komisaris tanggal 24 April 2025 dan ditetapkan berdasarkan Surat Keputusan Direksi No. 25/SKDIR/0035 tanggal 29 April 2025.

As of 31 December 2025, the composition of the Audit Committee was appointed based on the Resolution of the Board of Commissioners Meeting on 24 April 2025 and established by Decree of the Board of Directors No.25/SKDIR/0035 dated 29 April 2025.

Pada tanggal 31 Desember 2024, susunan Komite Audit diputuskan melalui Rapat Dewan Komisaris tanggal 4 April 2023 dan ditetapkan berdasarkan Surat Keputusan Direksi No. 23/SKDIR/0057 tanggal 3 Mei 2023.

As of 31 December 2024, the composition of the Audit Committee was appointed based on the Resolution of the Board of Commissioners Meeting on 4 April 2023 and established by Decree of the Board of Directors No. 23/SKDIR/0057 dated 3 May 2023.

Pada tanggal 31 Desember 2025 dan 2024, Kepala Sekretaris Perusahaan adalah Susilowati berdasarkan Surat Keputusan Direksi No. 15/SKDIR/0021 tanggal 25 Juni 2015.

As of 31 December 2025 and 2024, Corporate Secretary Head is Susilowati based on the Board of Directors' Decree No. 15/SKDIR/0021 dated 25 June 2015.

Pada tanggal 31 Desember 2025 dan 2024, Kepala Satuan Kerja Audit Intern (Kepala SKAI) adalah Imbang Perdana Satryawan berdasarkan Surat Keputusan Direksi No. 22/SKDIR/0007 tanggal 27 Januari 2022.

As of 31 December 2025 and 2024, Internal Audit Unit Head is Imbang Perdana Satryawan based on the Board of Directors' Decree No. 22/SKDIR/0007 dated 27 January 2022.

Imbalan kerja jangka pendek yang diterima oleh Dewan Komisaris dan Direksi Bank untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp113.997 dan Rp122.296 (Catatan 37g).

Short-term employee benefits received by the Bank's Board of Commissioners and the Board of Directors for the years period ended 31 December 2025 and 2024 amounting to Rp113,997 and Rp122,296, respectively (Note 37g).

1. Umum (lanjutan)

b. Dewan Komisaris, Direksi dan Karyawan (lanjutan)

Imbalan kerja jangka panjang yang diterima oleh Dewan Komisaris dan Direksi Bank untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp20.730 dan Rp15.793. Biaya yang dikeluarkan oleh Bank terkait program imbalan pasca kerja Dewan Komisaris dan Direksi Bank dengan jumlah masing-masing sebesar Rp2.058 dan Rp1.786 untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 (Catatan 37g).

Pada tanggal 31 Desember 2025 dan 2024, Bank memiliki total karyawan masing-masing sebanyak 3.597 dan 4.002 orang (tidak diaudit).

***1. General** (continued)*

***b. The Board of Commissioners, the Board of Directors and Employees** (continued)*

Long-term employee benefits received by the Bank's Board of Commissioners and the Board of Directors for the years ended 31 December 2025 and 2024 amounting to Rp20,730 and Rp15,793, respectively. Expenses incurred by the Bank relating to post-employment benefits of the Bank's Board of Commissioners and the Board of Directors amounting to Rp2,058 and Rp1,786 for the years ended 31 December 2025 and 2024, respectively (Note 37g).

As of 31 December 2025 and 2024, the Bank had 3,597 and 4,002 employees, respectively (unaudited).

2. Ikhtisar Informasi Kebijakan Akuntansi Material

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini:

a. Dasar Penyajian Laporan Keuangan

Laporan keuangan disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia dan Peraturan Bapepam dan LK No. VIII.G.7 Lampiran Keputusan Ketua Bapepam dan LK No. KEP-347/BL/2012 tanggal 25 Juni 2012 tentang "Pedoman Penyajian dan Pengungkapan Laporan Keuangan Emiten atau Perusahaan Publik".

Laporan keuangan kecuali laporan arus kas, disusun dengan dasar akrual dan berdasarkan konsep biaya historis, kecuali beberapa akun tertentu yang disusun berdasarkan pengukuran lain sebagaimana diuraikan dalam kebijakan akuntansi masing-masing akun tersebut.

2. Summary of Material Accounting Policies Information

The principal accounting policies adopted in preparing the financial statements of the Bank are set out below:

a. Basis of Preparation of the Financial Statements

The financial statements have been prepared and presented in accordance with Indonesian Financial Accounting Standards and Bapepam and LK regulation No. VIII.G.7 Attachment of the Chairman of Bapepam and LK's decree No. KEP-347/BL/2012 dated 25 June 2012 regarding "Guidelines for Financial Statements Presentation and Disclosure for Issuer or Public Companies".

The financial statements, except for the statement of cash flows, are prepared using the accrual basis and based on historical cost concept, except for certain accounts which are measured on the bases described in the related accounting policies for those accounts.

2. Ikhtisar Informasi Kebijakan Akuntansi Material (lanjutan)

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini: (lanjutan)

a. Dasar Penyajian Laporan Keuangan (lanjutan)

Laporan arus kas disusun menggunakan metode langsung yang dimodifikasi dan arus kas dikelompokkan atas dasar aktivitas operasi, investasi dan pendanaan. Kas dan setara kas terdiri dari kas, giro pada Bank Indonesia dan giro pada bank lain, penempatan pada Bank Indonesia dan bank lain, dan investasi keuangan yang jatuh tempo dalam waktu 3 bulan sejak tanggal perolehan, sepanjang tidak digunakan sebagai jaminan atas pinjaman yang diterima serta tidak dibatasi penggunaannya.

Pos-pos dalam Penghasilan Komprehensif Lainnya disajikan terpisah antara akun-akun yang akan direklasifikasikan ke laba rugi dan akun-akun yang tidak akan direklasifikasikan ke laba rugi.

Dalam penyusunan laporan keuangan sesuai dengan Standar Akuntansi Keuangan di Indonesia, dibutuhkan estimasi dan asumsi yang mempengaruhi:
- Nilai aset dan liabilitas yang dilaporkan, dan pengungkapan atas aset dan liabilitas kontinjensi pada tanggal laporan keuangan.
- Jumlah pendapatan dan beban selama periode pelaporan.

Walaupun estimasi ini dibuat berdasarkan pengetahuan terbaik Manajemen atas kejadian dan aktivitas saat ini, hasil akhir mungkin berbeda dengan jumlah yang diestimasi.

Mata uang penyajian yang digunakan dalam laporan keuangan adalah mata uang Rupiah, yang merupakan mata uang fungsional Bank. Seluruh angka dalam laporan keuangan ini, kecuali dinyatakan secara khusus, dibulatkan menjadi jutaan Rupiah.

2. Summary of Material Accounting Policies Information *(continued)*

The principal accounting policies adopted in preparing the financial statements of the Bank are set out below: (continued)

a. Basis of Preparation of the Financial Statements *(continued)*

The statement of cash flows have been prepared using the modified direct method and the cash flows have been classified on the basis of operating, investing and financing activities. Cash and cash equivalents consist of cash, current accounts with Bank Indonesia and current accounts with other banks, placements with Bank Indonesia and other banks, and financial investments, maturing within 3 months or less from the acquisition date provided they are not used as collateral for borrowings nor restricted.

The items under Other Comprehensive Income (OCI) are presented separately between items to be reclassified to profit or loss and those items not to be reclassified to profit or loss.

The preparation of financial statements in conformity with Indonesian Financial Accounting Standards requires the use of estimates and assumptions that affect:
- *The reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of financial statements.*
- *The reported amounts of revenues and expenses during the reporting period.*

Although these estimates are based on Management's best knowledge of current events and activities, actual results may differ from those estimates.

The presentation currency used in the financial statement is Indonesian Rupiah, which is the functional currency of the Bank. Figures in the financial statements are rounded to and stated in millions of Rupiah unless otherwise stated.

2. Ikhtisar Informasi Kebijakan Akuntansi Material (lanjutan)

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini: (lanjutan)

b. Kombinasi Bisnis

Bank menerapkan metode akuntansi akuisisi untuk mencatat akuisisi bisnis konsumen Citibank, N.A., Indonesia (Citi), yang dianggap sebagai kombinasi bisnis (Catatan 3). Imbalan yang dialihkan untuk akuisisi adalah sebesar nilai wajar aset yang dialihkan dan liabilitas yang diakui pada tanggal akuisisi. Aset teridentifikasi yang diperoleh dan liabilitas yang diambil alih dalam suatu kombinasi bisnis pada awalnya diukur sebesar nilai wajar pada tanggal akuisisi.

Selisih lebih imbalan yang dialihkan dan nilai wajar aset bersih teridentifikasi pada saat akuisisi yang diperoleh dicatat sebagai *goodwill* (Catatan 2q). Biaya yang terkait dengan akuisisi dibebankan pada saat terjadinya.

Bank menentukan bahwa mereka telah mengakuisisi bisnis ketika rangkaian aktivitas dan aset yang diakuisisi mencakup input dan proses substantif yang bersama-sama secara signifikan berkontribusi pada kemampuan untuk menghasilkan *output*.

Proses yang diperoleh adalah substantif jika penting bagi kemampuan untuk terus menghasilkan output dan input yang diperoleh mencakup tenaga kerja yang terorganisir dengan keterampilan, pengetahuan, atau pengalaman yang diperlukan untuk melakukan proses itu atau secara signifikan berkontribusi pada kemampuan untuk terus menghasilkan output dan dianggap unik atau langka atau tidak dapat diganti tanpa biaya, usaha, atau penundaan yang signifikan dalam kemampuan untuk terus menghasilkan *output*.

Ketika melakukan akuisisi atas sebuah bisnis, Bank mengklasifikasikan dan menentukan aset keuangan yang diperoleh dan liabilitas keuangan yang diambil alih berdasarkan pada persyaratan kontraktual, kondisi ekonomi dan kondisi terkait lain yang ada pada tanggal akuisisi.

2. Summary of Material Accounting Policies Information *(continued)*

The principal accounting policies adopted in preparing the financial statements of the Bank are set out below: (continued)

b. Business Combination

The Bank applies the acquisition accounting method in acquiring of the consumer business of Citibank, N.A., Indonesia (Citi), which is considered as business combinations (Note 3). The consideration transferred for the acquisition of a subsidiary is the fair value of the assets transferred, the liabilities incurred at the date of acquisition. Identifiable assets acquired and liabilities in a business combination are measured initially at their fair values at the acquisition date.

The excess of the consideration transferred and the fair value of the net identifiable assets acquired at acquisition date is recorded as goodwill (Note 2q). Acquisition-related costs are expensed as incurred.

The Bank determines that it has acquired a business when the acquired set of activities and assets include an input and a substantive process that together significantly contribute to the ability to create outputs.

The acquired process is considered substantive if it is critical to the ability to continue producing outputs and the inputs acquired include an organized workforce with the necessary skills, knowledge, or experience to perform that process or it significantly contributes to the ability to continue producing outputs and is considered unique or scarce or cannot be replaced without significant cost, effort, or delay in the ability to continue producing outputs.

When the Bank acquires a business, it assesses the financial assets acquired and liabilities assumed for appropriate classification and designation in accordance with the contractual terms, economic circumstances and pertinent conditions as at the acquisition date.

2. Ikhtisar Informasi Kebijakan Akuntansi Material (lanjutan)

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini: (lanjutan)

b. Kombinasi Bisnis (lanjutan)

Periode pengukuran adalah periode setelah tanggal akuisisi yang didalamnya Bank dapat melakukan penyesuaian atas jumlah sementara yang diakui dalam kombinasi bisnis tersebut. Selama periode pengukuran, Bank mengakui penambahan aset atau liabilitas bila terdapat informasi terbaru yang diperoleh mengenai fakta dan keadaan pada tanggal akuisisi.

Pada tanggal akuisisi, *goodwill* awalnya diukur pada harga perolehan yang merupakan selisih lebih nilai agregat dari imbalan yang dialihkan dan jumlah setiap kepentingan non-pengendali atas selisih jumlah dari aset teridentifikasi yang diperoleh dan liabilitas yang diambil alih.

Setelah pengakuan awal, *goodwill* diukur pada jumlah tercatat dikurangi akumulasi kerugian penurunan nilai. Untuk tujuan pengujian penurunan nilai, *goodwill* yang diperoleh dari suatu kombinasi bisnis, sejak tanggal akuisisi dialokasikan kepada setiap Unit Penghasil Kas ("UPK") dari Bank yang diharapkan akan menerima manfaat dari sinergi kombinasi tersebut, terlepas dari apakah aset atau liabilitas lain dari pihak yang diakuisisi dialokasikan kepada UPK tersebut.

Jika *goodwill* telah dialokasikan pada suatu UPK dan operasi tertentu atas UPK tersebut dihentikan, maka *goodwill* yang diasosiasikan dengan operasi yang dihentikan tersebut termasuk dalam jumlah tercatat operasi tersebut ketika menentukan keuntungan atau kerugian dari pelepasan. *Goodwill* yang dilepaskan tersebut diukur berdasarkan nilai relatif operasi yang dihentikan terhadap bagian dari UPK yang ditahan.

2. Summary of Material Accounting Policies Information *(continued)*

The principal accounting policies adopted in preparing the financial statements of the Bank are set out below: (continued)

b. Business Combination *(continued)*

The measurement period is the period after the acquisition date during which the Bank may adjust the provisional amounts recognized for a business combination. During the measurement period, the Bank recognizes additional assets or liabilities if new information is obtained about facts and circumstances that existed as of the acquisition date.

At acquisition date, goodwill is initially measured at cost being the excess of the aggregate of the consideration transferred and the amount recognized for non-controlling interest over the net identifiable assets acquired and liabilities assumed.

After initial recognition, goodwill is measured at cost less any accumulated impairment losses. For the purpose of impairment testing, goodwill acquired in a business combination is, from the acquisition date, allocated to each of the Bank's Cash-generating Units ("CGU") that are expected to benefit from the combination, irrespective of whether other assets or liabilities of the acquiree are allocated to those CGUs.

Where goodwill forms part of a CGU and part of the operations within that CGU is disposed of, the goodwill associated with the operation disposed of is included in the carrying amount of the operation when determining the gain or loss on disposal of the operation. Goodwill disposed of in this circumstance is measured based on the relative values of the operation disposed of and the portion of the CGU retained.

2. Ikhtisar Informasi Kebijakan Akuntansi Material (lanjutan)

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini: (lanjutan)

c. Transaksi dengan Pihak Berelasi

Dalam menjalankan usahanya, Bank melakukan transaksi dengan pihak berelasi seperti yang didefinisikan dalam Pernyataan Standar Akuntansi Keuangan (PSAK) 224 tentang "Pengungkapan Pihak-pihak Berelasi".

Seluruh transaksi yang signifikan dengan pihak berelasi telah diungkapkan dalam catatan atas laporan keuangan.

Pihak berelasi adalah orang atau entitas yang terkait dengan entitas yang menyiapkan laporan keuangannya (entitas pelapor). Yang termasuk pihak berelasi adalah sebagai berikut:

1. Orang atau anggota keluarga terdekat mempunyai relasi dengan entitas pelapor jika orang tersebut:
   a. Memiliki pengendalian atau pengendalian bersama atas entitas pelapor;
   b. Memiliki pengaruh signifikan atas entitas pelapor; atau
   c. Merupakan personil manajemen kunci entitas pelapor atau entitas induk pelapor.

2. Suatu entitas berelasi dengan entitas pelapor jika memenuhi salah satu hal sebagai berikut:
   a. Entitas dan entitas pelapor adalah anggota dari kelompok usaha yang sama (artinya entitas induk, entitas anak, dan entitas anak berikutnya terkait dengan entitas lain);
   b. Suatu entitas adalah entitas asosiasi atau ventura bersama dari entitas lain (atau entitas asosiasi atau ventura bersama yang merupakan anggota suatu kelompok usaha, yang mana entitas lain adalah anggotanya);
   c. Kedua entitas tersebut adalah ventura bersama dari pihak ketiga yang sama;

***2. Summary of Material Accounting Policies Information** (continued)*

The principal accounting policies adopted in preparing the financial statements of the Bank are set out below: (continued)

c. Transactions with Related Parties

In the normal course of its business, the Bank enters into transactions with related parties which are defined under Statement of Financial Accounting Standard (SFAS) 224 regarding "Related Party Disclosures".

All significant transactions with related parties are disclosed in the notes to the financial statements.

A related party is a person or entity that is related to the entity that is preparing its financial statements (reporting entity). The related parties are as follows:

1. A person or a close member of that person's family is related to a reporting entity if that person:
   a. Has control or joint control of the reporting entity;
   b. Has significant influence over the reporting entity; or
   c. Is a member of the key management personnel of the reporting entity or of a parent of the reporting entity.

2. An entity is related to a reporting entity if any of the following condition applies:
   a. The entity and the reporting entity are members of the same group (which means that each parent, subsidiary and fellow subsidiary is related to the others);
   b. One entity is an associate or joint venture of the other entity (or an associate or joint venture of a member of a group of which the other entity is a member);
   c. Both entities are joint ventures of the same third party;

2. Ikhtisar Informasi Kebijakan Akuntansi Material (lanjutan)

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini: (lanjutan)

c. Transaksi dengan Pihak Berelasi (lanjutan)

Pihak berelasi adalah orang atau entitas yang terkait dengan entitas yang menyiapkan laporan keuangannya (entitas pelapor). Yang termasuk pihak berelasi adalah sebagai berikut: (lanjutan)

2. Suatu entitas berelasi dengan entitas pelapor jika memenuhi salah satu hal sebagai berikut: (lanjutan)
   d. Suatu entitas adalah ventura bersama dari entitas ketiga dan entitas yang lain adalah entitas asosiasi dari entitas ketiga;
   e. Entitas tersebut adalah sebuah program imbalan pasca kerja untuk imbalan kerja dari salah satu entitas pelapor atau entitas yang terkait dengan entitas pelapor;
   f. Entitas yang dikendalikan atau dikendalikan bersama oleh orang yang diidentifikasi sebagaimana dimaksud dalam angka (1); atau
   g. Orang yang diidentifikasi sebagaimana dimaksud dalam angka (1) huruf (a) memiliki pengaruh signifikan atas entitas atau merupakan manajemen kunci entitas (atau entitas induk dari entitas).
   h. Entitas, atau anggota dari kelompok, yang dalam hal ini, entitas merupakan bagian dari kelompok tersebut menyediakan jasa personil manajemen kunci kepada entitas pelapor atau kepada entitas induk dari entitas pelapor.

d. Aset dan Liabilitas Keuangan

1) Klasifikasi

Bank mengklasifikasikan aset keuangannya berdasarkan kategori sebagai berikut pada saat pengakuan awal:
- Aset keuangan yang diukur pada nilai wajar melalui laba rugi;
- Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain;

2. Summary of Material Accounting Policies Information *(continued)*

The principal accounting policies adopted in preparing the financial statements of the Bank are set out below: (continued)

c. Transactions with Related Parties *(continued)*

A related party is a person or entity that is related to the entity that is preparing its financial statements (reporting entity). The related parties are as follows: (continued)

2. An entity is related to a reporting entity if any of the following condition applies: (continued)
   d. One entity is a joint venture of a third party and the other entity is an associate of the third entity;
   e. The entity is a post-employment benefit plan for the benefits of employees of either the reporting entity or an entity related to the reporting entity;
   f. The entity is controlled or jointly controlled by a person identified in (1); or
   g. A person identified in (1) (a) has significant influence over the entity or is a member of the key management personnel of the entity (or of a parent of the entity).
   h. The entity, or any member of a group of which it is a part provides key management personnel services to the reporting entity or to the parent of the reporting entity.

d. Financial Assets and Liabilities

1) Classification

The Bank classifies its financial assets according to the following categories at initial recognition:
- *Financial assets measured at fair value through profit or loss;*
- *Financial assets that are measured at fair value through other comprehensive income;*

2. Ikhtisar Informasi Kebijakan Akuntansi Material (lanjutan)

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini: (lanjutan)

d. Aset dan Liabilitas Keuangan (lanjutan)

1) Klasifikasi (lanjutan)

Bank mengklasifikasikan aset keuangannya berdasarkan kategori sebagai berikut pada saat pengakuan awal: (lanjutan)

- Aset keuangan yang diukur pada biaya perolehan diamortisasi.

Aset keuangan diukur pada biaya perolehan diamortisasi jika memenuhi kondisi sebagai berikut:

- Aset keuangan dikelola dalam model bisnis yang bertujuan untuk memiliki aset keuangan dalam rangka mendapatkan arus kas kontraktual ("*hold to collect*"); dan
- Persyaratan kontraktual dari aset keuangan tersebut memberikan hak pada tanggal tertentu atas arus kas yang diperoleh semata dari pembayaran pokok dan bunga (SPPI) dari jumlah pokok terutang.

Aset keuangan diukur pada nilai wajar melalui penghasilan komprehensif lain jika memenuhi kondisi sebagai berikut:

- Aset keuangan dikelola dalam model bisnis yang bertujuan untuk mendapatkan arus kas kontraktual dan menjual aset keuangan *("hold to collect and sell");* dan
- Persyaratan kontraktual dari aset keuangan tersebut memenuhi kriteria SPPI.

Pada saat pengakuan awal, Bank dapat membuat pilihan yang tidak dapat dibatalkan untuk menyajikan instrumen ekuitas yang bukan dimiliki untuk diperdagangkan pada nilai wajar melalui penghasilan komprehensif lain.

2. Summary of Material Accounting Policies Information *(continued)*

The principal accounting policies adopted in preparing the financial statements of the Bank are set out below: (continued)

d. Financial Assets and Liabilities *(continued)*

1) Classification (continued)

The Bank classifies its financial assets according to the following categories at initial recognition: (continued)

- *Financial assets measured at amortized cost.*

Financial assets are measured at amortized cost if they meet the following conditions:

- *Financial assets are managed in a business model that aims to have financial assets in order to obtain contractual cash flow ("hold to collect"); and*
- *The contractual terms of the financial assets provide rights on a certain date for cash flow obtained solely from payment of principal and interest (SPPI) on the principal amount owed*

Financial assets are measured at fair value through other comprehensive income if they meet the following conditions:

- *Financial assets are managed in a business model that aims to obtain contractual cash flow and sell financial assets ("hold to collect and sell"); and*
- *The contractual requirements of the financial assets meet the SPPI criteria.*

At initial recognition, the Bank may make an irrevocable choice to present equity instruments that are not held for trading at fair value through other comprehensive income.

2. Ikhtisar Informasi Kebijakan Akuntansi Material (lanjutan)

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini: (lanjutan)

d. Aset dan Liabilitas Keuangan (lanjutan)

1) Klasifikasi (lanjutan)

Aset keuangan lainnya yang tidak memenuhi persyaratan untuk diklasifikasikan sebagai aset keuangan diukur pada biaya perolehan diamortisasi atau nilai wajar melalui penghasilan komprehensif lain diklasifikasikan sebagai diukur pada nilai wajar melalui laba rugi.
Saat pengakuan awal, Bank dapat membuat penetapan yang tidak dapat dibatalkan untuk mengukur aset yang memenuhi persyaratan untuk diukur pada biaya perolehan diamortisasi atau nilai wajar melalui penghasilan komprehensif lain pada nilai wajar melalui laba rugi, apabila penetapan tersebut mengeliminasi atau secara signifikan mengurangi inkonsistensi pengukuran atau pengakuan (kadang disebut sebagai "*accounting mismatch")*.

Penilaian model bisnis

Model bisnis ditentukan pada level yang mencerminkan bagaimana kelompok aset keuangan dikelola bersama-sama untuk mencapai tujuan bisnis tertentu.

Penilaian model bisnis dilakukan dengan mempertimbangkan, tetapi tidak terbatas pada hal-hal berikut:
- Bagaimana kinerja dari model bisnis dan aset keuangan yang dimiliki dalam model bisnis dievaluasi dan dilaporkan kepada personil manajemen kunci Bank;
- Apakah risiko yang memengaruhi kinerja dari model bisnis (termasuk aset keuangan yang dimiliki dalam model bisnis) dan khususnya bagaimana cara aset keuangan tersebut dikelola; dan
- Bagaimana penilaian kinerja pengelola aset keuangan (sebagai contoh, apakah penilaian kinerja berdasarkan nilai wajar dari aset yang dikelola atau arus kas kontraktual yang diperoleh).

2. Summary of Material Accounting Policies Information *(continued)*

The principal accounting policies adopted in preparing the financial statements of the Bank are set out below: (continued)

d. Financial Assets and Liabilities *(continued)*

1) Classification (continued)

Other financial assets that do not meet the requirements to be classified as financial assets measured at amortized cost or fair value through other comprehensive income are classified as measured at fair value through profit or loss.

At initial recognition, the Bank can make an irrevocable determination to measure assets that meet the requirements to be measured at amortized cost or fair value through other comprehensive income at fair value through profit or loss, if the determination eliminates or significantly reduces the measurement or recognition inconsistencies (sometimes referred to as "accounting mismatch").

Business models valuation

The business model is determined at a level that reflects how groups of financial assets are managed together to achieve certain business objectives.

The evaluation of the business model is carried out by considering, but not limited to the following:
- *How the performance of the business model and financial assets held in the business model are evaluated and reported to the Bank's key management personnel;*
- *What risks affect the performance of the business model (including financial assets held in the business model) and specifically how the financial assets are managed; and*
- *How to evaluate the performance of managers of financial assets (for example, whether performance appraisals are based on the fair value of the assets being managed or the contractual cash flows obtained).*

2. Ikhtisar Informasi Kebijakan Akuntansi Material (lanjutan)

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini: (lanjutan)

d. Aset dan Liabilitas Keuangan (lanjutan)

1) Klasifikasi (lanjutan)

Penilaian model bisnis (lanjutan)

Aset keuangan yang dimiliki untuk diperdagangkan atau dikelola dan penilaian kinerja berdasarkan nilai wajar diukur pada nilai wajar melalui laba rugi.

Derivatif juga dikategorikan dalam kelompok ini, kecuali derivatif yang ditetapkan sebagai instrumen lindung nilai efektif.

Penilaian mengenai arus kas kontraktual yang diperoleh semata-mata dari pembayaran pokok dan bunga (SPPI)

Untuk tujuan penilaian ini, pokok didefinisikan sebagai nilai wajar dari aset keuangan pada saat pengakuan awal. Bunga didefinisikan sebagai imbalan untuk nilai waktu atas uang dan risiko kredit terkait jumlah pokok terutang pada periode waktu tertentu dan juga risiko dan biaya peminjaman standar, serta marjin laba.

Penilaian mengenai arus kas kontraktual yang diperoleh semata-mata dari pembayaran pokok dan bunga dilakukan dengan mempertimbangkan persyaratan kontraktual, termasuk apakah aset keuangan mengandung persyaratan kontraktual yang dapat mengubah waktu atau jumlah arus kas kontraktual. Dalam melakukan penilaian, Bank mempertimbangkan:

- Peristiwa kontinjensi yang akan mengubah waktu atau jumlah arus kas kontraktual;
- Fitur *leverage*;
- Persyaratan pembayaran di muka dan perpanjangan kontraktual;
- Persyaratan mengenai klaim yang terbatas atas arus kas yang berasal dari aset spesifik; dan
- Fitur yang dapat mengubah nilai waktu dari elemen uang.

2. Summary of Material Accounting Policies Information *(continued)*

The principal accounting policies adopted in preparing the financial statements of the Bank are set out below: (continued)

d. Financial Assets and Liabilities *(continued)*

1) Classification (continued)

Business models valuation *(lanjutan)*

Financial assets held for trading or managing and which performance appraisals based on fair value are measured at fair value through profit or loss.
Derivatives are also categorized under this classification, unless they are designated as effective hedging instruments.

Evaluation of contractual cash flows obtained solely from payment of principal and interest (SPPI)

For the purpose of this valuation, principal is defined as the fair value of financial assets at initial recognition. Interest is defined as compensation for the time value of money and credit risk in relation to the principal amount owed over a certain period of time and also the risk and standard borrowing costs, as well as profit margins.

An assessment of contractual cash flows obtained solely from principal and interest payments is made by considering contractual terms, including whether financial assets contain contractual terms that can change the timing or amount of contractual cash flows. In assessing, the Bank considers:

- *Contingency events that will change the timing or amount of contractual cash flow;*
- *Leverage feature;*
- *Terms of advance payment and contractual extension;*
- *Requirements regarding limited claims for cash flows from specific assets; and*
- *Features that can change the time value of the money element.*

2. Ikhtisar Informasi Kebijakan Akuntansi Material (lanjutan)

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini: (lanjutan)

d. Aset dan Liabilitas Keuangan (lanjutan)

1) Klasifikasi (lanjutan)

Penilaian mengenai arus kas kontraktual yang diperoleh semata-mata dari pembayaran pokok dan bunga (SPPI) (lanjutan)

Liabilitas keuangan diklasifikasikan ke dalam kategori sebagai berikut pada saat pengakuan awal:

- Liabilitas keuangan yang diukur pada nilai wajar melalui laporan laba rugi, yang memiliki 2 (dua) sub-klasifikasi, yaitu liabilitas keuangan yang ditetapkan demikian pada saat pengakuan awal dan liabilitas keuangan yang telah diklasifikasikan dalam kelompok diperdagangkan;

- Liabilitas keuangan lain yang tidak diklasifikasikan sebagai liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi dikategorikan dan diukur dengan biaya perolehan diamortisasi.

Berikut klasifikasi instrumen keuangan Bank berdasarkan PSAK 109:

2. Summary of Material Accounting Policies Information *(continued)*

The principal accounting policies adopted in preparing the financial statements of the Bank are set out below: (continued)

d. Financial Assets and Liabilities *(continued)*

1) Classification (continued)

Evaluation of contractual cash flows obtained solely from payment of principal and interest (SPPI) *(continued)*

Financial liabilities are classified into the following categories at initial recognition:

- *Financial liabilities at fair value through profit or loss, which has 2 (two) sub-classifications, i.e., those designated as such upon initial recognition and those classified as held for trading;*

- *Other financial liabilities that are not classified as financial liabilities at fair value through profit or loss are categorized and measured at amortized cost.*

Below are financial instruments classification of the Bank based on SFAS 109:

Instrumen keuangan/ ***Financial instruments***		**Kategori yang didefinisikan oleh PSAK 109/** ***Category as defined by SFAS 109***
Aset keuangan/ *Financial assets*	Kas/ *Cash*	Aset keuangan yang diukur pada biaya perolehan yang diamortisasi/*Financial assets at amortized cost*
	Giro pada Bank Indonesia/ *Current accounts with Bank Indonesia*	Aset keuangan yang diukur pada biaya perolehan yang diamortisasi/*Financial assets at amortized cost*
	Giro pada bank lain/ *Current accounts with other banks*	Aset keuangan yang diukur pada biaya perolehan yang diamortisasi/*Financial assets at amortized cost*
	Penempatan pada Bank Indonesia dan bank lain/ *Placements with Bank Indonesia and other banks*	Aset keuangan yang diukur pada biaya perolehan yang diamortisasi/*Financial assets at amortized cost*
	Efek-efek yang diperdagangkan/ *Trading securities*	Aset keuangan yang diukur pada nilai wajar melalui laba rugi/*Financial assets at fair value through profit or loss*

2. Ikhtisar Informasi Kebijakan Akuntansi Material (lanjutan)

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini: (lanjutan)

d. Aset dan Liabilitas Keuangan (lanjutan)

1) Klasifikasi (lanjutan)

Berikut klasifikasi instrumen keuangan Bank berdasarkan PSAK 109: (lanjutan)

2. Summary of Material Accounting Policies Information *(continued)*

The principal accounting policies adopted in preparing the financial statements of the Bank are set out below: (continued)

d. Financial Assets and Liabilities *(continued)*

1) Classification (continued)

Below are financial instruments classification of the Bank based on SFAS 109: (continued)

Instrumen keuangan/ ***Financial instruments***		**Kategori yang didefinisikan oleh PSAK 109/** ***Category as defined by SFAS 109***
Aset keuangan/ *Financial assets*	Investasi keuangan/ *Financial investments*	Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain/*Financial assets at fair value through other comprehensive income* Aset keuangan yang diukur pada biaya perolehan yang diamortisasi/*Financial assets at amortized cost*
	Tagihan derivatif/ *Derivative receivables*	Aset keuangan yang diukur pada nilai wajar melalui laba rugi/*Financial assets at fair value through profit or loss*
	Kredit yang diberikan/ *Loans*	Aset keuangan yang diukur pada biaya perolehan yang diamortisasi/*Financial assets at amortized cost*
	Tagihan atas surat berharga yang dibeli dengan janji dijual kembali/ *Receivables on securities purchased with agreements to resell*	Aset keuangan yang diukur pada nilai wajar melalui laba rugi/*Financial assets at fair value through profit or loss*
	Tagihan akseptasi/ *Acceptance receivables*	Aset keuangan yang diukur pada biaya perolehan yang diamortisasi/*Financial assets at amortized cost*
	Aset lain-lain/ *Other assets*	Aset keuangan yang diukur pada biaya perolehan yang diamortisasi/*Financial assets at amortized cost*
Liabilitas keuangan/ *Financial liabilities*	Liabilitas segera/ *Current liabilities*	Liabilitas keuangan yang diukur pada biaya perolehan yang diamortisasi/*Financial liabilities at amortized cost*
	Simpanan dari nasabah/ *Deposits from customers*	Liabilitas keuangan yang diukur pada biaya perolehan yang diamortisasi/*Financial liabilities at amortized cost*
	Simpanan dari bank lain/ *Deposits from other banks*	Liabilitas keuangan yang diukur pada biaya perolehan yang diamortisasi/*Financial liabilities at amortized cost*
	Bunga yang masih harus dibayar/ *Interest payables*	Liabilitas keuangan yang diukur pada biaya perolehan yang diamortisasi/*Financial liabilities at amortized cost*
	Liabilitas derivatif/ *Derivative payables*	Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi/*Financial liabilities at fair value through profit or loss*
	Liabilitas akseptasi/ *Acceptance payables*	Liabilitas keuangan yang diukur pada biaya perolehan yang diamortisasi/*Financial liabilities at amortized cost*
	Liabilitas atas surat berharga yang dijual dengan janji dibeli kembali/ *Liabilities on securities sold under repurchase agreements*	Liabilitas keuangan yang diukur pada biaya perolehan yang diamortisasi/*Financial liabilities at amortized cost*
	Efek utang yang diterbitkan/ *Debt securities issued*	Liabilitas keuangan yang diukur pada biaya perolehan yang diamortisasi/*Financial liabilities at amortized cost*
	Liabilitas lain-lain/ *Other liabilities*	Liabilitas keuangan yang diukur pada biaya perolehan yang diamortisasi/*Financial liabilities at amortized cost*

2. Ikhtisar Informasi Kebijakan Akuntansi Material (lanjutan)

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini: (lanjutan)

d. Aset dan Liabilitas Keuangan (lanjutan)

2) Pengakuan awal

Aset dan liabilitas keuangan pada awalnya diukur pada nilai wajarnya. Dalam hal aset atau liabilitas keuangan tidak diklasifikasikan sebagai nilai wajar melalui laba rugi, nilai wajar tersebut ditambah/dikurangi biaya transaksi yang dapat diatribusikan secara langsung dengan perolehan atau penerbitan aset atau liabilitas keuangan.

Bank pada pengakuan awal dapat menetapkan aset dan keuangan liabilitas tertentu sebagai nilai wajar melalui laba rugi (opsi nilai wajar). Opsi nilai wajar dapat digunakan hanya bila memenuhi ketetapan sebagai berikut:
- Penetapan sebagai opsi nilai wajar mengurangi atau mengeliminasi inkonsistensi pengukuran dan pengakuan (*accounting mismatch*) yang dapat timbul; atau
- Aset dan liabilitas keuangan merupakan bagian dari portofolio instrumen keuangan yang risikonya dikelola dan dilaporkan kepada manajemen kunci berdasarkan nilai wajar; atau
- Aset dan liabilitas keuangan terdiri dari kontrak utama dan derivatif melekat yang harus dipisahkan tetapi tidak dapat mengukur derivatif melekat secara terpisah.

3) Pengukuran setelah pengukuran awal

Aset keuangan dalam kelompok aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain dan aset dan liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi diukur pada nilai wajarnya.

Aset keuangan kelompok biaya perolehan diamortisasi dan liabilitas keuangan lainnya diukur pada biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif.

2. Summary of Material Accounting Policies Information *(continued)*

The principal accounting policies adopted in preparing the financial statements of the Bank are set out below: (continued)

d. Financial Assets and Liabilities *(continued)*

2) Initial recognition

Financial assets and liabilities are initially recognized at fair value. For those financial assets or liabilities not classified as fair value through profit or loss, the fair value is added/deducted with directly attributable transaction costs to the issuance of financial assets or liabilities.

The Bank upon initial recognition may designate certain financial assets and liabilities at fair value through profit or loss (fair value option). The fair value option is only applied when the following conditions are met:
- *The application of the fair value option reduces or eliminates an accounting mismatch that would otherwise arise; or*
- *The financial assets and liabilities are part of a portfolio of financial instruments, the risks of which are managed and reported to key management on a fair value basis; or*
- *The financial assets and liabilities consist of a host contract and an embedded derivative that must be bifurcated but are unable to measure the embedded derivative separately.*

3) Subsequent measurement

Financial assets at fair value through other comprehensive income and financial assets and liabilities at fair value through profit or loss are measured at fair value.

Financial assets classified as amortized cost and other financial liabilities are measured at amortized cost using the effective interest rate method.

2. Ikhtisar Informasi Kebijakan Akuntansi Material (lanjutan)

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini: (lanjutan)

d. Aset dan Liabilitas Keuangan (lanjutan)

4) Penghentian pengakuan

a. Aset keuangan dihentikan pengakuannya jika:
- Hak kontraktual atas arus kas yang berasal dari aset keuangan tersebut berakhir; atau
- Bank telah mentransfer haknya untuk menerima arus kas yang berasal dari aset keuangan atau menanggung kewajiban untuk membayarkan arus kas yang diterima tersebut secara penuh tanpa penundaan berarti kepada pihak ketiga di bawah kesepakatan pelepasan; dan antara (a) Bank telah mentransfer secara substansial seluruh risiko dan manfaat atas aset, atau (b) Bank tidak mentransfer maupun tidak memiliki secara substansial seluruh risiko dan manfaat atas aset namun telah mentransfer pengendalian atas aset.

Ketika Bank telah mentransfer hak untuk menerima arus kas dari aset atau telah memasuki kesepakatan pelepasan dan tidak mentransfer serta tidak memiliki secara substansial seluruh risiko dan manfaat atas aset atau tidak mentransfer kendali atas aset, aset diakui sebesar keterlibatan Bank yang berkelanjutan atas aset tersebut.

Kredit yang diberikan dihapusbukukan ketika tidak terdapat prospek yang realistis mengenai pengembalian kredit dalam waktu dekat atau hubungan normal antara Bank dan debitur telah berakhir. Kredit yang tidak dapat dilunasi dihapusbukukan dengan mendebit cadangan kerugian penurunan nilai.

2. Summary of Material Accounting Policies Information *(continued)*

The principal accounting policies adopted in preparing the financial statements of the Bank are set out below: (continued)

d. Financial Assets and Liabilities *(continued)*

4) Derecognition

a. Financial assets are derecognized when:
- *The contractual rights to receive cash flows from the financial assets have expired; or*
- *The Bank has transferred its rights to receive cash flows from the financial assets or has assumed an obligation to pay the received cash flows in full without material delay to a third party under a 'pass-through' arrangement; and either (a) the Bank has transferred substantially all the risks and rewards of the asset, or (b) the Bank has neither transferred nor retained substantially all the risks and rewards of the asset but has transferred control of the asset.*

When the Bank has transferred its rights to receive cash flows from an asset or has entered into a 'pass-through' arrangement and has neither transferred nor retained substantially all the risks and rewards of the asset nor transferred control of the asset, the asset is recognized to the extent of the Bank's continuing involvement on the asset.

Loans are written-off when there is no realistic prospect of collection in the near future or the normal relationship between the Bank and the borrowers have ceased to exist. When a loan is deemed uncollectible, it is written-off against the related allowance for impairment losses.

2. Ikhtisar Informasi Kebijakan Akuntansi Material (lanjutan)

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini: (lanjutan)

d. Aset dan Liabilitas Keuangan (lanjutan)

4) Penghentian pengakuan (lanjutan)

b. Liabilitas keuangan dihentikan pengakuannya jika liabilitas keuangan tersebut berakhir, yaitu ketika liabilitas yang ditetapkan dalam kontrak dilepaskan atau dibatalkan atau kadaluwarsa.

Jika suatu liabilitas keuangan yang ada digantikan dengan yang lain oleh pemberi pinjaman yang sama pada keadaan yang secara substansial berbeda atau berdasarkan suatu liabilitas yang ada yang secara substansial telah diubah, seperti pertukaran atau modifikasi yang diperlakukan sebagai penghentian pengakuan liabilitas awal dan pengakuan liabilitas baru dan perbedaan nilai tercatat masing-masing diakui dalam laporan laba rugi dan penghasilan komprehensif lain.

5) Pengakuan pendapatan dan beban

a. Pendapatan dan beban bunga atas aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain, serta aset dan liabilitas keuangan yang dicatat berdasarkan biaya perolehan diamortisasi diakui pada laporan laba rugi dengan menggunakan metode suku bunga efektif.

Jumlah tercatat bruto aset keuangan adalah biaya perolehan diamortisasi aset keuangan sebelum disesuaikan dengan cadangan penurunan nilai.

Dalam menghitung pendapatan dan beban bunga, tingkat suku bunga efektif diterapkan pada jumlah tercatat bruto aset (ketika aset tersebut bukan aset keuangan yang memburuk) atau terhadap biaya perolehan diamortisasi dari liabilitas.

2. Summary of Material Accounting Policies Information *(continued)*

The principal accounting policies adopted in preparing the financial statements of the Bank are set out below: (continued)

d. Financial Assets and Liabilities *(continued)*

4) Derecognition (continued)

b. Financial liabilities are derecognized when they are extinguished, i.e., liabilities stated in the contract are discharged, cancelled or has expired.

Where an existing financial liability is replaced by another from the same lender on substantially different terms or the terms of an existing liability are substantially modified, such an exchange or modification is treated as derecognition of the original liability and the recognition of a new liability, and the difference in the respective carrying amounts is recognized in the statement of profit or loss and other comprehensive income.

5) Income and expense recognition

a. Interest income and expense on financial assets measured at fair value through other comprehensive income, as well as financial assets and liabilities measured at amortized cost are recognized in the statement of profit or loss using the effective interest rate method.

The gross carrying amount of a financial asset is the amortized cost of a financial asset before adjusting for allowance for impairment.

In calculating interest income and expenses, the effective interest rate is applied to the gross carrying amount of an asset (when the asset is not a deteriorated financial asset) or to the amortized cost of a liability.

2. Ikhtisar Informasi Kebijakan Akuntansi Material (lanjutan)

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini: (lanjutan)

d. Aset dan Liabilitas Keuangan (lanjutan)

5) Pengakuan pendapatan dan beban (lanjutan)

Untuk aset keuangan yang memburuk setelah pengakuan awal, pendapatan bunga dihitung dengan menerapkan tingkat suku bunga efektif terhadap biaya perolehan diamortisasi dari aset keuangan tersebut. Jika aset tersebut tidak lagi memburuk, maka perhitungan pendapatan bunga akan dihitung dengan menerapkan tingkat suku bunga efektif terhadap nilai tercatat bruto dari aset keuangan tersebut.

b. Keuntungan dan kerugian yang timbul dari perubahan nilai wajar aset keuangan yang diukur pada nilai wajar melalui pendapatan komprehensif lain selain keuntungan atau kerugian selisih kurs atas instrumen utang diakui secara langsung dalam pendapatan komprehensif lain (sebagai bagian dari ekuitas) hingga aset keuangan tersebut dihentikan pengakuannya atau terdapat penurunan nilai.

Pada saat aset keuangan dihentikan pengakuannya atau mengalami penurunan nilai, keuntungan atau kerugian kumulatif yang sebelumnya diakui dalam ekuitas harus diakui pada laporan laba rugi.

6) Reklasifikasi instrumen keuangan

Bank mereklasifikasi aset keuangan jika dan hanya jika, model bisnis untuk pengelolaan aset keuangan berubah.

Tidak terdapat reklasifikasi untuk liabilitas keuangan.

2. Summary of Material Accounting Policies Information *(continued)*

The principal accounting policies adopted in preparing the financial statements of the Bank are set out below: (continued)

d. Financial Assets and Liabilities *(continued)*

5) Income and expense recognition (continued)

For financial assets that deteriorated after initial recognition, interest income is calculated by applying an effective interest rate to the amortized cost of the financial assets. If the asset is no longer deteriorating, the calculation of interest income will be calculated by applying an effective interest rate to the gross carrying amount of the financial asset.

b. Gains and losses arising from changes in the fair value of financial asset measured at fair value through other comprehensive income other than foreign exchange gains or losses on debt instruments are recognized directly in other comprehensive income (as part of equity) until the financial asset is derecognized or impaired.

When a financial asset is derecognized or impaired, the cummulative gains or losses previously recognized in equity are recognized in statement of profit or loss.

6) Reclassification financial instruments

The Bank reclassifies financial assets if and only if, the business model for managing financial assets changes.

There is no reclassification of financial liabilities.

2. Ikhtisar Informasi Kebijakan Akuntansi Material (lanjutan)

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini: (lanjutan)

d. Aset dan Liabilitas Keuangan (lanjutan)

6) Reklasifikasi instrumen keuangan (lanjutan)

Reklasifikasi aset keuangan dari klasifikasi biaya perolehan yang diamortisasi ke klasifikasi nilai wajar melalui laba rugi dicatat sebesar nilai wajarnya. Selisih antara nilai tercatat dengan nilai wajar diakui sebagai keuntungan atau kerugian pada laba rugi dalam laporan laba rugi dan pendapatan komprehensif lainnya.

Reklasifikasi aset keuangan dari klasifikasi biaya perolehan yang diamortisasi ke klasifikasi nilai wajar melalui penghasilan komprehensif lain dicatat sebesar nilai wajarnya.

Reklasifikasi aset keuangan dari klasifikasi nilai wajar melalui penghasilan komprehensif lain ke klasifikasi nilai wajar melalui laba rugi dicatat pada nilai wajar. Keuntungan atau kerugian yang belum direalisasi direklasifikasi ke laba rugi.

Reklasifikasi aset keuangan dari klasifikasi nilai wajar melalui penghasilan komprehensif lain ke klasifikasi biaya perolehan yang diamortisasi dicatat pada nilai tercatat. Keuntungan atau kerugian yang belum direalisasi dihapus dari ekuitas dan disesuaikan terhadap nilai wajar.

Reklasifikasi aset keuangan dari klasifikasi nilai wajar melalui laba rugi ke klasifikasi nilai wajar melalui penghasilan komprehensif lain dicatat pada nilai wajar.

Reklasifikasi aset keuangan dari klasifikasi nilai wajar melalui laba rugi ke klasifikasi biaya perolehan yang diamortisasi dicatat pada nilai wajar.

2. Summary of Material Accounting Policies Information *(continued)*

The principal accounting policies adopted in preparing the financial statements of the Bank are set out below: (continued)

d. Financial Assets and Liabilities *(continued)*

6) Reclassification financial instruments (continued)

Reclassifications of financial assets from amortized cost classifications to fair value through profit or loss are recorded at fair value. The difference between the recorded value and fair value is recognized in profit or loss on the statement of profit or loss and other comprehensive income.

Reclassifications of financial assets from amortized cost classifications to fair value classifications through other comprehensive are recorded at their fair values.

Reclassification of financial assets from fair value classification through other comprehensive income to fair value classification through profit or loss is recorded at fair value. Unrealized gains or losses are reclassified to profit or loss.

Reclassification of financial assets from fair value classifications through other comprehensive income to the amortized cost classification is recorded at carrying value. Unrealized gains or losses are removed from equity and adjusted agains the fair value.

Reclassifications on financial assets from fair value classification through profit or loss to fair value classification through other comprehensive income are recorded at fair value.

Reclassification of financial assets from fair value classification through profit or loss to amortized cost classification is recorded at fair value.

2. Ikhtisar Informasi Kebijakan Akuntansi Material (lanjutan)

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini: (lanjutan)

d. Aset dan Liabilitas Keuangan (lanjutan)

7) Saling Hapus

Aset dan liabilitas keuangan saling hapus dan nilai netonya dilaporkan pada laporan posisi keuangan jika dan hanya jika, saat ini terdapat hak yang berkekuatan hukum untuk saling hapus jumlah keduanya dan terdapat intensi untuk diselesaikan secara neto atau untuk merealisasikan aset dan menyelesaikan liabilitas secara bersamaan.

Hak yang berkekuatan hukum berarti:
a. Tidak terdapat kontinjensi di masa yang akan datang; dan
b. Hak yang berkekuatan hukum pada kondisi-kondisi berikut ini:
   - Kegiatan bisnis normal;
   - Kondisi kegagalan usaha; dan
   - Kondisi gagal bayar atau bangkrut.

Pendapatan dan beban disajikan dalam jumlah bersih hanya jika diperkenankan oleh standar akuntansi.

8) Pengukuran biaya diamortisasi

Biaya perolehan diamortisasi dari aset atau liabilitas keuangan adalah jumlah aset atau liabilitas keuangan yang diukur pada saat pengakuan awal dikurangi pembayaran pokok pinjaman, ditambah atau dikurangi amortisasi kumulatif menggunakan metode suku bunga efektif yang dihitung dari selisih antara nilai pengakuan awal dan nilai jatuh temponya dan dikurangi penurunan nilai.

9) Nilai wajar

Nilai wajar adalah harga yang akan diterima untuk menjual suatu aset atau harga yang akan dibayar untuk mengalihkan suatu liabilitas dalam transaksi teratur antara pelaku pasar pada tanggal pengukuran.

2. Summary of Material Accounting Policies Information *(continued)*

The principal accounting policies adopted in preparing the financial statements of the Bank are set out below: (continued)

d. Financial Assets and Liabilities *(continued)*

7) Offsetting

Financial assets and liabilities are offset and the net amount is reported in the statement of financial position if and only if, there is currently an enforceable legal rights to offset the recognized amounts and there is an intention to settle on a net basis or to realize the assets and settle the liabilities simultaneously.

Enforceable right means:
a. There are no contingencies in the future; and
b. Enforceable right to the following conditions:
   - Deploying normal activities;
   - Conditions of business failures; and
   - Conditions of default or bankruptcy.

Income and expenses are presented on a net basis only when permitted by accounting standards.

8) Amortized cost measurement

The amortized cost of a financial assets or liabilities are the amount at which the financial assets or liabilities are measured at initial recognition, minus principal repayments, plus or minus the cummulative amortization using the effective interest rate method of any difference between the initial amount recognized and the maturity amount, minus any reduction for impairment.

9) Fair value

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.

2. Ikhtisar Informasi Kebijakan Akuntansi Material (lanjutan)

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini: (lanjutan)

d. Aset dan Liabilitas Keuangan (lanjutan)

9) Nilai wajar (lanjutan)

Pengukuran nilai wajar mengasumsikan bahwa transaksi untuk menjual aset atau mengalihkan liabilitas terjadi:

- Di pasar utama untuk aset dan liabilitas tersebut; atau
- Jika tidak terdapat pasar utama, di pasar yang paling menguntungkan untuk aset atau liabilitas tersebut.

Nilai wajar suatu aset atau liabilitas diukur menggunakan asumsi yang akan digunakan pelaku pasar ketika menentukan harga aset dan liabilitas tersebut dengan asumsi bahwa pelaku pasar bertindak dalam kepentingan ekonomis terbaiknya.

Pengukuran nilai wajar aset non-keuangan memperhitungkan kemampuan pelaku pasar untuk menghasilkan manfaat ekonomi dengan menggunakan aset dalam penggunaan tertinggi dan terbaiknya atau dengan menjualnya kepada pelaku pasar lain yang akan menggunakan aset tersebut dalam penggunaan tertinggi dan terbaiknya.

Bank menggunakan teknik penilaian yang sesuai dalam keadaan dan bila data yang memadai tersedia untuk mengukur nilai wajar, memaksimalkan penggunaan input yang dapat diobservasi yang relevan dan meminimalkan penggunaan input yang tidak dapat diobservasi.

Semua aset dan liabilitas yang nilai wajarnya diukur atau diungkapkan dalam laporan keuangan dapat dikategorikan pada tingkat hierarki nilai wajar, berdasarkan tingkatan input terendah yang signifikan atas pengukuran nilai wajar secara keseluruhan:

- Tingkat 1
  Harga kuotasian (tidak disesuaikan) dalam pasar aktif untuk aset atau liabilitas yang identik;

2. Summary of Material Accounting Policies Information *(continued)*

The principal accounting policies adopted in preparing the financial statements of the Bank are set out below: (continued)

d. Financial Assets and Liabilities *(continued)*

9) Fair value (continued)

The fair value measurement is based on the presumption that the transaction to sell the asset or transfer the liability takes place either:

- *In the principal market for the asset or liability; or*
- *In the absence of a principal market, in the most advantageous market for the asset or liability.*

The fair value of an asset or a liability is measured using the assumptions that market participants would use when pricing the asset or liability, assuming that market participants act in their economic best interest.

A fair value measurement of a non-financial asset takes into account a market participant's ability to generate economic benefits by using the asset in its highest and best use or by selling it to another market participant that would use the asset in its highest and best use.

The Bank uses valuation techniques that are appropriate in the circumstances and for which sufficient data are available to measure fair value, maximizing the use of relevant observable inputs and minimizing the use of unobservable inputs.

All assets and liabilities for which fair value is measured or disclosed in the financial statements are categorized within the fair value hierarchy, described as follows, based on the lowest level input that is significant to the fair value measurement as a whole:

- *Level 1*
  Quoted prices (unadjusted) in active markets for identical assets or liabilities;

2. Ikhtisar Informasi Kebijakan Akuntansi Material (lanjutan)

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini: (lanjutan)

d. Aset dan Liabilitas Keuangan (lanjutan)

9) Nilai wajar (lanjutan)

Semua aset dan liabilitas yang nilai wajarnya diukur atau diungkapkan dalam laporan keuangan dapat dikategorikan pada tingkat hierarki nilai wajar, berdasarkan tingkatan input terendah yang signifikan atas pengukuran nilai wajar secara keseluruhan: (lanjutan)

- Tingkat 2
  Input selain harga kuotasian yang termasuk dalam Tingkat 1 yang dapat diobservasi untuk aset dan liabilitas baik secara langsung (misalnya, harga) atau secara tidak langsung;
- Tingkat 3
  Input untuk aset dan liabilitas yang bukan berdasarkan data pasar yang dapat diobservasi (input yang tidak dapat diobservasi).

Untuk aset dan liabilitas yang diakui pada laporan keuangan secara berulang, Bank menentukan apakah terjadi transfer antar tingkat di dalam hierarki dengan cara mengevaluasi kategori (berdasarkan input tingkat terendah yang signifikan dalam pengukuran nilai wajar) setiap akhir periode pelaporan.

Investasi pada sukuk

Efek-efek dan obligasi pemerintah syariah, kecuali reksadana diklasifikasikan berdasarkan model usaha yang ditentukan oleh Bank pada saat pembelian surat berharga tersebut didasarkan atas klasifikasi yang sesuai dengan PSAK 410 tentang "Akuntansi Sukuk" sebagai berikut:

a. Surat berharga diukur pada biaya perolehan disajikan sebesar biaya perolehan (termasuk biaya transaksi) yang disesuaikan dengan premi dan/atau diskonto yang belum diamortisasi. Premi dan diskonto diamortisasi selama periode hingga jatuh tempo.

2. Summary of Material Accounting Policies Information *(continued)*

The principal accounting policies adopted in preparing the financial statements of the Bank are set out below: (continued)

d. Financial Assets and Liabilities *(continued)*

9) Fair value (continued)

All assets and liabilities for which fair value is measured or disclosed in the financial statements are categorized within the fair value hierarchy, described as follows, based on the lowest level input that is significant to the fair value measurement as a whole: (continued)

- *Level 2*
  Inputs other than quoted prices included within Level 1 that are observable for the asset or liability either directly (example, price) or indirectly;
- *Level 3*
  Inputs for the asset and liability that are not based on observable market data (unobservable inputs).

For assets and liabilities that are recognized in the financial statements on a recurring basis, the Bank determines whether transfers have occurred between levels in the hierarchy by re-assessing categorization (based on the lowest level input that is significant to the fair value measurement as a whole) at the end of each reporting period.

Investment in sukuk

Sharia securities and government bonds, except for reksadana are classified based on business model determined by the Bank at the date of purchase in accordance with SFAS 410 on "Accounting for Sukuk" as follows:

a. At cost securities are stated at cost (including transaction costs) adjusted by unamortised premium and/or discount. Premium and discount are amortized over the period until maturity.

2. Ikhtisar Informasi Kebijakan Akuntansi Material (lanjutan)

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini: (lanjutan)

d. Aset dan Liabilitas Keuangan (lanjutan)

Investasi pada sukuk (lanjutan)

Efek-efek dan obligasi pemerintah syariah, kecuali reksadana diklasifikasikan berdasarkan model usaha yang ditentukan oleh Bank pada saat pembelian surat berharga tersebut didasarkan atas klasifikasi yang sesuai dengan PSAK 410 tentang "Akuntansi Sukuk" sebagai berikut: (lanjutan)

b. Surat berharga diukur pada nilai wajar melalui laba rugi yang dinyatakan sebesar nilai wajar. Keuntungan atau kerugian yang belum direalisasi akibat kenaikan atau penurunan nilai wajarnya disajikan dalam laporan laba rugi tahun yang bersangkutan.

c. Surat berharga yang diukur pada nilai wajar melalui penghasilan komprehensif lainnya. Surat berharga disajikan sebesar nilai wajar. Keuntungan atau kerugian yang belum direalisasi akibat kenaikan atau penurunan nilai wajarnya disajikan dalam penghasilan komprehensif lain. Premi dan diskonto diamortisasi selama periode hingga jatuh tempo.

e. Giro pada Bank Indonesia dan bank lain

Giro pada bank lain diklasifikasikan sebagai biaya perolehan yang diamortisasi. Giro pada bank lain dinyatakan sebesar biaya perolehan diamortisasi menggunakan metode suku bunga efektif dikurangi cadangan kerugian penurunan nilai sebagaimana diungkapkan dalam Catatan 2l.

Giro pada Bank Indonesia diklasifikasikan sebagai biaya perolehan yang diamortisasi. Giro pada Bank Indonesia dinyatakan sebesar saldo penempatan.

2. Summary of Material Accounting Policies Information *(continued)*

The principal accounting policies adopted in preparing the financial statements of the Bank are set out below: (continued)

d. Financial Assets and Liabilities *(continued)*

Investment in sukuk *(continued)*

Sharia securities and government bonds, except for reksadana are classified based on business model determined by the Bank at the date of purchase in accordance with SFAS 410 on "Accounting for Sukuk" as follows: (continued)

b. At fair value securities are stated at fair value through profit or loss. Unrealized gains or losses from the increase or decrease in fair values are presented in current year profit or loss.

c. At fair value through other comprehensive income securities are measured at fair value. Unrealized gains or losses from the increase or decrease in fair value are presented in other comprehensive income. Premium and discount are amortized over the period until maturity.

e. Current accounts with Bank Indonesia and other banks

Current accounts with other banks are classified as amortized cost. Current accounts with other banks are stated at amortized cost using the effective interest rate (EIR) method less allowance for impairment losses as disclosed in Note 2l.

Current accounts with Bank Indonesia is classified as amortized cost. Current account with Bank Indonesia is stated in outstanding balances.

2. Ikhtisar Informasi Kebijakan Akuntansi Material (lanjutan)

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini: (lanjutan)

f. Penempatan pada Bank Indonesia dan bank lain

Penempatan pada Bank Indonesia dan bank lain merupakan penempatan dana dalam bentuk *Term Deposit* Bank Indonesia, Fasilitas Simpanan Bank Indonesia, dan *call money*.

Penempatan pada bank lain diklasifikasikan sebagai biaya perolehan yang diamortisasi. Penempatan pada bank lain dinyatakan sebesar biaya perolehan diamortisasi menggunakan metode suku bunga efektif dikurangi cadangan kerugian penurunan nilai sebagaimana diungkapkan dalam Catatan 2l.

Penempatan pada Bank Indonesia diklasifikasikan sebagai biaya perolehan yang diamortisasi. Penempatan pada Bank Indonesia dinyatakan sebesar saldo penempatan.

g. Efek-efek yang diperdagangkan

Efek-efek yang diperdagangkan terdiri dari Obligasi Pemerintah, Obligasi Korporasi, Sukuk dan Sekuritas Rupiah Bank Indonesia yang dikategorikan sebagai dimiliki untuk diperdagangkan dan dicatat di laporan posisi keuangan sebesar nilai wajar.

Keuntungan atau kerugian yang belum direalisasi akibat kenaikan atau penurunan nilai wajar disajikan dalam laporan laba rugi dan penghasilan komprehensif lain tahun berjalan. Pendapatan bunga dari efek utang dicatat dalam laporan laba rugi dan penghasilan komprehensif lain sesuai dengan persyaratan dalam kontrak. Pada saat penjualan portofolio efek yang diperdagangkan, selisih antara harga jual dengan harga perolehan diakui sebagai keuntungan atau kerugian penjualan pada tahun ketika efek tersebut dijual.

2. Summary of Material Accounting Policies Information *(continued)*

The principal accounting policies adopted in preparing the financial statements of the Bank are set out below: (continued)

f. Placements with Bank Indonesia and other banks

Placements with Bank Indonesia and other banks consist of Term Deposits of Bank Indonesia, Deposit Facilities of Bank Indonesia, and call money.

Placements with other banks are classified as amortized cost. Placements with other banks are stated at amortized cost using the effective interest rate method less allowance for impairment losses as disclosed in Note 2l.

Placements with Bank Indonesia is classified as amortized cost. Placement with Bank Indonesia is stated in outstanding balances.

g. Trading securities

Trading securities comprise of Government Bonds, Corporate Bonds, Sukuk and Bank Indonesia Rupiah Securities that are classified as held for trading and are recorded at fair value in the statement of financial position.

Unrealized gains or losses resulting from the increase or decrease in fair value are recognized in the current year statement of profit or loss and other comprehensive income. The interest income from debt securities is recorded in the statement of profit or loss and other comprehensive income according to the terms of the contract. At the time of sale of trading securities portfolio, the difference between the selling price and the purchase price is recognized as a gain or loss in the year when the securities are sold.

2. Ikhtisar Informasi Kebijakan Akuntansi Material (lanjutan)

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini: (lanjutan)

h. Investasi keuangan

Investasi keuangan terdiri dari Obligasi Pemerintah, Sukuk, *Negotiable Certificate of Deposit*, Obligasi Korporasi, Sekuritas Rupiah dan Valas Indonesia dan Wesel Ekspor Berjangka.

Obligasi Pemerintah, Sukuk, *Negotiable Certificate of* Deposit, Sekuritas Rupiah dan Valas Indonesia dan Obligasi Korporasi diklasifikasikan sebagai nilai wajar melalui penghasilan komprehensif lain.

Obligasi Pemerintah dan Wesel Ekspor Berjangka diklasifikasikan sebagai biaya perolehan yang diamortisasi.

Investasi keuangan diklasifikasikan sebagai berikut:

Investasi keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain

Investasi keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain diakui dan diukur sebesar nilai wajar dengan memperhitungkan pendapatan dan/atau beban yang dapat diatribusikan langsung pada pembelian efek-efek. Setelah pengakuan awal, keuntungan dan kerugian yang belum direalisasikan dari kenaikan atau penurunan nilai wajar, setelah pajak, diakui dan disajikan sebagai komponen ekuitas.

Ketika investasi tersebut dihapus, keuntungan atau kerugian kumulatif setelah pajak, yang sebelumnya diakui di penghasilan komprehensif lainnya, diakui dalam laporan laba rugi dan penghasilan komprehensif lain. Kerugian yang timbul dari penurunan nilai pada investasi tersebut diakui dalam laporan laba rugi dan penghasilan komprehensif lain dan dikeluarkan dari penghasilan komprehensif lainnya.

Premi dan/atau diskonto diamortisasi sebagai pendapatan bunga dengan menggunakan suku bunga efektif.

2. Summary of Material Accounting Policies Information *(continued)*

The principal accounting policies adopted in preparing the financial statements of the Bank are set out below: (continued)

h. Financial investments

Financial investments comprise of Government Bonds, Sukuk, Negotiable Certificate of Deposit, Corporate Bonds, Bank Indonesia Rupiah and Foreign Currencies securities and Export Bills.

Government Bonds, Sukuk, Negotiable Certificate of Deposit, Bank Indonesia rupiah and valas securities and Corporate Bonds are classified as fair value through other comprehensive income.

Government Bonds and Export Bills are classified as amortized cost.

Financial investments are classified as follows:

Financial investments measured at fair value through other comprehensive income

Financial investments measured at fair value through other comprehensive income is recognized and measured at fair value by calculating income and/or expenses directly attributable to the purchase of securities. After initial recognition, gains and losses from changes in fair value of securities, net of tax, are recognized directly to equity.

When the investment is disposed the cumulative gain or loss, net of tax, previously recognized in other comprehensive income is recognized in the statement of profit or loss and other comprehensive income. The losses arising from impairment of such investments are recognized in the statement of profit or loss and other comprehensive income and removed from other comprehensive income.

Premium and/or discount is amortized and reported as interest income using the EIR.

2. Ikhtisar Informasi Kebijakan Akuntansi Material (lanjutan)

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini: (lanjutan)

h. Investasi keuangan (lanjutan)

Investasi keuangan diklasifikasikan sebagai berikut: (lanjutan)

Investasi keuangan yang diklasifikasikan sebagai biaya perolehan yang diamortisasi

Investasi keuangan yang diklasifikasikan sebagai biaya perolehan yang diamortisasi diakui dan diukur sebesar nilai wajar dengan memperhitungkan pendapatan dan/atau beban yang dapat diatribusikan langsung pada pembelian efek-efek. Setelah pengakuan awal, efek-efek diukur pada biaya perolehan diamortisasi menggunakan suku bunga efektif.

i. Instrumen keuangan derivatif

Seluruh instrumen derivatif dicatat dalam laporan posisi keuangan berdasarkan nilai wajarnya. Nilai wajar tersebut ditentukan berdasarkan harga pasar, kurs Reuters pada tanggal pelaporan laporan posisi keuangan, diskonto arus kas, model penentu harga atau harga yang diberikan oleh *broker* (*quoted price*) atas instrumen lain yang memiliki karakteristik atau model penentuan harga serupa.

Keuntungan atau kerugian dari kontrak derivatif yang tidak ditujukan untuk lindung nilai (atau tidak memenuhi kriteria untuk dapat diklasifikasikan sebagai lindung nilai) diakui pada laporan laba rugi dan penghasilan komprehensif lain tahun berjalan.

Instrumen derivatif melekat dipisahkan dari kontrak utama non-derivatif dan diperlakukan sebagai instrumen derivatif jika seluruh kriteria berikut terpenuhi:

1. Risiko dan karakteristik ekonomi dari derivatif melekat tidak secara erat berhubungan dengan karakteristik dan risiko kontrak utama;

2. Summary of Material Accounting Policies Information *(continued)*

The principal accounting policies adopted in preparing the financial statements of the Bank are set out below: (continued)

h. Financial investments *(continued)*

Financial investments are classified as follows: (continued)

Financial investments classified as amortized cost

Financial investments classified as amortized cost is recognized and measured at fair value by calculating income and/or expenses directly attributable to the purchase of securities. After initial recognition, securities are measured at amortized acquisition cost using EIR.

i. Derivative financial instruments

All derivative instruments are recognized in statement of financial position at fair value. The fair value is based on the market rate, Reuters exchange rate at statement of financial position date, discounted cash flows and price valuation or broker quoted price on other instruments with similar characteristics or price model.

Gain or loss on a derivative contract not designated as a hedging instrument (or does not qualify as a hedging instrument) is recognized in the current year statement of profit or loss and comprehensive income.

Embedded derivative instruments are separated from their host non-derivative contract and accounted for as a derivative instrument if all of the following criteria are met:

1. The risks and economic characteristics of the embedded derivative are not closely related to those of the host contract;

2. Ikhtisar Informasi Kebijakan Akuntansi Material (lanjutan)

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini: (lanjutan)

i. Instrumen keuangan derivatif (lanjutan)

Instrumen derivatif melekat dipisahkan dari kontrak utama non-derivatif dan diperlakukan sebagai instrumen derivatif jika seluruh kriteria berikut terpenuhi: (lanjutan)

2. Instrumen terpisah dengan kondisi yang sama dengan instrumen derivatif melekat memenuhi definisi dari derivatif; dan

3. Instrumen hibrid (kombinasi) tidak diukur pada harga wajar dengan perubahan nilai wajar diakui dalam laporan laba rugi dan penghasilan komprehensif lain (yaitu derivatif melekat dalam aset keuangan atau liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi tidak dipisahkan).

j. Kredit yang diberikan

Kredit yang diberikan diklasifikasikan sebagai biaya perolehan yang diamortisasi.

Kredit yang diberikan diklasifikasikan sebagai biaya perolehan yang diamortisasi. Kredit yang diberikan diukur pada biaya perolehan diamortisasi menggunakan suku bunga efektif dikurangi cadangan kerugian penurunan nilai. Biaya perolehan diamortisasi dihitung dengan memperhitungkan nilai kredit pada saat pengakuan awal dikurangi pembayaran pokok, ditambah atau dikurangi dengan amortisasi kumulatif menggunakan metode suku bunga efektif yang dihitung dari selisih antara nilai awal dan nilai jatuh temponya, dikurangi penurunan untuk penurunan nilai atau nilai yang tidak dapat ditagih. Amortisasi tersebut diakui pada laporan laba rugi dan penghasilan komprehensif lain.

2. Summary of Material Accounting Policies Information *(continued)*

The principal accounting policies adopted in preparing the financial statements of the Bank are set out below: (continued)

i. Derivative financial instruments *(continued)*

Embedded derivative instruments are separated from their host non-derivative contract and accounted for as a derivative instrument if all of the following criteria are met: (continued)

2. A separate instrument with the same terms as the embedded derivative would meet the definition of a derivative; and

3. The hybrid (combined) instrument is not measured at fair value with changes in fair value recognized in statement of profit or loss and other comprehensive income (i.e., a derivative that is embedded in a financial asset or financial liability at fair value through profit or loss is not separated).

j. Loans

Loans are classified as amortized cost.

Loans are classified as amortized cost. Loans are measured at amortized cost using the EIR less allowance for impairment losses. The amortized cost of loan is the amount at which the loan is measured at initial recognition minus principal repayments, plus or minus the cumulative amortization using EIR method of any difference between that initial amount and the maturity amount, and minus any reduction for impairment or uncollectability. The amortization is recognized in the statement of profit or loss and other comprehensive income.

2. Ikhtisar Informasi Kebijakan Akuntansi Material (lanjutan)

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini: (lanjutan)

j. Kredit yang diberikan (lanjutan)

Restrukturisasi kredit

Kerugian yang timbul dari restrukturisasi kredit yang berkaitan dengan modifikasi persyaratan kredit hanya diakui bila nilai tunai penerimaan kas masa depan yang telah ditentukan dalam persyaratan kredit yang baru, termasuk penerimaan yang diperuntukkan sebagai bunga maupun pokok adalah lebih kecil dari nilai kredit yang diberikan yang tercatat sebelum restrukturisasi.

Untuk restrukturisasi kredit bermasalah dengan cara konversi kredit yang diberikan menjadi saham atau instrumen keuangan lainnya, kerugian dari restrukturisasi kredit diakui hanya apabila nilai wajar penyertaan saham atau instrumen keuangan yang diterima dikurangi estimasi biaya untuk menjualnya adalah kurang dari nilai tercatat kredit yang diberikan.

Saat ini hanya terdapat restrukturisasi kredit dengan menggunakan metode perpanjangan jangka waktu kredit dan penurunan suku bunga kredit.

k. Tagihan dan liabilitas akseptasi

Tagihan akseptasi diklasifikasikan sebagai biaya perolehan yang diamortisasi.

Tagihan akseptasi diukur pada biaya perolehan diamortisasi menggunakan metode suku bunga efektif, dikurangi dengan cadangan kerugian penurunan nilai. Liabilitas akseptasi diukur pada biaya perolehan diamortisasi menggunakan metode suku bunga efektif.

Cadangan kerugian penurunan nilai dilakukan bila terdapat bukti yang obyektif mengenai penurunan nilai dengan menggunakan metodologi penurunan nilai sebagaimana diungkapkan dalam Catatan 2l.

2. Summary of Material Accounting Policies Information *(continued)*

The principal accounting policies adopted in preparing the financial statements of the Bank are set out below: (continued)

j. Loans *(continued)*

Loan restructuring

Losses on loan restructuring in respect of modification of the terms of the loans are recognized only if the cash value of total future cash receipts specified in the new terms of the loans, including both receipts designated as interest and those designated as loan principal are less than the recorded amounts of loans before restructuring.

For loan restructuring which involves a conversion of loans into equity or other financial instruments, a loss on loan restructuring is recognized only if the fair value of the equity or other financial instruments received, reduced by estimated costs to sell the equity or other financial instruments is less than the carrying value of loan.

Currently, there is only loan restructuring using extension of terms of loans and decrease of loan interest method.

k. Acceptance receivables and payables

Acceptance receivables are classified as amortized cost.

Acceptance receivables are measured at amortized cost using the EIR method, less allowance for impairment losses. Acceptance liabilities are measured at amortized cost by using the EIR method.

The allowance for impairment losses is assessed if there is an objective evidence of impairment by using the impairment methodology as disclosed in Note 2l.

2. Ikhtisar Informasi Kebijakan Akuntansi Material (lanjutan)

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini: (lanjutan)

l. Penurunan nilai aset keuangan

Bank mengakui penyisihan kerugian kredit ekskpektasian pada instrumen keuangan yang tidak diukur pada nilai wajar melalui laba rugi.

Tidak ada penyisihan kerugian kredit ekskpektasian pada investasi instrumen ekuitas.

Bank mengukur cadangan kerugian sejumlah kerugian kredit ekspektasian sepanjang umurnya, kecuali untuk hal berikut diukur sejumlah kerugian kredit ekspektasian 12 bulan:
- Instrumen utang yang memiliki risiko kredit rendah pada tanggal pelaporan; dan
- Instrumen keuangan lainnya yang risiko kreditnya tidak meningkat secara signifikan sejak pengakuan awal.

Kerugian kredit ekspektasian 12 bulan adalah bagian dari kerugian kredit ekspektasian sepanjang umurnya yang merepresentasikan kerugian kredit ekspektasian yang timbul dari peristiwa gagal bayar instrumen keuangan yang mungkin terjadi dalam 12 bulan setelah tanggal pelaporan.

Pengukuran Kerugian Kredit Ekspektasian

Kerugian Kredit Ekspektasian adalah estimasi probabilitas tertimbang dari kerugian kredit yang diukur sebagai berikut:
- Aset keuangan yang tidak memburuk pada tanggal pelaporan, kerugian kredit ekspektasian diukur sebesar selisih antara nilai kini dari seluruh kekurangan kas yaitu selisih antara arus kas yang terutang kepada Bank sesuai dengan kontrak dan arus kas yang diperkirakan akan diterima oleh Bank;
- Aset keuangan yang memburuk pada tanggal pelaporan, kerugian kredit ekspektasian diukur sebesar selisih antara jumlah tercatat bruto dan nilai kini arus kas masa depan yang diestimasi;

2. Summary of Material Accounting Policies Information *(continued)*

The principal accounting policies adopted in preparing the financial statements of the Bank are set out below: (continued)

l. Impairment of financial assets

The Bank recognizes the allowance for expected credit losses on financial instruments that are not measured at fair value through profit or loss.

There is no allowance for expected credit losses on investment in equity instruments.

The Bank measures the allowance for losses for the lifetime of an expected credit losses, except for the following which are measured according to 12 months expected credit losses:

- *Debt instruments that have low credit risk at the reporting date; and*
- *Other financial instruments for which credit risk has not increased significantly since initial recognition.*

The 12-month expected credit loss is part of the expected credit loss throughout its lifetime that represents an expected credit loss arising from a default on financial instruments that might occur in 12 months after reporting date.

Measurement of Expected Credit Losses

Expected Credit Losses are the estimate of the weighted probability of a credit loss measured as follows:
- *Financial assets that do not deteriorate at the reporting date, the expected credit loss is measured at the difference between the present value of all cash shortages i.e., the difference between the cash flows owed to the Bank in accordance with the contract and the cash flows expected to be received by the Bank;*
- *Financial assets that deteriorate at the reporting date, the expected credit loss is measured at the difference between the gross carrying amount and the present value of estimated future cash flows;*

2. Ikhtisar Informasi Kebijakan Akuntansi Material (lanjutan)

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini: (lanjutan)

l. Penurunan nilai aset keuangan (lanjutan)

Pengukuran Kerugian Kredit Ekspektasian (lanjutan)

Kerugian Kredit Ekspektasian adalah estimasi probabilitas tertimbang dari kerugian kredit yang diukur sebagai berikut:
- Komitmen pinjaman yang belum ditarik, kerugian kredit ekspektasian diukur sebesar selisih antara nilai kini jumlah arus kas jika komitmen ditarik dan arus kas yang diperkirakan akan diterima oleh Bank;
- Kontrak jaminan keuangan, kerugian kredit ekspektasian diukur sebesar selisih antara pembayaran yang diperkirakan untuk mengganti pemegang atas kerugian kredit yang terjadi dikurangi jumlah yang diperkirakan dapat dipulihkan.

Aset keuangan yang direstrukturisasi

Jika ketentuan aset keuangan dinegosiasikan ulang atau dimodifikasi atau aset keuangan yang ada diganti dengan yang baru karena kesulitan keuangan peminjam, maka dilakukan penilaian apakah aset keuangan yang ada harus dihentikan pengakuannya dan kerugian kredit ekspektasian diukur sebagai berikut:
- Jika restrukturisasi tidak mengakibatkan penghentian pengakuan aset yang ada, maka arus kas yang diperkirakan yang timbul dari aset keuangan yang dimodifikasi dimasukkan dalam perhitungan kekurangan kas dari aset yang ada.
- Jika restrukturisasi akan menghasilkan penghentian pengakuan aset yang ada, maka nilai wajar aset baru diperlakukan sebagai arus kas akhir dari aset keuangan yang ada pada saat penghentian pengakuannya. Jumlah ini dimasukkan dalam perhitungan kekurangan kas dari aset keuangan yang ada yang didiskontokan dari tanggal penghentian pengakuan ke tanggal pelaporan menggunakan suku bunga efektif awal dari aset keuangan yang ada.

2. Summary of Material Accounting Policies Information *(continued)*

The principal accounting policies adopted in preparing the financial statements of the Bank are set out below: (continued)

l. Impairment of financial assets *(continued)*

Measurement of Expected Credit Losses (continued)

Expected Credit Losses are the estimate of the weighted probability of a credit loss measured as follows:
- *For undisbursed loan commitments, expected credit losses are measured at the difference between the present value of the amount of cash flow if the commitments is withdrawn and the cash flow expected to be received by the Bank;*
- *For financial guarantee contracts, expected credit losses are measured at the difference between the estimated payments to replace the holder for the credit losses incurred less the amount estimated to be recoverable.*

Restructured financial assets

If the terms of the financial assets are renegotiated or modified or the existing financial assets are replaced with new ones due to the borrower's financial difficulties, an assessment is made whether recognition of existing financial assets must be derecognized and expected credit losses measured as follows:
- *If the restructuring does not result in the termination of recognition of existing assets, then the estimated cash flows arising from the modified financial assets are included in the calculation of cash shortages of existing assets.*
- *If the restructuring will result in a derecognition of the existing assets, the fair value of the new asset is treated as the final cash flow of the existing financial assets at the time of derecognition. This amount is included in the calculation of cash shortages from existing financial assets which are discounted from the date of derecognition to the reporting date using the initial effective interest rate of the existing financial assets.*

2. Ikhtisar Informasi Kebijakan Akuntansi Material (lanjutan)

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini: (lanjutan)

l. Penurunan nilai aset keuangan (lanjutan)

Aset keuangan yang memburuk

Pada setiap tanggal pelaporan, Bank menilai apakah aset keuangan yang dicatat pada biaya perolehan diamortisasi dan aset keuangan instrumen utang yang dicatat pada nilai wajar melalui penghasilan komprehensif lain mengalami penurunan nilai kredit (memburuk). Aset keuangan memburuk ketika satu atau lebih peristiwa yang memiliki dampak yang merugikan terhadap estimasi arus kas masa depan dari aset keuangan telah terjadi.

Bukti bahwa aset keuangan mengalami penurunan nilai kredit (memburuk) termasuk data yang dapat diobservasi mengenai peristiwa berikut ini:

- Kesulitan keuangan signifikan yang dialami penerbit atau pihak peminjam;
- Pelanggaran kontrak, seperti peristiwa gagal bayar atau peristiwa tunggakan;
- Pihak pemberi pinjaman, untuk alasan ekonomis atau kontraktual sehubungan dengan kesulitan keuangan yang dialami pihak peminjam, pihak pemberi pinjaman telah memberikan konsesi yang tidak mungkin diberikan jika pihak peminjam tidak mengalami kesulitan tersebut;
- Terjadi kemungkinan bahwa pihak peminjam akan dinyatakan pailit atau melakukan reorganisasi keuangan lainnya;
- Hilangnya pasar aktif dari aset keuangan akibat kesulitan keuangan; atau
- Pembelian atau penerbitan aset keuangan dengan diskon sangat besar yang mencerminkan kerugian kredit yang terjadi.

2. Summary of Material Accounting Policies Information *(continued)*

The principal accounting policies adopted in preparing the financial statements of the Bank are set out below: (continued)

l. Impairment of financial assets *(continued)*

Credit impaired financial assets

At each reporting date, the Bank assesses whether the financial assets recorded at amortized cost and the financial assets of debt instruments which are recorded at fair value through other comprehensive income are credit-impaired (worsening). Financial assets deteriorate when one or more events that have an adverse effect on the estimated future cash flows of the financial assets have occurred.

Evidence that financial assets become credit impaired (worsening) including observable data regarding the following events:

- *Significant financial difficulties experienced by the issuer or the borrower;*
- *Breach of contract, such as a default or arrears;*
- *The lender, for economic or contractual reasons in relation to the financial difficulties experienced by the borrower, the lender has given concession which is not possible if the borrower does not experience such difficulties;*
- *It is probable that the borrower will enter bankruptcy or the other financial reorganization;*
- *Loss of an active market for financial assets due to financial difficulties; or*
- *Purchase or issuance of financial asset at significant discount which reflects the credit loss that occurs.*

2. Ikhtisar Informasi Kebijakan Akuntansi Material (lanjutan)

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini: (lanjutan)

l. Penurunan nilai aset keuangan (lanjutan)

Aset keuangan yang memburuk (lanjutan)

Penyisihan kerugian kredit ekspektasian disajikan dalam laporan posisi keuangan sebagai berikut:
- Aset keuangan yang diukur pada biaya perolehan diamortisasi, penyisihan kerugian kredit ekspektasian disajikan sebagai pengurang dari jumlah tercatat bruto aset;
- Komitmen pinjaman dan kontrak jaminan keuangan, penyisihan kerugian kredit ekspektasian disajikan sebagai provisi;
- Instrumen utang yang diukur pada nilai wajar melalui penghasilan komprehensif lain, penyisihan kerugian kredit ekspektasian tidak diakui dalam laporan posisi keuangan karena jumlah tercatat dari aset-aset ini adalah nilai wajarnya. Namun demikian, penyisihan kerugian kredit ekspektasian diungkapkan dan diakui dalam penghasilan komprehensif lain.

Perhitungan penurunan nilai secara individual

Bank menetapkan pinjaman yang diberikan harus dievaluasi penurunan nilainya secara individual, jika memenuhi salah satu kriteria di bawah ini:
- Pinjaman yang diberikan secara individual memiliki nilai signifikan; atau
- Pinjaman diberikan yang direstrukturisasi secara individual memiliki nilai signifikan.

2. Summary of Material Accounting Policies Information *(continued)*

The principal accounting policies adopted in preparing the financial statements of the Bank are set out below: (continued)

l. Impairment of financial assets *(continued)*

Credit-impaired financial assets (continued)

Allowance for expected credit losses is presented in the statement of financial positions as follows:
- *Financial assets measured at amortized cost, allowance for expected credit losses is presented as a deduction from the gross carrying amount of the asset;*
- *Loan commitments and financial guarantee contracts, allowance for expected credit losses is presented as a provision;*
- *Debt instruments measured at fair value through other comprehensive income, allowance for expected credit losses is not recognized in the statement of financial position because the carrying amounts of these assets are at their fair values. However, allowance for expected credit losses is disclosed and recognized in other comprehensive income.*

Individual impairment calculation

The Bank determines that impairment of loans shall be evaluated individually, if one of the following criteria is met:
- *Loans which individually have significant value; or*
- *Restructured loans which individually have significant value.*

2. Ikhtisar Informasi Kebijakan Akuntansi Material (lanjutan)

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini: (lanjutan)

l. Penurunan nilai aset keuangan (lanjutan)

Perhitungan penurunan nilai secara kolektif

Bank menetapkan pinjaman yang diberikan harus dievaluasi penurunan nilainya secara kolektif, jika memenuhi salah satu kriteria di bawah ini:
- Pinjaman yang diberikan secara individual memiliki nilai tidak signifikan; atau
- Pinjaman diberikan yang direstrukturisasi secara individual memiliki nilai tidak signifikan.

Penerimaan kembali atas aset keuangan yang telah dihapusbukukan

Ketika pinjaman yang diberikan tidak tertagih, pinjaman yang diberikan tersebut dihapusbukukan dengan menjurnal balik cadangan kerugian penurunan nilai. Pinjaman yang diberikan tersebut dapat dihapusbukukan setelah semua prosedur yang diperlukan telah dilakukan dan jumlah kerugian telah ditentukan.

Penerimaan kembali atas aset keuangan yang telah dihapusbukukan pada tahun berjalan dan pada tahun sebelumnya dicatat sebagai pendapatan operasional selain pendapatan bunga.

m. Penurunan nilai aset non-keuangan

Pada setiap tanggal pelaporan, Bank melakukan penilaian apakah terdapat indikasi bahwa aset non-keuangan mungkin mengalami penurunan nilai sesuai dengan PSAK 236 tentang "Penurunan Nilai Aset". Ketika suatu indikator penurunan nilai terjadi atau ketika pengujian penurunan nilai tahunan untuk aset diperlukan, maka Bank membuat estimasi resmi atas jumlah yang terpulihkan.

2. Summary of Material Accounting Policies Information *(continued)*

The principal accounting policies adopted in preparing the financial statements of the Bank are set out below: (continued)

l. Impairment of financial assets *(continued)*

Collective impairment calculation

The Bank determines that impairment of loans shall be evaluated collectively, if one of the following criteria is met:

- *Loans which individually have insignificant value; or*
- *Restructured loans which individually have insignificant value.*

Recoveries of written-off financial assets

When a loan is uncollectible, it is written-off against the related allowance for impairment loss. Such loans are written-off after all the necessary procedures have been completed and the amount of the loss has been determined.

The recoveries of written-off financial assets in the current year and previous years are recorded as operational income other than interest income.

m. Impairment of non-financial assets

At each reporting date, the Bank assesses whether there is any indication that its non-financial assets may be impaired in accordance with SFAS 236 regarding "Impairment of Asset Value". When an indicator of impairment exists or when an annual impairment testing for an asset is required, the Bank makes a formal estimation of the recoverable amount.

2. Ikhtisar Informasi Kebijakan Akuntansi Material (lanjutan)

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini: (lanjutan)

m. Penurunan nilai aset non-keuangan (lanjutan)

Nilai yang dapat dipulihkan adalah nominal yang lebih tinggi antara dari nilai wajar aset (atau unit penghasil kas) dikurangi besarnya biaya untuk menjual dengan nilai pakai yang ditentukan untuk aset individu, kecuali jika aset tersebut tidak menghasilkan sebagian besar arus kas masuk dibandingkan sejumlah aset lain atau kelompok aset, maka nilai terpulihkan dinilai sebagai bagian dari unit penghasil kas. Apabila nilai tercatat suatu aset (atau unit penghasil kas) lebih besar daripada nilai terpulihkannya, maka aset (atau unit penghasil kas) tersebut dianggap mengalami penurunan nilai dan dicatat sebesar nilai terpulihkannya. Dalam menilai nilai pakai, estimasi arus kas masa depan didiskontokan ke nilai kini menggunakan tingkat suku bunga diskonto sebelum pajak yang mencerminkan penilaian pasar terkini mengenai nilai waktu dari uang dan risiko khusus terkait aset (atau unit penghasil kas) tersebut.

Kerugian penurunan nilai akan dibebankan pada periode yang bersangkutan, kecuali apabila aset tersebut telah dicatat sebesar jumlah yang direvaluasi, maka kerugian penurunan nilai tersebut akan dibebankan pada selisih penilaian kembali aset tersebut.

Bank melakukan evaluasi pada setiap tanggal pelaporan apakah terdapat indikasi bahwa pengakuan kerugian penurunan nilai sebelumnya mungkin tidak lagi ada atau telah menurun. Bila terdapat indikasi tersebut, maka nilai terpulihkan akan diestimasi. Kerugian penurunan nilai yang sebelumnya telah diakui akan dibalik hanya jika telah terjadi perubahan dalam estimasi yang digunakan untuk menentukan nilai terpulihkan aset sejak kerugian penurunan nilai terakhir diakui. Jika demikian, nilai tercatat aset akan ditingkatkan sebesar nilai terpulihkannya.

2. Summary of Material Accounting Policies Information *(continued)*

The principal accounting policies adopted in preparing the financial statements of the Bank are set out below: (continued)

m. Impairment of non-financial assets *(continued)*

Recoverable amount is the higher of an asset's (or cash-generating unit) fair value less costs to sell and its value in use and is determined for an individual asset, unless the asset does not generate cash inflows that are largely independent of those from other assets or groups of assets, in which case the recoverable amount is assessed as part of the cash generating unit to which it belongs. When the carrying amount of an asset (or cash-generating unit) exceeds its recoverable amount, then the asset (or cash-generating unit) is considered impaired and is written down to its recoverable amount. For assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset (or cash-generating unit).

An impairment loss is charged to operations on the period in which it arises, unless the asset is carried at a revalued amount, in which case the impairment loss is charged to the revaluation increment of the said asset.

The Bank assesses at each reporting date as to whether there is any indication that previously recognized impairment losses may no longer exist or may have decreased. If such indications exist, then the recoverable amounts shall be estimated. A previously recognized impairment loss is reversed only if there has been a change in the estimates used to determine the asset's recoverable amount since the last impairment loss was recognized. If that is the case, the carrying amount of the asset will be increased to its recoverable amount.

2. Ikhtisar Informasi Kebijakan Akuntansi Material (lanjutan)

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini: (lanjutan)

m. Penurunan nilai aset non-keuangan (lanjutan)

Peningkatan nilai aset tersebut tidak dapat melebihi nilai tercatat yang seharusnya diakui, setelah dikurangi penyusutan jika diasumsikan tidak terdapat penurunan nilai pada tahun sebelumnya. Pembalikan tersebut diakui di dalam laporan laba rugi dan penghasilan komprehensif lain, kecuali jika aset tersebut dicatat pada nilai revaluasi, yang pembalikannya akan diakui sebagai peningkatan revaluasi.

Setelah pembalikan tersebut dicatat, beban penyusutan akan disesuaikan ke tahun-tahun mendatang untuk mengalokasikan nilai tercatat aset yang telah direvaluasi, setelah dikurangi nilai sisa yang diperhitungkan secara sistematis sepanjang masa manfaat aset tersebut.

n. Efek-efek yang dibeli/dijual dengan janji dijual/dibeli kembali

Efek-efek yang dibeli dengan janji untuk dijual kembali pada kelompok biaya perolehan diamortisasi, diukur pada biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif.

Efek-efek yang dibeli dengan janji untuk dijual kembali diukur pada nilai wajar melalui laba rugi dicatat di laporan posisi keuangan sebesar nilai wajar.

Efek-efek yang dibeli dengan janji untuk dijual kembali disajikan sebagai aset dalam laporan posisi keuangan sebesar harga penjualan kembali dikurangi dengan pendapatan bunga yang belum diamortisasi dan cadangan kerugian penurunan nilai. Selisih antara harga beli dan harga jual kembali diperlakukan sebagai pendapatan bunga yang ditangguhkan dan diakui sebagai pendapatan selama periode sejak efek-efek tersebut dibeli hingga dijual menggunakan suku bunga efektif.

2. Summary of Material Accounting Policies Information *(continued)*

The principal accounting policies adopted in preparing the financial statements of the Bank are set out below: (continued)

m. Impairment of non-financial assets *(continued)*

The increased amount cannot exceed the carrying amount that would have been determined, net of depreciation, assuming that there has no impairment loss been recognized for the asset in prior years. Such reversal is recognized in the statement of profit or loss and other comprehensive income, unless the asset is carried at a revalued amount, in which case the reversal is treated as a revaluation increase.

After such reversal is recorded, the depreciation expense shall be adjusted in future years to allocate the asset's revised carrying amount, minus any residual value on a systematic basis over its remaining life.

n. Securities purchased/sold under agreements to resell/repurchase

Securities purchased under agreements to resell at amortized cost are measured at amortized cost by using the effective interest rate method.

Securities purchased under agreements to resell are measured at fair value through profit or loss are recorded at fair value in the statement of financial position.

Securities purchased under agreements to resell are presented as asset in the statement of financial position, at the resale price net of unamortized interest income and allowance for impairment losses. The difference between the purchase price and the resale price is treated as unearned interest income, and recognized as income over the period starting from when those securities are purchased until they are sold by using effective interest rate method.

2. Ikhtisar Informasi Kebijakan Akuntansi Material (lanjutan)

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini: (lanjutan)

n. Efek-efek yang dibeli/dijual dengan janji dijual/dibeli kembali (lanjutan)

Efek-efek yang dijual dengan janji untuk dibeli kembali disajikan sebagai liabilitas dalam laporan posisi keuangan sebesar harga pembelian kembali, dikurangi dengan bunga dibayar di muka yang belum diamortisasi. Selisih antara harga jual dan harga beli kembali diperlakukan sebagai bunga dibayar di muka dan diakui sebagai beban bunga selama jangka waktu sejak efek-efek tersebut dijual hingga dibeli kembali menggunakan metode suku bunga efektif.

Efek-efek yang dijual dengan janji untuk dibeli kembali diukur pada nilai wajar melalui laba rugi dicatat di laporan posisi keuangan sebesar nilai wajar.

Keuntungan atau kerugian yang belum direalisasi akibat kenaikan atau penurunan nilai wajar disajikan dalam laporan laba rugi tahun berjalan.

o. Aset tetap

Aset tetap dinyatakan sebesar biaya perolehan dikurangi akumulasi penyusutan dan rugi penurunan nilai. Biaya perolehan termasuk biaya penggantian bagian aset tetap saat biaya tersebut terjadi, jika memenuhi kriteria pengakuan. Selanjutnya, pada saat pemeriksaan yang signifikan dilakukan, biaya pemeriksaan itu diakui pada nilai tercatat aset tetap sebagai suatu penggantian, jika memenuhi kriteria pengakuan. Semua biaya perbaikan dan pemeliharaan yang tidak memenuhi kriteria pengakuan diakui pada laporan laba rugi dan penghasilan komprehensif lain pada saat terjadinya.

2. Summary of Material Accounting Policies Information *(continued)*

The principal accounting policies adopted in preparing the financial statements of the Bank are set out below: (continued)

n. Securities purchased/sold under agreements to resell/repurchase *(continued)*

Securities sold under agreements to repurchase are presented as liabilities in the statement of financial position at the repurchase price, net of unamortized prepaid interest. The difference between the selling price and the repurchase price is treated as prepaid interest and recognized as interest expense over the period starting from when those securities are sold until they are repurchased by using effective interest rate method.

Securities sold under agreements to repurchase are measured at fair value through profit or loss are recorded at fair value in the statement of financial position.

Unrealized gains or losses resulting from the increase or decrease in fair value are recognized in the current year statement of profit or loss.

o. Fixed assets

Fixed assets are stated at cost minus accumulated depreciation and impairment losses. Such cost includes the cost of replacing part of the fixed assets when that cost is incurred, if the recognition criteria are met. Likewise, when a major inspection is performed, its cost is recognized in the carrying amount of the fixed assets as a replacement, if the recognition criterias are satisfied. All repairs and maintenance costs that do not meet the recognition criterias are recognized in the statement of profit or loss and other comprehensive income as incurred.

2. Ikhtisar Informasi Kebijakan Akuntansi Material (lanjutan)

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini: (lanjutan)

o. Aset tetap (lanjutan)

Penyusutan dihitung dengan menggunakan metode garis lurus selama umur manfaat aset tetap yang diestimasi sebagai berikut:

	Tahun/ *Years*	
Bangunan dan prasarana bangunan	10-20	*Buildings and building improvements*
Perabot kantor, peralatan kantor dan kendaraan	3-10	*Furniture and fixtures, office equipment and vehicles*

	Persentase/ *Percentage*	
Bangunan dan prasarana bangunan	5-10	*Buildings and building improvements*
Perabot kantor, peralatan kantor dan kendaraan	10-33	*Furniture and fixtures, office equipment and vehicles*

Biaya pengurusan hak legal atas tanah dalam bentuk Hak Guna Bangunan ketika tanah diperoleh pertama kali diakui sebagai bagian dari biaya perolehan tanah pada akun "Aset tetap" dan tidak diamortisasi.

Sementara itu, biaya pengurusan atas perpanjangan atau pembaruan hak legal atas tanah dalam bentuk Hak Guna Usaha, Hak Guna Bangunan dan Hak Pakai dibebankan pada laporan laba rugi dan penghasilan komprehensif lain pada saat terjadinya karena nilainya tidak signifikan.

Nilai residu, umur manfaat dan metode penyusutan ditelaah dan jika sesuai dengan keadaan, maka akan disesuaikan secara prospektif pada setiap akhir periode.

Bank melakukan penelaahan untuk menentukan adanya indikasi terjadinya penurunan nilai aset setiap kuartalan. Bank menentukan taksiran jumlah yang dapat direalisasi kembali atas semua asetnya jika terdapat suatu peristiwa atau kondisi yang mengindikasikan adanya penurunan nilai aset.

2. Summary of Material Accounting Policies Information *(continued)*

The principal accounting policies adopted in preparing the financial statements of the Bank are set out below: (continued)

o. Fixed assets *(continued)*

Depreciation is calculated on a straight-line method over the estimated useful lives of the assets as follows:

Legal cost of land rights in the form of Building Rights Title when the land was acquired initially is recognized as part of the cost of the land under the "Fixed assets" account and are not amortized.

Meanwhile, the extension or the legal renewal costs of land rights in the form of Cultivation Rights Title, Building Rights Title and Rights to Use Title are charged to the statement of profit or loss and other comprehensive income as incurred because its value is insignificant.

The residual values, useful lives and depreciation methods are reviewed and adjusted prospectively when appropriate at each period end.

The Bank evaluates any indication of asset impairment on a quarterly basis. The Bank determines the estimated realizable amount of its assets if there is an event or condition which indicates impairment of the asset.

2. Ikhtisar Informasi Kebijakan Akuntansi Material (lanjutan)

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini: (lanjutan)

o. Aset tetap (lanjutan)

Bank mengakui aset hak guna untuk sewa yang memenuhi kriteria PSAK 116 sebagai berikut:
- Terdapat aset identifikasian;
- Bank secara substansial menikmati manfaat ekonomis dari penggunaan aset identifikasian;
- Bank memiliki hak untuk mengendalikan aset identifikasian dimaksud.

Bank menerapkan pengecualian atas sewa sebagai berikut:
- Dengan jangka waktu kurang atau sama dengan 12 bulan dan tidak terdapat opsi beli;
- Dengan nilai pendasar rendah, yaitu kurang atau sama dengan Rp75.000.000 (nilai penuh);

Untuk sewa yang tidak memenuhi kriteria PSAK 116, maka diperlakukan sebagai sewa operasi biasa.

Bank mengakui liabilitas sewa sebesar jumlah pembayaran sewa yang masih harus dibayar hingga akhir masa sewa yang didiskontokan dengan menggunakan suku bunga pinjaman inkremental. Sedangkan aset hak guna mencakup jumlah liabilitas sewa yang diakui, biaya langsung awal yang dibayarkan, biaya pemulihan dan pembayaran sewa yang dilakukan pada atau sebelum tanggal mulai sewa, dikurangi insentif sewa yang diterima. Aset hak guna disusutkan dengan metode garis lurus selama jangka waktu yang lebih pendek antara masa sewa dengan estimasi masa manfaat aset.

p. Aset hak guna dan liabilitas sewa

Jika kepemilikan aset sewa dialihkan ke Bank pada akhir masa sewa atau pembayaran sewa mencerminkan pelaksanaan opsi pembelian, maka penyusutan dihitung menggunakan estimasi masa manfaat ekonomis aset. Aset hak guna diuji penurunan nilainya sesuai dengan PSAK 236 tentang “Penurunan Nilai Aset”.

2. Summary of Material Accounting Policies Information *(continued)*

The principal accounting policies adopted in preparing the financial statements of the Bank are set out below: (continued)

o. Fixed assets *(continued)*

The Bank recognizes the right-of-use assets for lease that meet the criterias of SFAS 116 as follows:
- *There are identifying assets;*
- *The Bank substantially enjoy the economic benefits of using identifying assets;*
- *The Bank has the right to control the identifying assets.*

The Bank applies exceptions to the lease as follows:
- *With a term less than or equal to 12 months and no purchase options;*
- *With low base value, i.e., less or equal to Rp75,000,000 (full amount).*

For lease that does not meet the criterias of SFAS 116, then it is treated as a regular operating lease.

The Bank recognizes lease liabilities at the amount of lease payments accrued to the end of the lease term which discounted using the incremental borrowing rate. While the right-of-use assets includes the amount of lease liabilities recognized, initial direct costs paid, restoration costs and lease payments on or before the start date of the lease, less lease incentives received. Right-of-use assets are depreciated using the straight-line method over the shorter period between the lease term and the estimated useful life of the asset.

p. Right-of-use assets and lease liabilities

If the ownership of lease asset is transferred to the Bank at the end of the lease term or the lease payments reflect the exercise of the purchase option, then depreciation is calculated using the estimated useful life of the assets. Right-of-use assets are tested for impairment in accordance with SFAS 236 regarding “Impairment”.

2. Ikhtisar Informasi Kebijakan Akuntansi Material (lanjutan)

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini: (lanjutan)

p. Aset hak guna dan liabilitas sewa (lanjutan)

Pada tanggal dimulainya sewa, Bank mengakui liabilitas sewa yang diukur pada nilai kini dari pembayaran sewa masa depan yang akan dibayarkan selama masa sewa. Pembayaran sewa termasuk pembayaran tetap (termasuk pembayaran tetap secara substansi) dikurangi piutang insentif sewa, pembayaran sewa variabel yang bergantung pada indeks atau suku bunga dan jumlah yang diharapkan akan dibayar dalam jaminan nilai residu. Pembayaran sewa juga termasuk harga eksekusi opsi pembelian yang wajar jika dipastikan akan dilakukan oleh Bank dan pembayaran penalti untuk mengakhiri sewa, jika jangka waktu sewa mencerminkan Bank mengeksekusi opsi penghentian sewa.

Pembayaran sewa variabel yang tidak bergantung pada indeks atau suku bunga diakui sebagai beban pada periode di mana peristiwa atau kondisi yang memicu pembayaran terjadi.

Dalam menghitung nilai kini dari pembayaran sewa, Bank menggunakan suku bunga pinjaman inkremental penyewa pada tanggal dimulainya sewa karena suku bunga implisit dalam sewa tidak dapat ditentukan. Setelah tanggal dimulainya sewa, jumlah liabilitas sewa ditingkatkan untuk mencerminkan pertambahan bunga dan dikurangi pembayaran sewa yang dilakukan. Selain itu, jumlah tercatat liabilitas sewa diukur kembali jika terdapat modifikasi, perubahan jangka waktu sewa, perubahan pembayaran sewa, atau perubahan dalam penilaian opsi untuk membeli aset pendasar.

2. Summary of Material Accounting Policies Information *(continued)*

The principal accounting policies adopted in preparing the financial statements of the Bank are set out below: (continued)

p. Right-of-use assets and lease liabilities *(continued)*

On the initial of lease date, the Bank recognizes lease liabilities which measured at the present value of future lease payments that will be paid over the lease term. Lease payments include fixed payments (including substantially fixed payments), less lease incentive receivables, variable lease payments that depends on index or interest rate and the expected amount to be paid in a residual value guarantee. Lease payments also include the reasonable exercise price for the purchase option if it is determined to be made by the Bank and the payment of a penalty to terminate the lease, if the lease term reflects the Bank exercising the lease termination option.

Variable lease payments that are not depends on an index or interest rate are recognized as an expense in the period in which the event or condition that triggers the payment occurs.

In calculating the present value of lease payments, the Bank uses the lessee incremental borrowing rate at the inception date of the lease since the interest rate implicit in the lease cannot be determined. After the inception date of the lease, the amount of the lease liability is increased to reflect the interest increase and less lease payments made. Furthermore, the lease liabilities carrying amount is remeasured if there are modifications, changes in term of the lease, lease payments, or the valuation of the option to purchase the underlying asset.

2. Ikhtisar Informasi Kebijakan Akuntansi Material (lanjutan)

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini: (lanjutan)

p. Aset hak guna dan liabilitas sewa (lanjutan)

Sewa jangka pendek dengan jangka waktu kurang atau sama dengan 12 bulan dan sewa aset bernilai rendah, serta elemen-elemen sewa tersebut, sebagian atau seluruhnya tidak menerapkan prinsip-prinsip pengakuan yang ditentukan oleh PSAK 116. Bank akan mengakui pembayaran sewa tersebut dengan dasar garis lurus selama masa sewa dalam laporan laba rugi dan penghasilan komprehensif lain. Beban ini dicatat pada beban umum dan administrasi dalam laporan laba rugi.

q. Aset tak berwujud

Aset tak berwujud diukur sebesar nilai perolehan pada pengakuan awal, kemudian dicatat pada biaya perolehan dikurangi akumulasi amortisasi dan akumulasi kerugian penurunan nilai. Umur manfaat aset tak berwujud dinilai apakah terbatas atau tidak terbatas.

Aset tak berwujud dengan umur manfaat terbatas

Aset tak berwujud dengan umur manfaat terbatas diamortisasi selama umur manfaat ekonomi dengan metode garis lurus (atau metode lain sepanjang mencerminkan pola manfaat ekonomis masa depan yang diperkirakan dikonsumsi oleh entitas).

Amortisasi dihitung sebagai penghapusan biaya perolehan aset, dikurangi nilai residunya, atas umur ekonomisnya sebagai berikut:

	Tahun/ *Years*
Hubungan dengan nasabah	10
Core deposits	10

Periode amortisasi dan metode amortisasi untuk aset tak berwujud dengan umur manfaat terbatas ditelaah setidaknya setiap akhir tahun buku.

2. Summary of Material Accounting Policies Information *(continued)*

The principal accounting policies adopted in preparing the financial statements of the Bank are set out below: (continued)

p. Right-of-use assets and lease liabilities *(continued)*

Short-term leases with term of less or equal to 12 months and leases of low-value assets, and elements of those leases, partially or entirely not applying the recognition principles stipulated by SFAS 116. The Bank will recognize these lease payments on a straight-line basis during the lease period on the statement of profit or loss and other comprehensive income. This expense is recorded under general and administrative expenses in profit or loss.

q. Intangible assets

Intangible assets is measured on initial recognition at cost, then will be carried at cost less any accumulated amortization and any accumulated impairment loss. The useful life of intangible assets is assessed to be either finite of indefinite.

Intangible asset with finite useful life

Intangible assets with finite useful life is amortized over the economic useful life by using a straight-line method (or other method as it reflects the pattern in which the asset's future economic benefits are expected to be consumed by the entity).

Amortization is calculated to write-off the cost of the assets, less its estimated residual value, over its useful economic life as follows:

Customer relationship	
Core deposits	

The amortization period and the amortization method for an intangible asset with finite useful life are reviewed at least at each financial year-end.

2. Ikhtisar Informasi Kebijakan Akuntansi Material (lanjutan)

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini: (lanjutan)

q. Aset tak berwujud (lanjutan)

Aset tak berwujud dengan umur manfaat tidak terbatas

Aset tak berwujud dengan umur manfaat tidak terbatas tidak diamortisasi. Masa manfaat jenis aset ini ditelaah setiap tahun untuk menentukan apakah peristiwa dan keadaan dapat terus mendukung penilaian bahwa umur manfaat tetap tidak terbatas. Jika tidak, perubahan masa manfaat dari tidak terbatas menjadi terbatas diterapkan secara prospektif.

Aset tak berwujud dengan umur manfaat tidak terbatas diuji untuk penurunan nilai setiap tahun dan kapanpun terdapat suatu indikasi bahwa aset tak berwujud mungkin mengalami penurunan nilai.

Aset tak berwujud dihentikan pengakuannya pada saat pelepasan (yaitu, pada tanggal penerima memperoleh kendali) atau ketika tidak ada manfaat ekonomi masa depan yang diharapkan dari penggunaan atau pelepasannya. Keuntungan atau kerugian yang timbul dari penghentian pengakuan aset (dihitung sebagai perbedaan antara hasil pelepasan neto dan jumlah tercatat aset) dimasukkan dalam laporan laba rugi.

r. Agunan yang diambil alih

Agunan yang diambil alih sehubungan dengan penyelesaian pinjaman yang diberikan disajikan sebagai bagian dari akun "Aset lain-lain".

Pada saat pengakuan awal, agunan yang diambil alih dibukukan pada nilai wajar setelah dikurangi perkiraan biaya untuk menjualnya, maksimum sebesar liabilitas debitur di laporan posisi keuangan. Setelah pengakuan awal, agunan yang diambil alih dibukukan sebesar nilai yang lebih rendah antara nilai tercatat dengan nilai wajarnya setelah dikurangi dengan biaya untuk menjualnya. Selisih lebih saldo kredit di atas nilai realisasi bersih dari agunan yang diambil alih dibebankan ke dalam akun cadangan kerugian penurunan nilai.

2. Summary of Material Accounting Policies Information *(continued)*

The principal accounting policies adopted in preparing the financial statements of the Bank are set out below: (continued)

q. Intangible assets *(continued)*

Intangible asset with indefinite useful life

Intangible assets with indefinite useful life is not amortized. The useful life of this type of asset that is not being amortized is reviewed annually to determine whether events and cisrcumstances continue to support an indefinite useful life assessment for that asset. If not, the change in the useful life assessment from indefinite to finite is accounted for an prospective basis.

Intangible assets with indefinite useful life is tested for impairment annually and whenever there is an indication that the intangible asset may be impaired.

An intangible asset is derecognized upon disposal (i.e., at the date the recipient obtains control) or when no future economic benefits are expected from its use or disposal. Any gain or loss arising upon derecognition of the asset (calculated as the difference between the net disposal proceeds and the carrying amount of the asset) is included in the statement of profit or loss.

r. Foreclosed assets

Collaterals acquired through foreclosures related to the loans settlement are presented as part of "Other assets" account.

At initial recognition, foreclosed assets are stated at fair value, net of estimated costs to sell at the maximum of the borrower's liabilities as stated in the statement of financial position. After initial recognition, foreclosed assets are recorded at the amount whichever is lower of the carrying amount and fair value, net of estimated costs to sell. The excess of the uncollectible loan balance over the value of the collateral is charged to allowance for impairment losses.

2. Ikhtisar Informasi Kebijakan Akuntansi Material (lanjutan)

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini: (lanjutan)

r. Agunan yang diambil alih (lanjutan)

Beban-beban yang berkaitan dengan pemeliharaan agunan yang diambil alih dibebankan pada laporan laba rugi dan penghasilan komprehensif lain pada saat terjadinya.

Laba atau rugi yang diperoleh atau berasal dari penjualan agunan yang diambil alih disajikan sebagai bagian dari "Pendapatan/ (beban) non-operasional - neto" pada laporan laba rugi dan penghasilan komprehensif lain tahun berjalan.

s. Biaya dibayar di muka

Biaya dibayar di muka dibebankan pada usaha sesuai dengan masa manfaatnya dan disajikan sebagai bagian dari akun "Aset lain-lain".

t. Simpanan dari nasabah

Simpanan dari nasabah adalah dana yang dipercayakan oleh nasabah (di luar bank lain) kepada Bank berdasarkan perjanjian penyimpanan dana. Simpanan dari nasabah terdiri dari giro, tabungan dan deposito berjangka.

Giro, tabungan dan deposito berjangka diakui sebesar nilai wajar pada awalnya dan selanjutnya diukur sebesar biaya perolehan diamortisasi. Biaya perolehan diamortisasi dihitung dengan memperhitungkan adanya diskonto atau premi terkait dengan pengakuan awal simpanan dan biaya transaksi yang merupakan bagian yang tak terpisahkan dari suku bunga efektif.

u. Simpanan dari bank lain

Simpanan dari bank lain merepresentasikan liabilitas terhadap bank lain, baik di dalam maupun di luar negeri berupa giro, tabungan, *interbank call money* dengan periode jatuh tempo berdasarkan perjanjian kurang dari atau sama dengan 90 hari dan deposito berjangka.

2. Summary of Material Accounting Policies Information *(continued)*

The principal accounting policies adopted in preparing the financial statements of the Bank are set out below: (continued)

r. Foreclosed assets *(continued)*

Maintenance expenses of foreclosed assets are charged to the statement of profit or loss and other comprehensive income as incurred.

Gains or losses earned or incurred from the sale of foreclosed assets are presented as part of "Non-operating income/(expense) - net" in the statement of profit or loss and other comprehensive income for the current year.

s. Prepaid expenses

Prepaid expenses are charged to operations over the period benefited and presented as part of "Other assets" account.

t. Deposits from customers

Deposits from customers are the funds entrusted by customers (excluding other banks) to the Bank based on deposit agreements. Deposits from customers consist of demand deposits, saving deposits and time deposits.

Demand deposits, saving deposits and time deposits are initially recognized at fair value and subsequently measured at amortized cost. Amortized cost is calculated by taking into account any discount or premium related to the initial recognition of deposits and transaction costs that are an integral part of the EIR.

u. Deposits from other banks

Deposits from other banks represent liabilities to other domestic and overseas banks in the form of demand deposits, saving deposits, interbank call money with maturity period under agreement is less than or equal to 90 days and time deposits.

2. Ikhtisar Informasi Kebijakan Akuntansi Material (lanjutan)

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini: (lanjutan)

u. Simpanan dari bank lain (lanjutan)

Simpanan dari bank lain diakui sebesar nilai wajar pada awalnya dan selanjutnya diukur sebesar biaya perolehan diamortisasi dengan menggunakan suku bunga efektif. Biaya perolehan diamortisasi dihitung dengan memperhitungkan diskonto atau premi yang terkait dengan pengakuan awal simpanan dari bank lain dan biaya transaksi yang merupakan bagian yang tidak terpisahkan dari suku bunga efektif.

v. Efek utang yang diterbitkan

Efek utang yang diterbitkan diakui sebesar nilai wajar pada awalnya dan selanjutnya diukur sebesar nilai biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif. Biaya perolehan diamortisasi dihitung dengan memperhitungkan adanya diskonto atau premi terkait dengan pengakuan awal efek utang yang diterbitkan dan biaya transaksi yang merupakan bagian yang tidak terpisahkan dari suku bunga efektif.

w. Pendapatan dan beban bunga

Instrumen keuangan yang diukur pada biaya perolehan diamortisasi, aset dan liabilitas keuangan yang diklasifikasikan sebagai nilai wajar melalui pendapatan komprehensif lain, pendapatan maupun beban bunganya diakui dengan menggunakan suku bunga efektif yaitu suku bunga yang akan mendiskonto secara tepat estimasi pembayaran atau penerimaan kas di masa depan sepanjang perkiraan umur instrumen keuangan tersebut atau jika lebih tepat untuk masa yang lebih singkat sebagai nilai tercatat bersih dari aset atau liabilitas keuangan tersebut. Perhitungan dilakukan dengan mempertimbangkan seluruh syarat dan ketentuan kontraktual instrumen keuangan termasuk *fee* atau biaya tambahan yang terkait secara langsung dengan instrumen tersebut yang merupakan bagian tidak terpisahkan dari suku bunga efektif.

2. Summary of Material Accounting Policies Information *(continued)*

The principal accounting policies adopted in preparing the financial statements of the Bank are set out below: (continued)

u. Deposits from other banks *(continued)*

Deposits from other banks are initially recognized at fair value and subsequently measured at amortized cost using the EIR. Amortized cost is calculated by taking into account any discount or premium related to the initial recognition of deposits from other bank and transaction costs that are integral part of the EIR.

v. Debt securities issued

Debt securities issued are initially recognized at fair value and subsequently measured at amortized cost using EIR method. Amortized cost is calculated by taking into account any discount or premium related to the initial recognition of debt securities issued and transaction costs that are an integral part of EIR.

w. Interest income and expenses

For financial instruments measured at amortized cost, financial assets and liabilities classified as fair value through other comprehensive income, interest income and expenses are recognized using the EIR, which is the rate that exactly discounts the estimated future cash payments or receipts through the expected life of the financial instrument or a shorter period, where appropriate, to the net carrying amount of the financial asset or financial liability. The calculation takes into account all contractual terms of the financial instrument and includes any fees or incremental costs that are directly attributable to the instrument and are an integral part of the EIR.

2. Ikhtisar Informasi Kebijakan Akuntansi Material (lanjutan)

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini: (lanjutan)

w. Pendapatan dan beban bunga (lanjutan)

Nilai tercatat aset atau liabilitas keuangan disesuaikan jika Bank merevisi estimasi pembayaran atau penerimaan. Nilai tercatat yang disesuaikan tersebut dihitung dengan menggunakan suku bunga efektif awal dan perubahan nilai tercatat dibukukan pada laporan laba rugi dan pendapatan komprehensif lainnya. Tetapi untuk aset keuangan yang telah direklasifikasi, pada tahun berikutnya Bank meningkatkan estimasi pemulihan kas sebagai hasil dari peningkatan pengembalian penerimaan kas, dampak peningkatan pemulihan tersebut diakui sebagai penyesuaian suku bunga efektif sejak tanggal perubahan estimasi.

Ketika nilai tercatat aset keuangan atau kelompok aset keuangan serupa telah diturunkan akibat kerugian penurunan nilai, maka pendapatan bunga tetap diakui pada tingkat suku bunga yang digunakan untuk mendiskontokan arus kas masa depan dalam pengukuran kerugian penurunan nilai.

x. Pendapatan dan beban provisi dan komisi

Pendapatan dan beban provisi dan komisi yang jumlahnya material yang berkaitan langsung dengan kegiatan pemberian aset keuangan diakui sebagai bagian penambah atau pengurang dari biaya perolehan aset keuangan yang bersangkutan dan akan diakui sebagai pendapatan dengan cara diamortisasi berdasarkan suku bunga efektif sepanjang perkiraan umur aset atau liabilitas keuangan.

Saldo beban yang ditangguhkan dan pendapatan komisi atas pinjaman yang diberikan yang diakhiri atau diselesaikan sebelum jatuh tempo diakui sebagai pendapatan dari penyelesaian.

2. Summary of Material Accounting Policies Information *(continued)*

The principal accounting policies adopted in preparing the financial statements of the Bank are set out below: (continued)

w. Interest income and expenses *(continued)*

The carrying amount of the financial asset or liability is adjusted if the Bank revises its estimates of payments or receipts. The adjusted carrying amount is calculated using the initial EIR and the change in carrying amount is recorded in the statement of profit or loss and other comprehensive income. However, for a reclassified financial asset for which the Bank subsequently increases its estimates of future cash receipts as a result of increased recoverability of those cash receipts, the effect of that increase is recognized as an adjustment to the EIR from the date of the change in estimate.

Once the recorded value of a financial asset or a group of similar financial assets has been reduced due to an impairment loss, accordingly interest income continues to be recognized using the rate of interest used to discount the future cash flows for the purpose of measuring the impairment loss.

x. Fees and commissions income and expenses

Fees and commissions that have material amount directly related with the acquisition of financial assets are recognized as addition or deduction part of acquisition cost of related financial assets and will be recognized as income and amortized using the EIR during the expected life of financial assets or liabilities.

The outstanding balances of deferred fees and commission income on loans that are terminated or settled prior to maturity are recognized as income on settlement.

2. Ikhtisar Informasi Kebijakan Akuntansi Material (lanjutan)

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini: (lanjutan)

y. Transaksi dan saldo dalam mata uang asing

Transaksi dalam mata uang asing dicatat berdasarkan kurs yang berlaku pada saat transaksi dilakukan. Pada tanggal laporan posisi keuangan, aset dan liabilitas moneter dalam mata uang asing dijabarkan ke dalam mata uang Rupiah berdasarkan kurs *spot* Reuters pada tanggal tersebut pukul 16.00 WIB (Waktu Indonesia Barat).

Laba atau rugi kurs yang terjadi dikreditkan atau dibebankan pada laporan laba rugi dan penghasilan komprehensif lain tahun berjalan.

Pada tanggal 31 Desember 2025 dan 2024, kurs tengah mata uang asing adalah sebagai berikut:

2. Summary of Material Accounting Policies Information *(continued)*

The principal accounting policies adopted in preparing the financial statements of the Bank are set out below: (continued)

y. Foreign currencies transactions and balances

Transactions involving foreign currencies are recorded at the rates of exchange prevailing at the time the transactions are made. At statement of financial position dates, monetary assets and liabilities denominated in foreign currencies are translated into Rupiah based on Reuters' spot rates at 16.00 WIB (West Indonesian local time) on that date.

The resulting gains or losses are credited or charged to the statement of profit or loss and other comprehensive income for the current year.

As of 31 December 2025 and 2024, the middle rates of the foreign currencies are as follows:

	31 Desember/ *31 December* 2025	**31 Desember/ *31 December* 2024**	
Pound Sterling Inggris	22.439,55	20.218,54	*Great Britain Pound Sterling*
Franc Swiss	21.026,42	17.815,04	*Swiss Franc*
Euro Eropa	19.571,45	16.758,12	*European Euro*
Dolar Amerika Serikat	16.675,00	16.095,00	*United States Dollar*
Dolar Singapura	12.965,05	11.844,58	*Singapore Dollar*
Dolar Kanada	12.167,54	11.201,59	*Canadian Dollar*
Dolar Australia	11.152,24	10.013,51	*Australian Dollar*
Dolar Selandia Baru	9.625,65	9.067,93	*New Zealand Dollar*
Ringgit Malaysia	4.108,16	3.597,86	*Malaysian Ringgit*
Yuan China (CNY)	2.384,72	2.204,99	*(CNY) Chinese Yuan*
Yuan China (CNH)	2.385,00	2.198,50	*(CNH) Chinese Yuan*
Dolar Hong Kong	2.142,30	2.073,11	*Hong Kong Dollar*
Krona Swedia	1.809,27	1.463,26	*Swedish Krona*
Baht Thailand	529,20	469,79	*Thailand Baht*
Yen Jepang	106,50	103,03	*Japanese Yen*

z. Imbalan kerja

Beban pensiun berdasarkan program dana pensiun manfaat pasti ditentukan melalui perhitungan aktuaria secara periodik dengan menggunakan metode *projected-unit-credit* dan menerapkan asumsi atas tingkat diskonto, hasil yang diharapkan atas aset dana pensiun dan tingkat kenaikan manfaat pasti pensiun tahunan.

z. Employee benefits

Pension costs under defined benefit pension plans are determined by periodic actuarial calculation using the projected-unit-credit method and applying the assumptions on discount rate, expected return on plan assets and annual rate of increase in compensations.

2. Ikhtisar Informasi Kebijakan Akuntansi Material (lanjutan)

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini: (lanjutan)

z. Imbalan kerja (lanjutan)

Seluruh pengukuran kembali yang terdiri atas keuntungan dan kerugian aktuarial dan hasil atas aset dana pensiun (tidak termasuk bunga bersih) diakui langsung melalui penghasilan komprehensif lainnya dengan tujuan agar aset atau kewajiban pensiun bersih diakui dalam laporan posisi keuangan untuk mencerminkan nilai penuh dari defisit dan surplus dana pensiun. Pengukuran kembali tidak direklasifikasikan ke laba atau rugi pada periode berikutnya.

Seluruh biaya jasa lalu diakui di awal pada saat amendemen/kurtailmen terjadi atau ketika biaya restrukturisasi atau pemutusan hubungan kerja diakui. Sebagai akibatnya, biaya jasa lalu yang belum *vested* tidak lagi dapat ditangguhkan dan diakui selama periode *vesting* masa depan.

Beban bunga dan pengembalian aset dana pensiun yang diharapkan sebagaimana digunakan dalam PSAK 219 digantikan dengan beban bunga - bersih yang dihitung dengan menggunakan tingkat diskonto untuk mengukur kewajiban manfaat pasti-bersih atau aset pada saat awal dari tiap periode pelaporan tahunan.

Bank memiliki program pensiun iuran pasti. Imbalan yang akan diterima karyawan ditentukan berdasarkan jumlah iuran yang dibayarkan pemberi kerja dan karyawan ditambah dengan hasil investasi iuran tersebut.

aa. Pajak penghasilan

Bank menerapkan PSAK 212 mengenai "Pajak Penghasilan" yang mengharuskan Perusahaan untuk memperhitungkan konsekuensi pajak kini dan pajak masa depan atas pemulihan di masa depan (penyelesaian) dari jumlah tercatat aset (liabilitas) yang diakui dalam laporan posisi keuangan dan transaksi-transaksi serta peristiwa lain yang terjadi dalam periode berjalan.

2. Summary of Material Accounting Policies Information *(continued)*

The principal accounting policies adopted in preparing the financial statements of the Bank are set out below: (continued)

z. Employee benefits *(continued)*

All remeasurements comprises of actuarial gains and losses and the return of plan assets (excluding net interest) are recognized immediately through other comprehensive income in order for the net pension asset or liability recognized in the statement of financial position to reflect the full value of the plan deficit and surplus. Remeasurements are not reclassified to profit or loss in the subsequent periods.

All past service costs are recognized at the earlier of when the amendment/curtailment occurs and when the restructuring costs or termination costs are recognized. As a result, unvested past service costs can no longer be deferred and recognized over the future vesting period.

The interest costs and expected return on plan assets used in the previous version of SFAS 219 are replaced with a net-interest amount, which are calculated by applying the discount rate to the net defined benefit liability or asset at the start of each annual reporting period.

The Bank has a defined contribution plan. The benefit to be received by employees is determined based on the amount of contribution paid by the employer and employee and the investment earnings of the fund.

aa. Income tax

The Bank has applied SFAS 212 regarding "Accounting for Income Tax" which requires the Company to account for the current and future tax consequences of the future recovery (settlement) of the carrying amount of assets (liabilities) that are recognized in the statements of financial position and transactions and other events of the current period.

2. Ikhtisar Informasi Kebijakan Akuntansi Material (lanjutan)

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini: (lanjutan)

aa. Pajak penghasilan (lanjutan)

Bank menerapkan metode posisi keuangan dalam menghitung beban pajak tangguhannya. Dengan metode ini, aset dan liabilitas pajak tangguhan diakui pada setiap tanggal pelaporan sebesar perbedaan temporer aset dan liabilitas untuk tujuan akuntansi dan tujuan pajak. Metode ini juga mengharuskan pengakuan manfaat pajak di masa akan datang, jika kemungkinan realisasi manfaat tersebut di masa mendatang cukup besar. Tarif pajak yang berlaku atau yang secara substansial telah berlaku digunakan dalam menentukan pajak penghasilan tangguhan.

Aset pajak tangguhan diakui apabila terdapat kemungkinan besar bahwa jumlah laba fiskal pada masa datang akan memadai untuk mengkompensasi perbedaan temporer yang menimbulkan aset pajak tangguhan tersebut.

Aset dan liabilitas pajak penghasilan tangguhan dapat saling hapus apabila terdapat hak yang berkekuatan hukum untuk melakukan saling hapus antara aset pajak kini dengan liabilitas pajak kini dan apabila aset dan liabilitas tangguhan terkait pajak penghasilan yang dikenakan oleh otoritas perpajakan yang sama, baik atas entitas kena pajak yang sama ataupun berbeda dan adanya niat untuk melakukan penyelesaian saldo-saldo tersebut secara neto.

Perubahan terhadap kewajiban perpajakan dicatat pada saat diterimanya surat ketetapan atau apabila dilakukan banding ketika hasil banding diterima.

ab. Laba per saham

Laba per saham dasar dihitung dengan membagi laba tahun berjalan yang dapat diatribusikan kepada pemegang saham dengan jumlah rata-rata tertimbang saham yang ditempatkan dan disetor penuh pada tahun bersangkutan.

2. Summary of Material Accounting Policies Information *(continued)*

The principal accounting policies adopted in preparing the financial statements of the Bank are set out below: (continued)

aa. Income tax *(continued)*

The Bank adopts the financial position method in determining its deferred tax. Under this method, deferred tax assets and liabilities are recognized at each reporting date for temporary differences between the financial and tax bases of assets and liabilities. This method also requires the recognition of future tax benefits, to the extent that realization of such benefits is probable. Currently enacted or substantively enacted tax rates are used in the determination of deferred income tax.

Deferred tax assets are recognized to the extent that it is probable that future taxable profit will be available to compensate the temporary differences which result in such deferred tax assets.

Deferred income tax assets and liabilities are offset when there is a legally enforceable right to offset current tax assets against current tax liabilities and when the deferred income tax assets and liabilities relate to income taxes levied by the same taxation authority on either the same taxable entity or different taxable entities where there is an intention to settle the balances on a net basis.

Amendments to taxation obligations are recorded when an assessment is received or if an appeal is applied when the results of the appeal are received.

ab. Earning per share

Basic earnings per share is computed by dividing income for the year attributable to equity holders by weighted average number of issued and fully paid shares outstanding during the year.

2. Ikhtisar Informasi Kebijakan Akuntansi Material (lanjutan)

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini: (lanjutan)

ac. Transaksi restrukturisasi antara entitas sepengendali

Bank menerapkan PSAK 338 tentang "Kombinasi Bisnis Entitas Sepengendali" yang menggantikan PSAK 338 mengenai "Akuntansi Restrukturisasi Entitas Sepengendali" kecuali atas saldo selisih nilai transaksi restrukturisasi entitas sepengendali yang diakui sebelumnya, disajikan sebagai bagian dari "Tambahan Modal Disetor" dalam bagian ekuitas. PSAK ini mengatur tentang akuntansi kombinasi bisnis entitas sepengendali, baik untuk entitas yang menerima bisnis maupun untuk entitas yang melepas bisnis.

Dalam PSAK 338, pengalihan bisnis antara entitas sepengendali tidak mengakibatkan perubahan substansi ekonomi kepemilikan atas bisnis yang dialihkan dan tidak dapat menimbulkan laba atau rugi bagi Bank secara keseluruhan ataupun bagi entitas individual dalam Bank tersebut. Karena pengalihan bisnis antara entitas sepengendali tidak mengakibatkan perubahan substansi ekonomi, maka bisnis yang dipertukarkan dicatat pada nilai buku sebagai kombinasi bisnis dengan menggunakan metode penyatuan kepemilikan.

Dalam menerapkan metode penyatuan kepemilikan, komponen laporan keuangan bila terjadi kombinasi bisnis dan untuk periode lain yang disajikan untuk tujuan perbandingan disajikan sedemikian rupa seolah-olah kombinasi bisnis telah terjadi sejak awal periode terjadi sepengendalian. Selisih antara nilai tercatat transaksi kombinasi bisnis dan jumlah imbalan yang dialihkan diakui dalam akun "Tambahan modal disetor - neto".

2. Summary of Material Accounting Policies Information *(continued)*

The principal accounting policies adopted in preparing the financial statements of the Bank are set out below: (continued)

ac. Restructuring transactions among entities under common control

The Bank prospectively adopted SFAS 338 regarding "Business Combinations of Entities Under Common Control" which supersedes SFAS 338, regarding "Accounting for Restructuring of Entities Under Common Control" except for the previously recognized difference in value of restructuring transactions of entities under common control are presented as "Additional Paid-in Capital" in the equity section. This SFAS prescribes the accounting for business combinations of entities under common control for both the entity which receiving the business and the entity which disposing the business.

Under SFAS 338, transfer of business within entities under common control does not result in a change of the economic substance of ownership of the business being transferred and would not result in a gain or loss to the Bank or to the individual entity within the Bank. Since the transfer of business of entities under common control does not result in a change of the economic substance, then the business being exchanged is recorded at book value as a business combination using the pooling-of-interests method.

In applying the pooling-of-interests method, the components of the financial statements for the period during which the business combination occurred and for other periods presented for comparison purposes are presented in such a manner as if the business combination has already happened since the beginning of the periods during which the entities were under common control. The difference between the carrying amounts of the business combination transaction and the consideration transferred is recognized under the account "Additional paid-in capital - net".

2. Ikhtisar Informasi Kebijakan Akuntansi Material (lanjutan)

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini: (lanjutan)

ad. Informasi segmen

Segmen operasi adalah komponen Bank yang terlibat dalam aktivitas bisnis yang memperoleh pendapatan dan menimbulkan beban, yang hasil operasinya dikaji ulang secara regular oleh pengambil keputusan operasional untuk membuat keputusan tentang sumber daya yang dialokasikan pada segmen tersebut dan menilai kinerjanya serta menyediakan informasi keuangan yang dapat dipisahkan. Segmen operasi terbagi dalam kelompok *wholesale, retail* dan lainnya.

ae. Perubahan Pernyataan Standar Akuntansi Keuangan dan Interpretasi Standar Akuntansi Keuangan

Penerapan dan penyesuaian dari PSAK dan amandemen baru berikut sejak tanggal 1 Januari 2025, tidak menimbulkan perubahan substansial terhadap kebijakan akuntansi Bank dan tidak berdampak signifikan terhadap jumlah yang dilaporkan pada tahun berjalan atau tahun sebelumnya:

Amendemen PSAK 221 "Pengaruh Perubahan Kurs Valuta Asing tentang Kekurangan Ketertukaran".

Amandemen tersebut mengharuskan pengungkapan informasi yang memungkinkan pengguna laporan keuangan memahami dampak mata uang yang tidak dapat dipertukarkan dengan mata uang lain yang memengaruhi, atau diperkirakan akan memengaruhi, kinerja keuangan, posisi keuangan, dan arus kas entitas. Amandemen berlaku untuk periode pelaporan tahunan yang dimulai pada atau setelah 1 Januari 2025. Penerapan dini diperkenankan dan bila dilakukan maka entitas mengungkapkan fakta tersebut.

2. Summary of Material Accounting Policies Information *(continued)*

The principal accounting policies adopted in preparing the financial statements of the Bank are set out below: (continued)

ad. Segment information

An operating segment is the Bank's component that is involved in business activities which derives income and incurs expenses, in which the operating result is reviewed regularly by operational decision maker for making decisions related to resources that are allocated to the segment and evaluates the performance and provides separable financial information. The operating segment has been determined to be wholesale, retail and others.

ae. Changes to Statements of Financial Accounting Standards and Interpretations of Statements of Financial Accounting Standards

The adoption and the adjustment of new SFAS and amendment since 1 January 2025 did not cause any substantial changes to the Bank's accounting policies and did not have any significant impact on the amounts reported for current years or prior years:

Amendment of SFAS 221 "The Effect of Changes in Foreign Exchange Rates on the Lack of Convertibility".

The amendments require disclosure of information that enables users of financial statements to understand the impact of a currency not being exchangeable into the other currency affects, or is expected to affect, the entity's financial performance, financial position and cash flows. The amendments apply for annual reporting periods beginning on or after 1 January 2025. Earlier application is permitted which an entity is required to disclose that fact.

2. Ikhtisar Informasi Kebijakan Akuntansi Material (lanjutan)

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini: (lanjutan)

af. Pertimbangan dan estimasi akuntansi yang signifikan

Dalam proses penerapan kebijakan akuntansi Bank, Manajemen telah melakukan pertimbangan dan estimasi profesional dalam menentukan jumlah yang diakui dalam laporan keuangan. Pertimbangan dan estimasi profesional yang signifikan adalah sebagai berikut:

Usaha yang berkelanjutan

Manajemen Bank telah melakukan penilaian atas kemampuan Bank untuk melanjutkan kelangsungan usahanya dan berkeyakinan bahwa Bank memiliki sumber daya untuk melanjutkan usahanya di masa mendatang.

Selain itu, Manajemen menyadari bahwa tidak ada ketidakpastian material yang dapat menimbulkan keraguan yang signifikan terhadap kemampuan Bank untuk melanjutkan kelangsungan usahanya. Oleh karena itu, laporan keuangan telah disusun atas dasar usaha yang berkelanjutan.

Nilai wajar atas instrumen keuangan

Bila nilai wajar aset keuangan dan liabilitas keuangan yang tercatat pada laporan posisi keuangan tidak tersedia di pasar aktif, nilainya ditentukan dengan menggunakan berbagai teknik penilaian termasuk penggunaan model matematika. Input untuk model ini berasal dari data pasar yang bisa diamati sepanjang data tersebut tersedia, namun bila data pasar yang bisa diamati tersebut tidak tersedia, maka digunakan pertimbangan manajemen untuk menentukan nilai wajar.

2. Summary of Material Accounting Policies Information *(continued)*

The principal accounting policies adopted in preparing the financial statements of the Bank are set out below: (continued)

af. Judgments and significant accounting estimates

In the process of applying the Bank's accounting policies, Management has exercised professional judgments and made estimates in determining the amounts recognized in the financial statements. The most significant uses of the professional judgments and estimates are as follows:

Going concern

The Bank's management has made an assessment of the Bank's ability to continue as a going concern and is satisfied that the Bank has the resources to continue in business for the foreseeable future.

Furthermore, the Management realized that there are no material uncertainties that may cast significant doubt upon the Bank's ability to continue as a going concern. Therefore, the financial statements continue to be prepared on a going concern basis.

Fair value of financial instruments

When the fair values of financial assets and financial liabilities recorded on the statement of financial position cannot be derived from active markets, they are determined using a variety of valuation techniques that include the use of mathematical models. The inputs to these models are derived from observable market data where possible, but where observable market data are not available, management judgment is required to establish fair values.

2. Ikhtisar Informasi Kebijakan Akuntansi Material (lanjutan)

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini: (lanjutan)

af. Pertimbangan dan estimasi akuntansi yang signifikan (lanjutan)

Dalam proses penerapan kebijakan akuntansi Bank, Manajemen telah melakukan pertimbangan dan estimasi profesional dalam menentukan jumlah yang diakui dalam laporan keuangan. Pertimbangan dan estimasi profesional yang signifikan adalah sebagai berikut: (lanjutan)

Nilai wajar atas instrumen keuangan (lanjutan)

Pertimbangan manajemen tersebut mencakup pertimbangan likuiditas dan masukan model seperti volatilitas untuk transaksi derivatif yang berjangka panjang dan tingkat diskonto, tingkat pelunasan dipercepat dan asumsi tingkat gagal bayar.

Bank menampilkan nilai wajar atas instrumen keuangan berdasarkan hierarki nilai wajar sebagai berikut:
- Tingkat 1
  Harga kuotasian (tidak disesuaikan) dalam pasar aktif untuk aset atau liabilitas yang identik;
- Tingkat 2
  Input selain harga kuotasian yang termasuk dalam Tingkat 1 yang dapat diobservasi untuk aset dan liabilitas baik secara langsung (misalnya harga) atau secara tidak langsung; dan
- Tingkat 3
  Input untuk aset dan liabilitas yang bukan berdasarkan pada pasar yang dapat diobservasi (input yang tidak dapat diobservasi).

Nilai wajar atas instrumen derivatif yang dinilai menggunakan teknik penilaian dengan menggunakan komponen yang dapat diamati di pasar terutama adalah *swap* suku bunga, *swap* mata uang dan kontrak pertukaran mata uang. Teknik penilaian yang paling banyak digunakan meliputi model penilaian *forward* dan *swap* yang menggunakan perhitungan nilai kini. Model tersebut menggabungkan berbagai komponen yang meliputi kualitas kredit dari *counterparty*, nilai *spot* dan kontrak berjangka serta kurva tingkat suku bunga.

2. Summary of Material Accounting Policies Information *(continued)*

The principal accounting policies adopted in preparing the financial statements of the Bank are set out below: (continued)

af. Judgments and significant accounting estimates *(continued)*

In the process of applying the Bank's accounting policies, Management has exercised professional judgments and made estimates in determining the amounts recognized in the financial statements. The most significant uses of the professional judgments and estimates are as follows: (continued)

Fair value of financial instruments (continued)

Management judgments include considerations of liquidity and model inputs such as volatility for long term derivatives and discount rates, early payment rates and default rate assumptions.

The Bank presents fair value of financial instruments based on the following fair value hierarchy:
- *Level 1*
  Quoted prices (unadjusted) in active markets for identical assets or liabilities;
- *Level 2*
  Inputs other than quoted prices included within Level 1 that are observable for the asset or liability either directly (example, price) or indirectly; and
- *Level 3*
  Inputs for the asset and liability that are not based on observable market data (unobservable inputs).

The fair values of derivative instruments valued by valuation techniques using components which can be observed in the market, primarily are interest rate swaps, currency swaps and currency exchange contracts. Most widely used valuation techniques include forward and swap valuation models which use the present value calculation. The models incorporate various components which include the credit quality of the counterparty, spot value and future contracts and interest rate curve.

2. Ikhtisar Informasi Kebijakan Akuntansi Material (lanjutan)

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini: (lanjutan)

af. Pertimbangan dan estimasi akuntansi yang signifikan (lanjutan)

Dalam proses penerapan kebijakan akuntansi Bank, Manajemen telah melakukan pertimbangan dan estimasi profesional dalam menentukan jumlah yang diakui dalam laporan keuangan. Pertimbangan dan estimasi profesional yang signifikan adalah sebagai berikut: (lanjutan)

Nilai wajar atas instrumen keuangan (lanjutan)

Teknik penilaian termasuk model nilai tunai dan arus kas yang didiskontokan dan perbandingan dengan instrumen yang sejenis bila terdapat harga pasar yang dapat diobservasi. Asumsi dan input yang digunakan dalam teknik penilaian termasuk suku bunga bebas risiko dan suku bunga acuan, c*redit spread* dan variabel lainnya yang digunakan dalam mengestimasi tingkat diskonto, harga obligasi, kurs valuta asing, serta tingkat kerentanan dan korelasi harga yang diharapkan. Tujuan dari teknik penilaian adalah penentuan nilai wajar yang mencerminkan harga dari instrumen keuangan pada tanggal pelaporan yang akan ditentukan oleh para partisipan di pasar dalam suatu transaksi yang wajar.

Penurunan nilai kredit yang diberikan

Bank melakukan penelaahan pada setiap tanggal laporan posisi keuangan untuk menilai apakah penurunan nilai harus dicatat dalam laporan laba rugi dan penghasilan komprehensif lain. Secara khusus, pertimbangan manajemen diperlukan dalam estimasi jumlah dan waktu arus kas di masa mendatang ketika menentukan penurunan nilai.

2. Summary of Material Accounting Policies Information *(continued)*

The principal accounting policies adopted in preparing the financial statements of the Bank are set out below: (continued)

af. Judgments and significant accounting estimates *(continued)*

In the process of applying the Bank's accounting policies, Management has exercised professional judgments and made estimates in determining the amounts recognized in the financial statements. The most significant uses of the professional judgments and estimates are as follows: (continued)

Fair value of financial instruments (continued)

Valuation techniques include net present value and discounted cash flow models and comparison to similar instruments for which market observable prices exist. Assumptions and inputs used in valuation techniques include risk-free and benchmark interest rates, credit spreads and other variables used in estimating discount rates, bond prices, foreign currency exchange rates, and expected price volatilities and correlations. The objective of valuation technique is to arrive at a fair value determination that reflects the price of the financial instrument at the reporting date that would have been determined by market participants acting at arms length.

Impairment losses on loans

The Bank reviews its loans at each statement of financial position date to assess whether an impairment loss should be recorded in the statement of profit or loss and other comprehensive income. In particular, judgment by management is required in the estimation of the amount and timing of future cash flows when determining the impairment loss.

2. Ikhtisar Informasi Kebijakan Akuntansi Material (lanjutan)

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini: (lanjutan)

af. Pertimbangan dan estimasi akuntansi yang signifikan (lanjutan)

Dalam proses penerapan kebijakan akuntansi Bank, Manajemen telah melakukan pertimbangan dan estimasi profesional dalam menentukan jumlah yang diakui dalam laporan keuangan. Pertimbangan dan estimasi profesional yang signifikan adalah sebagai berikut: (lanjutan)

Penurunan nilai kredit yang diberikan (lanjutan)

Dalam mengestimasi arus kas tersebut, Bank melakukan penilaian atas kondisi keuangan peminjam dan nilai realisasi bersih agunan. Estimasi tersebut didasarkan pada asumsi dari sejumlah faktor dan hasil aktual mungkin berbeda, sehingga mengakibatkan perubahan penyisihan di masa depan.

Penurunan nilai aset yang diukur pada nilai wajar melalui pendapatan komprehensif lain dan tagihan akseptasi

Bank menelaah aset yang diklasifikasikan sebagai nilai wajar melalui pendapatan komprehensif lain dan tagihan akseptasi pada setiap tanggal laporan posisi keuangan untuk menilai apakah telah terjadi penurunan nilai. Penilaian tersebut menggunakan pertimbangan yang sama seperti yang diterapkan pada penilaian secara individual atas kredit yang diberikan.

2. Summary of Material Accounting Policies Information *(continued)*

The principal accounting policies adopted in preparing the financial statements of the Bank are set out below: (continued)

af. Judgments and significant accounting estimates *(continued)*

In the process of applying the Bank's accounting policies, Management has exercised professional judgments and made estimates in determining the amounts recognized in the financial statements. The most significant uses of the professional judgments and estimates are as follows: (continued)

Impairment losses on loans (continued)

In estimating these cash flows, the Bank makes judgment about the borrower's financial situation and the net realizable value of collateral. These estimates are based on the assumptions about number of factors and actual results may differ that cause changes to the allowance in the future.

Impairment in value of fair value through other comprehensive income and acceptance receivables

The Bank reviews assets which are classified as fair value through other comprehensive income and acceptance receivables at each financial position date to assess whether impairment has occurred. The assessment uses the same considerations as applied to individual assessment on loans.

2. Ikhtisar Informasi Kebijakan Akuntansi Material (lanjutan)

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini: (lanjutan)

af. Pertimbangan dan estimasi akuntansi yang signifikan (lanjutan)

Dalam proses penerapan kebijakan akuntansi Bank, Manajemen telah melakukan pertimbangan dan estimasi profesional dalam menentukan jumlah yang diakui dalam laporan keuangan. Pertimbangan dan estimasi profesional yang signifikan adalah sebagai berikut: (lanjutan)

Cadangan kerugian penurunan nilai aset keuangan

Kondisi spesifik *counterparty* yang mengalami penurunan nilai dalam pembentukan cadangan kerugian atas aset keuangan dievaluasi secara individu berdasarkan estimasi terbaik manajemen atas nilai kini arus kas yang diharapkan akan diterima. Dalam mengestimasi arus kas tersebut, manajemen membuat pertimbangan tentang situasi keuangan *counterparty* dan nilai realisasi bersih dari setiap agunan. Setiap aset yang mengalami penurunan nilai harus dinilai sesuai dengan manfaat yang ada, strategi penyelesaian dan estimasi arus kas yang diperkirakan dapat diterima.
Perhitungan cadangan penurunan nilai kolektif meliputi kerugian kredit yang melekat dalam portofolio aset keuangan dengan karakteristik ekonomi yang sama ketika terdapat bukti objektif penurunan nilai terganggu, tetapi penurunan nilai secara individu belum dapat diidentifikasi. Dalam menilai kebutuhan untuk cadangan kolektif, manajemen mempertimbangkan faktor-faktor seperti kualitas kredit dan jenis produk. Guna membuat estimasi cadangan yang diperlukan, manajemen membuat asumsi untuk menentukan kerugian yang melekat, dan untuk menentukan parameter input yang diperlukan, berdasarkan pengalaman masa lalu, kondisi ekonomi saat ini dan juga kondisi ekonomi masa depan sejak tanggal 1 Januari 2020.

2. Summary of Material Accounting Policies Information *(continued)*

The principal accounting policies adopted in preparing the financial statements of the Bank are set out below: (continued)

af. Judgments and significant accounting estimates *(continued)*

In the process of applying the Bank's accounting policies, Management has exercised professional judgments and made estimates in determining the amounts recognized in the financial statements. The most significant uses of the professional judgments and estimates are as follows: (continued)

Allowances for impairment losses of financial assets

In the calculation of allowance for impairment losses of financial assets, the specific condition of impaired counterparty is individually evaluated based on management's best estimate of the present value of the expected cash flows to be received. In estimating these cash flows, management makes judgements about the counterparty's financial situation and the net realizable value of any underlying collateral. Each impaired asset is assessed on its merits, the completion strategy and estimated cash flows which are considered recoverable.

Collectively assessed impairment allowances cover credit losses inherent in portfolios of financial assets with similar economic characteristics when there is objective evidence to suggest that they contain impaired financial assets, but the individual impaired items cannot yet be identified. In assessing the need for collective allowances, management considers factors such as credit quality and type of product. In order to estimate the required allowance, assumptions are made to define the way inherent losses are modelled and to determine the required input parameters, based on historical experiences, current economic conditions and future economic condition as well since 1 January 2020.

2. Ikhtisar Informasi Kebijakan Akuntansi Material (lanjutan)

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini: (lanjutan)

af. Pertimbangan dan estimasi akuntansi yang signifikan (lanjutan)

Dalam proses penerapan kebijakan akuntansi Bank, Manajemen telah melakukan pertimbangan dan estimasi profesional dalam menentukan jumlah yang diakui dalam laporan keuangan. Pertimbangan dan estimasi profesional yang signifikan adalah sebagai berikut: (lanjutan)

Cadangan kerugian penurunan nilai aset keuangan (lanjutan)

Keakuratan penyisihan tergantung pada seberapa baik estimasi arus kas masa depan untuk cadangan *counterparty* tertentu dan asumsi model dan parameter yang digunakan dalam menentukan cadangan kolektif.

Penurunan nilai aset non-keuangan

Bank mengevaluasi penurunan nilai aset apabila terdapat kejadian atau perubahan keadaan yang mengindikasikan bahwa nilai tercatat aset tak dapat dipulihkan kembali. Faktor-faktor penting yang dapat menyebabkan penelaahan penurunan nilai adalah sebagai berikut:

a) Performa yang tidak tercapai secara signifikan terhadap ekspektasi historis atau proyeksi hasil operasi di masa yang akan datang;
b) Perubahan yang signifikan dalam cara penggunaan aset atau strategi bisnis secara keseluruhan; dan
c) Industri atau tren ekonomi yang secara signifikan bernilai negatif.

Bank mengakui kerugian penurunan nilai apabila nilai tercatat aset melebihi nilai yang dapat dipulihkan. Nilai terpulihkan adalah nilai yang lebih tinggi antara nilai wajar dikurang biaya untuk menjual dengan nilai pakai aset (atau unit penghasil kas). Nilai terpulihkan diestimasi untuk aset individual atau jika tidak memungkinkan, untuk unit penghasil kas yang mana aset tersebut merupakan bagian daripada unit tersebut.

2. Summary of Material Accounting Policies Information *(continued)*

The principal accounting policies adopted in preparing the financial statements of the Bank are set out below: (continued)

af. Judgments and significant accounting estimates *(continued)*

In the process of applying the Bank's accounting policies, Management has exercised professional judgments and made estimates in determining the amounts recognized in the financial statements. The most significant uses of the professional judgments and estimates are as follows: (continued)

Allowances for impairment losses of financial assets (continued)

The accuracy of the allowances depends on how well the estimated future cash flows for specific counterparty allowances and the model assumptions and parameters are used in determining collective allowances.

Impairment of non-financial assets

The Bank assesses impairment of assets whenever events or changes in circumstances that would indicates that the carrying amount of an asset may not be recoverable. The factors that the Bank considers important which could trigger an impairment review include the following:

a) Significant underperformance relative to expected historical or projected future operating results;
b) Significant changes in the manner of use of the acquired assets or the strategy for overall business; and
c) Significant negative industry or economic trends.

The Bank recognizes an impairment loss whenever the carrying amount of an asset exceeds its recoverable amount. The recoverable amount is the whichever higher of an asset's (or cash-generating units) fair value less costs to sell and its value in use. Recoverable amounts are estimated for individual assets or if it is not possible, for the cash-generating unit to which the asset belongs.

2. Ikhtisar Informasi Kebijakan Akuntansi Material (lanjutan)

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini: (lanjutan)

af. Pertimbangan dan estimasi akuntansi yang signifikan (lanjutan)

Dalam proses penerapan kebijakan akuntansi Bank, Manajemen telah melakukan pertimbangan dan estimasi profesional dalam menentukan jumlah yang diakui dalam laporan keuangan. Pertimbangan dan estimasi profesional yang signifikan adalah sebagai berikut: (lanjutan)

Metode Suku Bunga Efektif (EIR)

Manajemen menggunakan estimasi ekspektasi umur kredit perumahan dengan pendekatan umur *behavior* dan akan melakukan penilaian kembali perilaku umur *behavior* untuk menentukan estimasi umur terbaik kredit perumahan secara berkala.

Aset pajak tangguhan

Aset pajak tangguhan diakui atas jumlah pajak penghasilan terpulihkan pada periode mendatang sebagai akibat dari perbedaan temporer. Justifikasi manajemen diperlukan untuk menentukan jumlah aset pajak tangguhan yang dapat diakui sesuai dengan perkiraan waktu dan tingkat laba fiskal di masa mendatang sejalan dengan strategi rencana perpajakan ke depan.

Klasifikasi aset dan liabilitas keuangan

Bank menetapkan klasifikasi aset dan liabilitas tertentu sebagai aset keuangan dan liabilitas keuangan dengan mempertimbangkan apakah definisi yang ditetapkan PSAK 109 terpenuhi. Dengan demikian, aset keuangan dan liabilitas keuangan diakui sesuai dengan kebijakan akuntansi Bank seperti diungkapkan pada Catatan 2d.

2. Summary of Material Accounting Policies Information *(continued)*

The principal accounting policies adopted in preparing the financial statements of the Bank are set out below: (continued)

af. Judgments and significant accounting estimates *(continued)*

In the process of applying the Bank's accounting policies, Management has exercised professional judgments and made estimates in determining the amounts recognized in the financial statements. The most significant uses of the professional judgments and estimates are as follows: (continued)

Effective Interest Rate (EIR) Method

Management applied the estimated expected life of mortgage loan using behavior life approach and will reassess the behavior life to determine the best estimated life of housing loans, regularly.

Deferred tax assets

Deferred tax assets are recognized for the future recoverable taxable income arising from temporary difference. Management's judgment is required to determine the amount of deferred tax assets that can be recognized based upon the likely timing and level of future taxable profits together with future tax strategy.

Classification of financial assets and liabilities

The Bank determines the classifications of certain assets and liabilities as financial assets and financial liabilities by judging if they meet the definition set forth in SFAS 109. Accordingly, the financial assets and financial liabilities are accounted for in accordance with the Bank's accounting policies disclosed in Note 2d.

2. Ikhtisar Informasi Kebijakan Akuntansi Material (lanjutan)

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini: (lanjutan)

af. Pertimbangan dan estimasi akuntansi yang signifikan (lanjutan)

Dalam proses penerapan kebijakan akuntansi Bank, Manajemen telah melakukan pertimbangan dan estimasi profesional dalam menentukan jumlah yang diakui dalam laporan keuangan. Pertimbangan dan estimasi profesional yang signifikan adalah sebagai berikut: (lanjutan)

Imbalan kerja

Penentuan liabilitas imbalan kerja Bank bergantung pada pemilihan asumsi yang digunakan oleh aktuaris independen dan manajemen Bank dalam menghitung jumlah-jumlah tersebut. Asumsi tersebut termasuk antara lain, tingkat diskonto, tingkat kenaikan gaji tahunan, tingkat pengunduran diri karyawan tahunan, tingkat kecacatan, umur pensiun dan tingkat kematian.

Pajak penghasilan

Bank mengakui liabilitas atas pajak penghasilan badan berdasarkan estimasi apakah akan terdapat tambahan pajak penghasilan badan.

3. Kombinasi Bisnis

Bank telah menyelesaikan Penjualan dan Pembelian Aset dan Liabilitas atas bisnis konsumer dari Citibank N.A., Indonesia pada tanggal 18 November 2023. Alokasi harga pembelian difinalisasi di laporan keuangan untuk tahun yang berakhir pada tanggal 31 Desember 2024. Nilai goodwill akhir menjadi sebesar Rp813.973 telah disesuaikan di Laporan Keuangan untuk tahun yang berakhir pada 31 Desember 2024. Berdasarkan alokasi harga pembelian yang telah difinalisasi, aset tak berwujud lainnya berkaitan dengan hubungan pelanggan dari bisnis konsumer dan core deposits senilai Rp320.000 telah disesuaikan di Laporan Keuangan untuk tahun yang berakhir pada tanggal 31 Desember 2024.

2. Summary of Material Accounting Policies Information *(continued)*

The principal accounting policies adopted in preparing the financial statements of the Bank are set out below: (continued)

af. Judgments and significant accounting estimates *(continued)*

In the process of applying the Bank's accounting policies, Management has exercised professional judgments and made estimates in determining the amounts recognized in the financial statements. The most significant uses of the professional judgments and estimates are as follows: (continued)

Employee benefits

The Bank's employee benefit liabilities are determined depend on the selection of certain assumptions used by the independent actuaries and the Bank's management in calculating such amounts. Those assumptions include among others, discount rates, future annual salary increase, annual employee turnover rate, disability rate, retirement age and mortality rate.

Income tax

The Bank recognizes liabilities for corporate income tax based on estimation of whether additional corporate income tax will be due.

3. Business Combination

The Bank has completed the Sale and Purchase of Assets and Liabilities for the consumer business from Citibank N/A., Indonesia on 18 November 2023. The purchase price allocation was finalized in the Financial Statements for the year ended 31 December 2024. The final goodwill amount of Rp813,973 has been adjusted in the Financial Statements for the year ended 31 December 2024. Based on finalized purchase price allocation, other intangible assets related to consumer business relationships and core deposits amounting to Rp320,000 has been adjusted in the Financial Statements for the year ended 31 December 2024.

3. Kombinasi Bisnis (lanjutan)

Berikut adalah mutasi dari saldo aset tidak berwujud termasuk *goodwill*:

***3. Business Combination** (continued)*

The followings are movement of intangible assets including goodwill:

31 Desember 2025	Aset tak berwujud/ *Intangible assets*				
	Hubungan dengan nasabah/ *Customer relationship*	*Core deposits*	*Goodwill*	Total	*31 December 2025*
Biaya perolehan					***Cost***
Saldo awal	140.000	180.000	813.973	1.133.973	*Beginning balance*
Total biaya perolehan	140.000	180.000	813.973	1.133.973	*Total cost*
Akumulasi amortisasi					***Accumulated amortization***
Saldo awal	16.333	21.000	-	37.333	*Beginning balance*
Amortisasi tahun berjalan	14.000	18.000	-	32.000	*Current year amortization*
Total akumulasi amortisasi	30.333	39.000	-	69.333	*Total accumulated amortization*
Nilai buku - neto	**109.667**	**141.000**	**813.973**	**1.064.640**	***Book value - net***

31 Desember 2024	Aset tak berwujud/ *Intangible assets*				
	Hubungan dengan nasabah/ *Customer relationship*	*Core deposits*	*Goodwill*	Total	*31 December 2024*
Biaya perolehan					***Cost***
Saldo awal	140.000	80.000	913.973	1.133.973	*Beginning balance*
Penyesuaian	-	100.000	(100.000)	-	*Adjustments*
Total biaya perolehan	140.000	180.000	813.973	1.133.973	*Total cost*
Akumulasi amortisasi					***Accumulated amortization***
Saldo awal	2.334	1.333	-	3.667	*Beginning balance*
Amortisasi tahun berjalan	13.999	19.667	-	33.666	*Current year amortization*
Total akumulasi amortisasi	16.333	21.000	-	37.333	*Total accumulated amortization*
Nilai buku - neto	**123.667**	**159.000**	**813.973**	**1.096.640**	***Book value - net***

Aset tidak berwujud hubungan dengan nasabah dan *core deposits* masing-masing di amortisasi selama 10 tahun.

Customer relationship and core deposits intangible assets are amortized over 10 years, respectively.

Pada tanggal 31 Desember 2025 dan 2024, Bank telah melakukan uji penurunan nilai tahunan atas *goodwill* dan berkesimpulan tidak terdapat penurunan nilai *goodwill*.

As of 31 December 2025 and 2024, the Bank has performed its annual impairment test as on goodwill and conclude no impairment of goodwill.

4. Kas / *4. Cash*

Akun ini terdiri dari: / *This account consists of:*

	31 Desember/ *31 December* 2025	31 Desember/ *31 December* 2024	
Rupiah	553.759	612.437	*Rupiah*
Mata uang asing			*Foreign currencies*
Dolar Amerika Serikat	60.994	43.621	*United States Dollar*
Dolar Singapura	27.951	25.782	*Singapore Dollar*
Total	**642.704**	**681.840**	***Total***

Kas dalam Rupiah termasuk uang pada mesin Anjungan Tunai Mandiri (ATM) sejumlah Rp8.097 dan Rp9.460 masing-masing pada tanggal 31 Desember 2025 dan 2024.

Cash in Rupiah includes cash in Automatic Teller Machines (ATM) amounting to Rp8,097 and Rp9,460 as of 31 December 2025 and 2024, respectively.

5. Giro pada Bank Indonesia / *5. Current Accounts with Bank Indonesia*

Akun ini terdiri dari: / *This account consists of:*

	31 Desember/ *31 December* 2025	31 Desember/ *31 December* 2024	
Rupiah	4.872.754	4.087.662	*Rupiah*
Dolar Amerika Serikat (USD134.521.018 dan USD106.306.455 masing-masing pada tanggal 31 Desember 2025 dan 2024)	2.243.138	1.711.002	*United States Dollar (USD134,521,018 and USD106,306,455 as of 31 December 2025 and 2024, respectively)*
Total	**7.115.892**	**5.798.664**	***Total***

Giro Wajib Minimum (GWM) Bank sesuai dengan Peraturan Bank Indonesia (PBI) dan Peraturan Anggota Dewan Gubernur (PADG) diungkapkan pada Catatan 45.

Minimum Statutory Reserves (GWM) in accordance with Bank Indonesia Regulation (PBI) and Regulation of the Members of The Board of Governors (PADG) are disclosed in Note 45.

6. Giro pada Bank Lain / *6. Current Accounts with Other Banks*

Akun ini terdiri dari: / *This account consists of:*

Jenis giro pada bank lain	31 Desember/ *31 December* 2025	31 Desember/ *31 December* 2024	*Types of current accounts with other banks*
Pihak ketiga			*Third parties*
Rupiah:			*Rupiah:*
PT Bank Central Asia Tbk	3.148	2.150	*PT Bank Central Asia Tbk*
Lain-lain (masing-masing di bawah Rp2.000)	1.553	2.117	*Indonesia Others (below Rp2,000 each)*
Subtotal - Pihak ketiga - Rupiah	4.701	4.267	*Subtotal - Third parties - Rupiah*
Yuan China Renminbi:			*Chinese Yuan Renminbi:*
PT Bank ICBC Indonesia	315.494	96.983	*PT Bank ICBC Indonesia*
Dolar Amerika Serikat:			*United States Dollar:*
JP Morgan Chase Bank, Amerika Serikat	253.768	272.120	*JP Morgan Chase Bank, United States of America*
PT Bank Mandiri (Persero) Tbk	15.502	22.887	*PT Bank Mandiri (Persero) Tbk*
PT Bank Central Asia Tbk	11.247	10.538	*PT Bank Central Asia Tbk*
Deutsche Bank AG, Amerika Serikat	7.370	10.594	*Deutsche Bank AG, United States of America*
Dolar Singapura:			*Singapore Dollar:*
DBS Bank, Singapura	128.123	77.095	*DBS Bank Singapore*
Dolar Australia:			*Australian Dollar:*
ANZ Bank Ltd., Australia	50.183	36.395	*ANZ Bank Ltd., Australia*
National Australia Bank, Australia	13.619	18.197	*National Australia Bank, Australia*
Yen Jepang:			*Japanese Yen:*
Bank of Tokyo - Mitsubishi UFJ, Jepang	50.055	74.643	*Bank of Tokyo - Mitsubishi UFJ, Japan*
Pound Sterling Inggris:			*Great Britain Pound Sterling:*
Barclays Bank, London	44.936	36.361	*Barclays Bank, London*
Franc Swiss:			*Swiss Franc:*
UBS AG, Zurich	25.972	37.003	*UBS AG, Zurich*
Euro Eropa:			*European Euro:*
Deutsche Bank, Frankfurt	19.736	45.965	*Deutsche Bank, Frankfurt*
Dolar Kanada:			*Canadian Dollar:*
Canadian Imperial Bank of Commerce, Toronto	13.329	19.151	*Canadian Imperial Bank of Commerce, Toronto*
Dolar Selandia Baru:			*New Zealand Dollar:*
ANZ National Bank, Selandia Baru	10.215	26.133	*ANZ National Bank, New Zealand*
Krona Swedia:			*Swedish Krona:*
Danske Bank A/S, Swedia	3.194	2.796	*Danske Bank A/S, Sweden*
Lain-lain (masing-masing di bawah Rp2.000)	973	328	*Others (below Rp2,000 each)*
Subtotal - Pihak ketiga - Mata uang asing	963.716	787.189	*Subtotal - Third parties - Foreign currencies*
Total - Pihak ketiga	968.417	791.456	*Total - Third parties*

6. Giro pada Bank Lain (lanjutan) / *6. Current Accounts with Other Banks (continued)*

Akun ini terdiri dari: (lanjutan) / *This account consists of: (continued)*

Jenis giro pada bank lain	31 Desember/ *31 December* 2025	31 Desember/ *31 December* 2024	*Types of current accounts with other banks*
Pihak berelasi (Catatan 37)			*Related parties (Note 37)*
Dolar Singapura:			*Singapore Dollar:*
United Overseas Bank Ltd., Singapura	15.815	15.925	*United Overseas Bank Ltd., Singapore*
Dolar Amerika Serikat:			*United States Dollar:*
United Overseas Bank Ltd., Singapura	6.699	5.821	*United Overseas Bank Ltd., Singapore*
Dolar Hong Kong:			*Hong Kong Dollar:*
United Overseas Bank Ltd., Hong Kong	6.220	6.050	*United Overseas Bank Ltd., Hong Kong*
United Overseas Bank Ltd., Singapura	107	31	*United Overseas Bank Ltd., Singapore*
Yen Jepang:			*Japanese Yen:*
United Overseas Bank Ltd., Tokyo	1.887	4.020	*United Overseas Bank Ltd., Tokyo*
Dolar Australia:			*Australian Dollar:*
United Overseas Bank Ltd., Sydney	1.170	759	*United Overseas Bank Ltd., Sydney*
Yuan China:			*Chinese Yuan:*
United Overseas Bank Ltd., Shanghai	890	1.829	*United Overseas Bank Ltd., Shanghai*
Euro Eropa:			*European Euro:*
United Overseas Bank Ltd., Singapura	780	634	*United Overseas Bank Ltd., Singapore*
Yuan China Renminbi:			*Chinese Yuan Renminbi:*
United Overseas Bank Ltd., Shanghai	463	187	*United Overseas Bank Ltd., Shanghai*
United Overseas Bank Ltd., Singapura	132	121	*United Overseas Bank Ltd., Singapore*
Baht Thailand:			*Thailand Baht:*
United Overseas Bank Ltd., Thailand	136	142	*United Overseas Bank Ltd., Thailand*
Ringgit Malaysia:			*Malaysian Ringgit:*
United Overseas Bank Ltd., Malaysia	75	74	*United Overseas Bank Ltd., Malaysia*
Total - Pihak berelasi	34.374	35.593	*Total - Related parties*
Total	**1.002.791**	**827.049**	***Total***
Cadangan kerugian penurunan nilai	(2.642)	(5.536)	*Allowance for impairment losses*
Neto	**1.000.149**	**821.513**	***Net***

Kisaran suku bunga rata-rata untuk giro pada bank lain adalah sebagai berikut:

The range of average interest rate for current accounts with other banks are as follows:

	31 Desember/ *31 December* 2025	31 Desember/ *31 December* 2024	
Rupiah	0,00% - 0,02%	0,00% - 0,03%	*Rupiah*
Mata uang asing	0,00% - 5,20%	0,00% - 6,49%	*Foreign currency*

Tidak terdapat giro pada bank lain yang diblokir dan dijadikan jaminan pada tanggal 31 Desember 2025 dan 2024.

There were no current accounts with other banks blocked and pledged as collateral as of 31 December 2025 and 2024.

Perubahan nilai tercatat bruto adalah sebagai berikut:

Movements in the gross carrying amount are as follows:

	Tahap 1/ *Stage 1*	Tahap 2/ *Stage 2*	Tahap 3/ *Stage 3*	Total	
31 Desember 2023	**984.482**	**-**	**-**	**984.482**	***31 December 2023***
Mutasi neto	(157.433)	-	-	(157.433)	*Net movement*
31 Desember 2024	**827.049**	**-**	**-**	**827.049**	***31 December 2024***
Mutasi neto	175.742	-	-	175.742	*Net movement*
31 Desember 2025	**1.002.791**	**-**	**-**	**1.002.791**	***31 December 2025***

6. Giro pada Bank Lain (lanjutan)

Perubahan cadangan kerugian penurunan nilai adalah sebagai berikut:

***6. Current Accounts with Other Banks** (continued)*

The movements in the allowance for impairment losses are as follows:

	Tahap 1/ *Stage 1*	**Tahap 2/ *Stage 2***	**Tahap 3/ *Stage 3***	**Total**	
31 Desember 2023	**2.706**	**-**	**-**	**2.706**	***31 December 2023***
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(38)	-	-	(38)	*Assets derecognized or repaid (excluding write-offs)*
Pengukuran kembali	2.868	-	-	2.868	*Remeasurement*
31 Desember 2024	**5.536**	**-**	**-**	**5.536**	***31 December 2024***
Pengukuran Kembali	(2.894)	-	-	(2.894)	*Remeasurement*
31 Desember 2025	**2.642**	**-**	**-**	**2.642**	***31 December 2025***

Manajemen Bank berkeyakinan bahwa jumlah cadangan kerugian penurunan nilai adalah cukup untuk menutup kemungkinan kerugian penurunan nilai atas tidak tertagihnya giro pada bank lain.

The Bank's management believes that the allowance for impairment losses is adequate to cover possible impairment losses from uncollectible current accounts with other banks.

7. Penempatan pada Bank Indonesia dan Bank Lain

Akun ini terdiri dari:

7. Placements with Bank Indonesia and Other Banks

This account consists of:

Jenis penempatan	**31 Desember/ *31 December* 2025**	**31 Desember/ *31 December* 2024**	***Types of placements***
Pihak ketiga			*Third parties*
Rupiah:			*Rupiah:*
Fasilitas Simpanan Bank Indonesia	-	149.956	*Deposit Facilities of Bank Indonesia*
Subtotal - Pihak ketiga - Rupiah	-	149.956	*Subtotal - Third parties - Rupiah*
Mata uang asing:			*Foreign currencies:*
Call Money:			*Call Money:*
Bank of New York, Amerika Serikat	407.704	1.736.651	*Bank of New York, United States of America*
Term Deposit Bank Indonesia	-	1.770.450	*Term Deposits of Bank Indonesia*
Subtotal - Pihak ketiga - Mata uang asing	407.704	3.507.101	*Subtotal - Third parties - Foreign currencies*
Total	**407.704**	**3.657.057**	***Total***

7. Penempatan pada Bank Indonesia dan Bank Lain (lanjutan)

Kisaran suku bunga rata-rata untuk penempatan pada Bank Indonesia dan bank lain adalah sebagai berikut:

7. Placements with Bank Indonesia and Other Banks *(continued)*

The range of average interest rates for placement with Bank Indonesia and other banks are as follows:

	31 Desember/ *31 December* 2025	**31 Desember/ *31 December* 2024**	
Rupiah	4,52% - 4,87%	5,46% - 6,02%	*Rupiah*
Mata uang asing	4,24% - 4,31%	5,23% - 5,25%	*Foreign currencies*

Rincian penempatan pada Bank Indonesia dan bank lain berdasarkan jenis penempatan dan sisa umur sampai dengan jatuh tempo adalah sebagai berikut:

The details of placements with Bank Indonesia and other banks based on the type of placements and remaining maturities are as follows:

	31 Desember/*31 December* 2025			
	Penempatan/ *Placements*	***Call Money***	**Total**	
Rupiah				*Rupiah*
< 1 bulan	-	-	-	*< 1 month*
Mata uang asing				*Foreign currencies*
< 1 bulan	-	407.704	407.704	*< 1 month*
Total	**-**	**407.704**	**407.704**	***Total***

	31 Desember/*31 December* 2024			
	Penempatan/ *Placements*	***Call Money***	**Total**	
Rupiah				*Rupiah*
< 1 bulan	149.956	-	149.956	*< 1 month*
Mata uang asing				*Foreign currencies*
< 1 bulan	1.770.450	1.736.651	3.507.101	*< 1 month*
Total	**1.920.406**	**1.736.651**	**3.657.057**	***Total***

Tidak terdapat penempatan pada bank lain yang diblokir dan dijadikan jaminan pada tanggal 31 Desember 2025 dan 2024.

There were no placements with other banks blocked and pledged as collateral as of 31 December 2025 and 2024.

Rincian penempatan pada Bank Indonesia dan bank lain berdasarkan sisa umur sampai dengan jatuh tempo terdapat pada Catatan 38.

The details of placements with Bank Indonesia and other banks based on remaining maturities are shown in Note 38.

7. Penempatan pada Bank Indonesia dan Bank Lain (lanjutan)

Perubahan nilai tercatat bruto adalah sebagai berikut:

7. Placements with Bank Indonesia and Other Banks (continued)

Movements in the gross carrying amount are as follows:

	Tahap 1/ *Stage 1*	Tahap 2/ *Stage 2*	Tahap 3/ *Stage 3*	Total	
31 Desember 2023	**2.135.930**	**-**	**-**	**2.135.930**	***31 December 2023***
Aset baru	3.657.057	-	-	3.657.057	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(2.135.930)	-	-	(2.135.930)	*Assets derecognized or repaid (excluding write-offs)*
31 Desember 2024	**3.657.057**	**-**	**-**	**3.657.057**	***31 December 2024***
Aset baru	407.704			407.704	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(3.657.057)	-	-	(3.657.057)	*Assets derecognized or repaid (excluding write-offs)*
31 Desember 2025	**407.704**	**-**	**-**	**407.704**	***31 December 2025***

Manajemen Bank berkeyakinan bahwa tidak terdapat penempatan pada Bank Indonesia dan bank lain yang mengalami penurunan nilai pada tanggal 31 Desember 2025 dan 2024.

The Bank's management believes that there was no impaired placement with Bank Indonesia and other banks as of 31 December 2025 and 2024.

8. Efek-efek yang Diperdagangkan

Akun ini terdiri dari:

8. Trading Securities

This account consists of:

	31 Desember/*31 December* 2025			
	Rupiah	**Mata uang asing/ *Foreign currencies***	**Total**	
Efek-efek yang diperdagangkan				*Trading securities*
Sekuritas Rupiah Bank Indonesia	2.632.976	-	2.632.976	*Rupiah Securities Bank Indonesia*
Obligasi Pemerintah	745.208	103.195	848.403	*Goverment Bonds*
Sukuk	184.891	59.299	244.190	*Sukuk*
Obligasi Korporasi	28.316	-	28.316	*Corporate Bonds*
Total	**3.591.391**	**162.494**	**3.753.885**	***Total***

8. Efek-efek yang Diperdagangkan (lanjutan)

Akun ini terdiri dari: (lanjutan)

8. Trading Securities (continued)

This account consists of: (continued)

	31 Desember/*31 December* 2024			
	Rupiah	**Mata uang asing/ *Foreign currencies***	**Total**	
Efek-efek yang diperdagangkan				*Trading securities*
Sekuritas Rupiah				*Bank Indonesia*
Bank Indonesia	1.395.092	-	1.395.092	*Rupiah Securities*
Obligasi Korporasi	255.088	-	255.088	*Corporate Bonds*
Sukuk	196.065	134.852	330.917	*Sukuk*
Obligasi Pemerintah	125.727	200.169	325.896	*Goverment Bonds*
Total	**1.971.972**	**335.021**	**2.306.993**	***Total***

Pada tanggal 31 Desember 2025 dan 2024, efek-efek yang diperdagangkan adalah efek-efek yang diterbitkan oleh pemerintah dan korporasi dan dikategorikan tanpa peringkat berupa obligasi pemerintah, obligasi korporasi, sekuritas rupiah Bank Indonesia dan sukuk.

As of 31 December 2025 and 2024, trading securities are the securities issued by the government and corporation and categorized as non-rated in the form of government bonds, corporate bonds, Bank Indonesia rupiah securities and sukuk.

Rincian obligasi korporasi berdasarkan peringkat adalah sebagai berikut:

The details of corporate bonds based on rating are as follows:

	Pemeringkat/ *Ranked by*	31 Desember/*31 December*				
		2025	**2024**	**2025**	**2024**	
PT Merdeka Battery Materials Tbk	Pefindo	idA	idA	20.003	100.007	*PT Merdeka Battery Materials Tbk*
PT Merdeka Copper Gold Tbk	Pefindo	idA+	idA+	4.323	59.976	*PT Merdeka Copper Gold Tbk*
PT Astra Sedaya Finance	Pefindo	idAAA	idAAA	3.990	37.865	*PT Astra Sedaya Finance*
PT Tower Bersama Infrastructure Tbk	Fitch Rating	-	AA+	-	51.065	*PT Tower Bersama Infrastructure Tbk*
PT Bank Rakyat Indonesia (Persero) Tbk	Pefindo	-	idAAA	-	6.175	*PT Bank Rakyat Indonesia (Persero) Tbk*
Total				**28.316**	**255.088**	***Total***

Rincian efek-efek diperdagangkan berdasarkan sisa umur sampai dengan jatuh tempo terdapat pada Catatan 38.

The details of trading securities based on remaining maturities are shown in Note 38.

Suku bunga efektif rata-rata efek-efek yang diperdagangkan adalah sebagai berikut:

The average effective interest rates of trading securities are as follows:

	31 Desember/ *31 December* 2025	**31 Desember/ *31 December* 2024**	
Rupiah			*Rupiah*
Obligasi Pemerintah	5,14% - 10,50%	4,90% - 10,75%	*Government Bonds*
Sekuritas Rupiah Bank Indonesia	5,77% - 7,40%	6,75% - 7,35%	*Bank Indonesia Rupiah Securities*
Obligasi Korporasi	6,46% - 8,93%	6,16% - 8,93%	*Corporate Bonds*
Sukuk	5,74% - 6,49%	4,98% - 6,27%	*Sukuk*
Mata uang asing			*Foreign currency*
Obligasi Pemerintah	1,55% - 8,44%	2,48% - 8,21%	*Government Bonds*
Sukuk	1,50% - 5,65%	1,50% - 5,56%	*Sukuk*

9. Investasi Keuangan / *9. Financial Investments*

Akun ini terdiri dari: / *This account consists of:*

	31 Desember/*31 December* 2025			
	Rupiah	**Mata uang asing/ *Foreign currencies***	**Total**	
Diukur pada nilai wajar melalui penghasilan komprehensif lain				***At fair value through other comprehensive income***
Obligasi Pemerintah	25.028.685	228.519	25.257.204	*Government Bonds*
Sekuritas Rupiah				*Rupiah Securities*
Bank Indonesia	3.104.568	-	3.104.568	*Bank Indonesia*
Obligasi Korporasi	766.554	-	766.554	*Corporate Bonds*
Sukuk	474.022	100.224	574.246	*Sukuk*
Bank Indonesia				*Bank Indonesia*
Floating Rate Note	49.892	-	49.892	*Floating Rate Note*
Total	29.423.721	328.743	29.752.464	*Total*
Diukur pada biaya perolehan yang diamortisasi				***At amortized cost***
Obligasi Pemerintah	6.379.020	-	6.379.020	*Government Bonds*
Wesel ekspor berjangka				*Export bills*
Pihak ketiga	953.840	119.351	1.073.191	*Third parties*
Pihak berelasi (Catatan 37)	-	63.352	63.352	*Related parties (Note 37)*
Sukuk	25.341	-	25.341	*Sukuk*
Total	7.358.201	182.703	7.540.904	*Total*
Total investasi keuangan	36.781.922	511.446	37.293.368	*Total financial investments*
Cadangan kerugian penurunan nilai	(8.653)	(11.008)	(19.661)	*Allowance for impairment losses*
Neto	**36.773.269**	**500.438**	**37.273.707**	***Net***

	31 Desember/*31 December* 2024			
	Rupiah	**Mata uang asing/ *Foreign currencies***	**Total**	
Diukur pada nilai wajar melalui penghasilan komprehensif lain				***At fair value through other comprehensive income***
Obligasi Pemerintah	13.703.877	-	13.703.877	*Government Bonds*
Sekuritas Rupiah				*Rupiah Securities*
Bank Indonesia	7.852.673	-	7.852.673	*Bank Indonesia*
Sukuk	729.519	-	729.519	*Sukuk*
Obligasi Korporasi	637.817	-	637.817	*Corporate Bonds*
Total	22.923.886	-	22.923.886	*Total*
Diukur pada biaya perolehan yang diamortisasi				***At amortized cost***
Obligasi Pemerintah	7.094.157	-	7.094.157	*Government Bonds*
Wesel ekspor berjangka				*Export bills*
Pihak ketiga	965.818	1.245.306	2.211.124	*Third parties*
Pihak berelasi (Catatan 37)	-	19.183	19.183	*Related parties (Note 37)*
Sukuk	220.512	-	220.512	*Sukuk*
Total	8.280.487	1.264.489	9.544.976	*Total*
Total investasi keuangan	31.204.373	1.264.489	32.468.862	*Total financial investments*
Cadangan kerugian penurunan nilai	(2.146)	(13.890)	(16.036)	*Allowance for impairment losses*
Neto	**31.202.227**	**1.250.599**	**32.452.826**	***Net***

9. Investasi Keuangan (lanjutan)

a. Investasi keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

***9. Financial Investments** (continued)*

a. The financial investments at fair value through other comprehensive income as of 31 December 2025 and 2024 are as follows:

	31 Desember/ *31 December* 2025	**31 Desember/ *31 December* 2024**	
Nilai wajar			***Fair value***
Rupiah			*Rupiah*
Obligasi Pemerintah	25.028.685	13.703.877	*Government Bonds*
Sekuritas Rupiah			*Rupiah Securities*
Bank Indonesia	3.104.568	7.852.673	*Bank Indonesia*
Obligasi Korporasi	766.554	637.817	*Corporate Bonds*
Sukuk	474.022	729.519	*Sukuk*
Bank Indonesia			*Bank Indonesia*
Floating Rate Note	49.892	-	*Floating Rate Note*
Subtotal	29.423.721	22.923.886	*Subtotal*
Mata Uang Asing			*Foreign Currencies*
Obligasi Pemerintah	228.519	-	*Government Bonds*
Sukuk	100.224	-	*Sukuk*
Subtotal	328.743	-	*Subtotal*
Total	**29.752.464**	**22.923.886**	***Total***

	31 Desember/ *31 December* 2025	**31 Desember/ *31 December* 2024**	
Nilai nominal	28.754.107	23.221.160	*Nominal value*
Saldo yang belum diamortisasi	322.725	7.552	*Unamortized amount*
Keuntungan/(Kerugian) yang belum direalisasi	675.632	(304.826)	*Unrealized gain/(loss)*
Total	**29.752.464**	**22.923.886**	***Total***

Rekonsiliasi atas perubahan kerugian yang belum direalisasi atas efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain - neto adalah sebagai berikut:

Reconciliations of movement in unrealized loss on securities at fair value through other comprehensive income - net are as follows:

	31 Desember/ *31 December* 2025	**31 Desember/ *31 December* 2024**	
Saldo awal tahun	(239.460)	(91.872)	*Balance at beginning of year*
Keuntungan/(kerugian) yang belum direalisasi diakui di ekuitas	978.569	(188.874)	*Unrealized gain/(loss) recognized in equity*
Pemulihan/(penyisihan) kerugian penurunan nilai selama tahun berjalan	67	(341)	*Reversal/(provision) for impairment losses during the year*
Efek pajak	(215.300)	41.627	*Tax effect*
Saldo akhir tahun	**523.876**	**(239.460)**	***Balance at end of year***

9. Investasi Keuangan (lanjutan)

b. Klasifikasi investasi keuangan yang diukur pada biaya perolehan yang diamortisasi berdasarkan sisa umur sebelum cadangan kerugian penurunan nilai adalah sebagai berikut:

***9. Financial Investments** (continued)*

b. The classification of financial investments at amortized cost based on the remaining maturities before allowance for impairment losses are as follows:

	31 Desember/*31 December* 2025			
	Rupiah	**Mata uang asing/ *Foreign currencies***	**Total**	
< 1 bulan	1.695.710	64.133	1.759.843	*< 1 month*
≥ 1 bulan ≤ 3 bulan	460.659	107.411	568.070	*≥ 1 month ≤ 3 months*
> 3 bulan ≤ 12 bulan	1.420.045	11.159	1.431.204	*> 3 months ≤ 12 months*
> 12 bulan	3.781.787	-	3.781.787	*> 12 months*
Total	**7.358.201**	**182.703**	**7.540.904**	***Total***

	31 Desember/*31 December* 2024			
	Rupiah	**Mata uang asing/ *Foreign currencies***	**Total**	
< 1 bulan	3.749.978	652.413	4.402.391	*< 1 month*
≥ 1 bulan ≤ 3 bulan	1.330.668	318.526	1.649.194	*≥ 1 month ≤ 3 months*
> 3 bulan ≤ 12 bulan	613.998	293.550	907.548	*> 3 months ≤ 12 months*
> 12 bulan	2.585.843	-	2.585.843	*> 12 months*
Total	**8.280.487**	**1.264.489**	**9.544.976**	***Total***

Rincian investasi keuangan berdasarkan sisa umur sampai dengan jatuh tempo terdapat pada Catatan 38.

The details of financial investment based on remaining maturities are shown in Note 38.

c. Rincian obligasi korporasi berdasarkan peringkat adalah sebagai berikut:

c. The details of corporate bonds based on rating are as follows:

	Pemeringkat/ *Ranked by*	**31 Desember/*31 December***				
		2025	**2024**	**2025**	**2024**	
PT Bank Mandiri (Persero) Tbk	Pefindo	idAAA	idAAA	182.899	49.266	*PT Bank Mandiri (Persero) Tbk*
PT Bank Negara Indonesia (Persero) Tbk	Pefindo	idAAA	idAAA	154.077	159.816	*PT Bank Negara Indonesia (Persero) Tbk*
PT Sarana Multi Infrastruktur	Pefindo	idAAA	idAAA	147.424	85.201	*PT Sarana Multi Infrastruktur*
PT Bank Rakyat Indonesia (Persero) Tbk	Pefindo	idAAA	idAAA	102.514	139.271	*PT Bank Rakyat Indonesia (Persero) Tbk*
PT Astra Sedaya Finance	Pefindo	idAAA	idAAA	90.848	68.928	*PT Astra Sedaya Finance*
PT Federal International Finance	Pefindo	idAAA	idAAA	55.180	82.493	*PT Federal International Finance*
PT Sarana Multigriya Finansial (Persero)	Pefindo	idAAA	idAAA	23.616	27.895	*PT Sarana Multigriya Finansial (Persero)*
PT Adira Dinamika Multi Finance Tbk	Pefindo	idAAA	-	9.996	-	*PT Adira Dinamika Multi Finance Tbk*
PT Bank Maybank Indonesia Tbk	Pefindo	-	idAAA	-	14.942	*PT Bank Maybank Indonesia Tbk*
PT PLN (Persero)	Pefindo	-	idAAA	-	10.005	*PT PLN (Persero)*
Total				**766.554**	**637.817**	***Total***

9. Investasi Keuangan (lanjutan)

d. Perubahan nilai tercatat bruto atas investasi keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lainnya dan yang diukur pada biaya perolehan yang diamortisasi adalah sebagai berikut:

***9. Financial Investments** (continued)*

d. Movements in the gross carrying amount of financial investments at fair value through other comprehensive income and at amortized cost are as follows:

	Tahap 1/ *Stage 1*	**Tahap 2/ *Stage 2***	**Tahap 3/ *Stage 3***	**Total**	
31 Desember 2023	**33.042.534**	**8.691**	**-**	**33.051.225**	***31 December 2023***
Aset baru	12.758.028	-	-	12.758.028	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(16.091.857)	(8.691)	-	(16.100.548)	*Assets derecognized or repaid (excluding write-offs)*
Pengukuran kembali	2.760.157	-	-	2.760.157	*Remeasurement*
31 Desember 2024	**32.468.862**	**-**	**-**	**32.468.862**	***31 December 2024***
Aset baru	10.053.845	52.591	-	10.106.436	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(15.795.595)	-	-	(15.795.595)	*Assets derecognized or repaid (excluding write-offs)*
Pengukuran kembali	10.513.665	-	-	10.513.665	*Remeasurement*
31 Desember 2025	**37.240.777**	**52.591**	**-**	**37.293.368**	***31 December 2025***

e. Perubahan cadangan kerugian penurunan nilai atas investasi keuangan yang diukur nilai wajar melalui penghasilan komprehensif lainnya dan yang diukur pada biaya perolehan yang diamortisasi adalah sebagai berikut:

e. The movements in the allowance for impairment losses of financial investments at fair value through other comprehensive income and at amortized cost are as follows:

	Tahap 1/ *Stage 1*	**Tahap 2/ *Stage 2***	**Tahap 3/ *Stage 3***	**Total**	
31 Desember 2023	**12.802**	**1.046**	**-**	**13.848**	***31 December 2023***
Aset baru	16.036	-	-	16.036	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(12.802)	(1.046)	-	(13.848)	*Assets derecognized or repaid (excluding write-offs)*
31 Desember 2024	**16.036**	**-**	**-**	**16.036**	***31 December 2024***
Aset baru	13.205	6.456	-	19.661	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(16.036)	-	-	(16.036)	*Assets derecognized or repaid (excluding write-offs)*
31 Desember 2025	**13.205**	**6.456**	**-**	**19.661**	***31 December 2025***

Manajemen Bank berkeyakinan bahwa jumlah cadangan kerugian penurunan nilai adalah cukup untuk menutup kemungkinan kerugian penurunan nilai atas tidak tertagihnya wesel ekspor berjangka dan obligasi korporasi.

The Bank's management believes that the allowance for impairment losses is adequate to cover possible impairment losses from uncollectible export bills and corporate bonds.

9. Investasi Keuangan (lanjutan)

f. Kisaran suku bunga efektif rata-rata investasi keuangan adalah sebagai berikut:

***9. Financial Investments** (continued)*

f. The range of average effective interest rates of financial investments are as follows:

	31 Desember/ *31 December* 2025	**31 Desember/ *31 December* 2024**	
Rupiah	3,88% - 10,19%	4,90% - 11,00%	*Rupiah*
Mata uang asing	4,04% - 7,66%	3,88% - 7,75%	*Foreign currency*

10. Tagihan dan Liabilitas Derivatif

Ikhtisar tagihan dan liabilitas derivatif adalah sebagai berikut:

10. Derivative Receivables and Payables

The summary of derivative receivables and payables are as follows:

	31 Desember/*31 December* 2025			
Jenis	**Nilai nosional (kontrak) (ekuivalen rupiah)/ *Notional value (contract) (rupiah equivalent)***	**Tagihan derivatif/ *Derivative receivables***	**Liabilitas derivatif/ *Derivative payables***	***Type***
Swap pertukaran valas dan suku bunga				*Cross currency interest rate swap*
Rupiah	17.757.636	848.620	28.731	*Indonesian Rupiah*
Valas	20.008.360	61.797	830.342	*Foreign Currencies*
Forward beli				*Forward bought*
Rupiah	29.750.225	202.940	41.078	*Indonesian Rupiah*
Valas	2.316.098	1.811	6.690	*Foreign Currencies*
Forward jual				*Forward sold*
Valas	31.822.583	92.550	119.310	*Foreign Currencies*
Option	18.534.826	368.534	369.277	*Option*
Swap suku bunga				*Interest rate swap*
Rupiah	80.000	4	3	*Indonesian Rupiah*
Valas	12.372.944	28.670	66.154	*Foreign Currencies*
Total		**1.604.926**	**1.461.585**	***Total***

10. Tagihan dan Liabilitas Derivatif (lanjutan)

Ikhtisar tagihan dan liabilitas derivatif adalah sebagai berikut: (lanjutan)

10. Derivative Receivables and Payables *(continued)*

The summary of derivative receivables and payables are as follows: (continued)

Jenis	31 Desember/*31 December* 2024 Nilai nosional (kontrak) (ekuivalen rupiah)/ *Notional value (contract) (rupiah equivalent)*	Tagihan derivatif/ *Derivative receivables*	Liabilitas derivatif/ *Derivative payables*	*Type*
Swap pertukaran valas dan suku bunga				*Cross currency interest rate swap*
Rupiah	19.871.782	1.109.794	4.098	*Indonesian Rupiah*
Valas	21.149.872	7.873	1.092.442	*Foreign Currencies*
Forward beli				*Forward bought*
Rupiah	31.262.813	383.623	79.923	*Indonesian Rupiah*
Valas	2.042.395	2.769	5.365	*Foreign Currencies*
Forward jual				*Forward sold*
Valas	37.339.886	74.110	464.740	*Foreign Currencies*
Option	19.748.454	452.790	457.719	*Option*
Swap suku bunga				*Interest rate swap*
Valas	14.374.849	31.209	120.657	*Foreign Currencies*
Futures	804.750	25	946	*Futures*
Total		**2.062.193**	**2.225.890**	***Total***

Rincian tagihan dan liabilitas derivatif berdasarkan sisa umur sampai dengan jatuh tempo terdapat pada Catatan 38.

The details of derivative receivables and payables based on remaining maturities are shown in Note 38.

Dalam kegiatan normal bisnis, Bank melakukan transaksi derivatif tertentu untuk memenuhi kebutuhan spesifik nasabahnya dan dalam rangka pengelolaan likuiditas dan posisi lindung nilai. Bank memiliki kebijakan pengelolaan risiko dan limit yang ditentukan untuk mengendalikan risiko nilai tukar dan suku bunga. Perubahan variabel risiko pasar dimonitor secara aktif dalam rapat ALCO (*Asset and Liability Committee*) yang dijadikan acuan dalam menentukan strategi Bank.

In the normal course of the business, the Bank enters into some derivative transactions to meet the specific needs of its customers as well as to manage its liquidity and hedging position. The Bank has its own risk management policy and the risk amount limit for controlling the foreign exchange and interest rate risks. The changes in variable market risk are actively monitored in the ALCO (Asset and Liability Committee) meeting, whereby the changes serve as the benchmark in determining the Bank's strategies.

10. Tagihan dan Liabilitas Derivatif (lanjutan)

Pada tanggal 31 Desember 2025 dan 2024, Bank memiliki beberapa tipe instrumen derivatif sebagai berikut:

Pertukaran *forward*

Kontrak *forward* pertukaran valuta asing adalah perjanjian untuk membeli atau menjual suatu mata uang asing pada kurs dan tanggal tertentu. Transaksi tersebut dilakukan di *over-the-counter market*. Secara spesifik, Bank mengadakan transaksi ini dengan tujuan untuk mengendalikan risiko nilai tukar. Jangka waktu perjanjian untuk transaksi *forward* pertukaran mata uang asing yang dilakukan oleh Bank berkisar antara 2 hari hingga 2 tahun.

Options

Options merupakan perjanjian kontraktual antara dua pihak yang merupakan suatu kontrak yang memberikan hak (bukan kewajiban) kepada pembeli *option* untuk untuk membeli atau menjual mata uang terhadap mata uang lainnya dengan harga yang telah ditentukan (*strike price*) untuk suatu periode tertentu dengan membayar sejumlah premi kepada penjual *option*. Periode perjanjian untuk *option* yang dilakukan oleh Bank berkisar antara 14 hari hingga 5 tahun.

***Swap* suku bunga**

Perjanjian *swap* suku bunga merupakan perjanjian kontraktual antara dua pihak untuk menukarkan pergerakan tingkat suku bunga dan untuk melakukan suatu pembayaran yang didasarkan pada suatu situasi tertentu dan jumlah nosional tertentu.

Secara spesifik, Bank mengadakan transaksi tersebut dengan tujuan untuk melindungi nilai pergerakan arus kas di masa depan, terkait dengan pendapatan bunga atas pinjaman yang diberikan kepada debitur (debitur perusahaan dan debitur perorangan yang telah digabungkan) dalam Rupiah dan pendapatan bunga dari efek tersedia untuk dijual dalam mata uang Dolar Amerika Serikat. Periode perjanjian untuk *swap* suku bunga yang dilakukan oleh Bank berkisar antara 1 bulan hingga 8 tahun.

10. Derivative Receivables and Payables *(continued)*

As of 31 December 2025 and 2024, the Bank has the following types of derivative instruments:

Forward exchange

Forward foreign exchange contracts are contractual agreements to buy or sell a foreign currency at specified rates and on certain dates. These transactions are conducted in the over-the-counter market. Specifically, the Bank enters into this transaction with the objective to control the exchange rate risk. The period of contract for forward foreign exchange transactions undertaken by the Bank ranged between 2 days to 2 years.

Options

Options are a contractual agreements between two parties which is a contract granting rights (instead of liabilities) to the option buyer to purchase or sell a currency against another currency at a predetermined price (strike price) for a certain period by paying significant amount of premium to the option seller. The contract period for the option transacted by the Bank ranged between 14 days to 5 years.

Interest rate swap

Interest rate swap contracts are contractual agreements between two parties to exchange movements of interest rates and to make payments with respect to defined credit events based on specified notional amount.

Specifically, the Bank has entered into these contracts to hedge its future interest cash flows on its interest income from Indonesian Rupiah loan receivables from customers (corporate and individual at a pool basis) and its interest income from United States Dollar denominated available-for-sale securities. The contract period for the interest rate swap transacted by the Bank is between 1 months to 8 years.

10. Tagihan dan Liabilitas Derivatif (lanjutan)

Pada tanggal 31 Desember 2025 dan 2024, Bank memiliki beberapa tipe instrumen derivatif sebagai berikut: (lanjutan)

***Swap* suku bunga lintas mata uang**

Swap suku bunga lintas mata uang merupakan perjanjian kontraktual antara dua pihak untuk menukarkan arus kas dari pokok kredit dan pembayaran bunga dengan denominasi yang berbeda. Periode kontrak untuk *swap* suku bunga lintas mata uang yang dilakukan oleh Bank berkisar antara 4 bulan hingga 7 tahun.

Transaksi-transaksi tersebut di atas tidak diperlakukan sebagai transaksi lindung nilai yang efektif untuk tujuan akuntansi. Perubahan nilai wajar dari instrumen derivatif tersebut dikreditkan atau dibebankan dalam laporan laba rugi dan penghasilan komprehensif lain tahun berjalan.

10. Derivative Receivables and Payables *(continued)*

As of 31 December 2025 and 2024, the Bank has the following types of derivative instruments: (continued)

Cross currency interest rate swap

Cross currency interest rate swap are contractual agreements between two parties to exchange cash flows from loan principal and interest payments which are in different denominations. The contract period for the cross currency interest rate swap transacted by the Bank ranged between 4 months to 7 years.

The above transactions are not treated as an effective hedging relationships for accounting purposes. The changes in the fair value of the derivative instruments are credited or charged to the statements of profit or loss and other comprehensive income in the current year.

11. Kredit yang Diberikan / ***11. Loans***

1) Jenis kredit yang diberikan / ***1) By type of loan***

	31 Desember/*31 December* 2025			
	Pihak ketiga/ *Third parties*	**Pihak berelasi (Catatan 37)/ *Related parties (Note 37)***	**Total**	
Rupiah				*Rupiah*
Promes	20.022.505	-	20.022.505	*Promissory notes*
Trade loans	11.243.036	-	11.243.036	*Trade loans*
Kartu kredit	8.741.041	10.681	8.751.722	*Credit card*
Sindikasi	7.396.363	-	7.396.363	*Syndicated*
Investasi	7.331.923	-	7.331.923	*Investment*
Rekening koran	7.229.727	-	7.229.727	*Overdraft*
Pemilikan rumah	6.052.156	35.096	6.087.252	*Housing*
Angsuran	4.797.064	-	4.797.064	*Installment*
Multiguna	697.903	2.923	700.826	*Multi-purpose*
Kendaraan bermotor	54.279	10.754	65.033	*Motor vehicles*
Tetap	15.610		15.610	*Fixed*
	73.581.607	59.454	73.641.061	
Mata uang asing				*Foreign currencies*
Trade loans	24.320.270	-	24.320.270	*Trade loans*
Sindikasi	7.068.705	-	7.068.705	*Syndicated*
Promes	6.147.691	-	6.147.691	*Promissory notes*
Investasi	561.360	-	561.360	*Investment*
Angsuran	43.253	-	43.253	*Installment*
	38.141.279	-	38.141.279	
Total	111.722.886	59.454	111.782.340	*Total*
Cadangan kerugian penurunan nilai	(3.824.791)	(655)	(3.825.446)	*Allowance for impairment losses*
Neto	**107.898.095**	**58.799**	**107.956.894**	***Net***

11. Kredit yang Diberikan (lanjutan) / *11. Loans (continued)*

1) Jenis kredit yang diberikan (lanjutan) / *1) By type of loan (continued)*

	31 Desember/*31 December* 2024			
	Pihak ketiga/ *Third parties*	**Pihak berelasi (Catatan 37)/ *Related parties (Note 37)***	**Total**	
Rupiah				*Rupiah*
Promes	18.686.666	-	18.686.666	*Promissory notes*
Trade loans	13.229.276	-	13.229.276	*Trade loans*
Kartu kredit	9.249.557	10.191	9.259.748	*Credit card*
Rekening koran	8.004.412	-	8.004.412	*Overdraft*
Investasi	6.610.786	-	6.610.786	*Investment*
Pemilikan rumah	6.368.111	47.070	6.415.181	*Housing*
Angsuran	4.721.470	-	4.721.470	*Installment*
Sindikasi	2.971.801	-	2.971.801	*Syndicated*
Multiguna	831.255	3.547	834.802	*Multi-purpose*
Kendaraan bermotor	57.807	13.497	71.304	*Motor vehicles*
Tetap	15.720	-	15.720	*Fixed*
	70.746.861	74.305	70.821.166	
Mata uang asing				*Foreign currencies*
Trade loans	14.733.201	-	14.733.201	*Trade loans*
Sindikasi	7.983.693	-	7.983.693	*Syndicated*
Promes	5.747.887	-	5.747.887	*Promissory notes*
Investasi	1.071.756	-	1.071.756	*Investment*
Angsuran	54.106	-	54.106	*Installment*
	29.590.643	-	29.590.643	
Total	100.337.504	74.305	100.411.809	*Total*
Cadangan kerugian penurunan nilai	(3.958.861)	(692)	(3.959.553)	*Allowance for impairment losses*
Neto	**96.378.643**	**73.613**	**96.452.256**	***Net***

2) Sektor ekonomi / *2) By economic sector*

	31 Desember/ *31 December* 2025	**31 Desember/ *31 December* 2024**	
Industri pengolahan	29.318.787	24.247.358	*Processing industry*
Perdagangan besar dan eceran	26.461.314	20.200.588	*Wholesale and retail trading*
Rumah tangga	15.605.428	16.582.987	*Household*
Pertambangan dan penggalian	9.210.379	11.540.589	*Mining and excavation*
Aktivitas keuangan dan asuransi	6.820.913	7.500.227	*Financial and insurance activities*
Informasi dan komunikasi	5.996.446	2.197.093	*Information and communication*
Pertanian, kehutanan dan perikanan	4.616.313	4.544.252	*Agriculture, forestry and fisheries*
Pengangkutan dan pergudangan	4.059.656	3.750.994	*Transportation and warehousing*
Real estate	3.326.532	2.980.475	*Real estate*
Penyedia akomodasi dan penyedia makanan dan minuman	1.858.581	1.943.693	*Accommodation and food and beverages provider*
Pengadaan listrik, gas dan udara	1.635.691	373.318	*Electricity, gas and air procurement*
Konstruksi gedung	1.281.472	3.181.682	*Building construction*
Lainnya	1.590.828	1.368.553	*Others*
Total	111.782.340	100.411.809	*Total*
Cadangan kerugian penurunan nilai	(3.825.446)	(3.959.553)	*Allowance for impairment losses*
Neto	**107.956.894**	**96.452.256**	***Net***

11. Kredit yang Diberikan (lanjutan) / ***11. Loans*** *(continued)*

3) Jangka waktu / ***3) By terms***

a. Berdasarkan perjanjian kredit / ***a. Based on loan agreement***

	31 Desember/ *31 December* 2025	**31 Desember/ *31 December* 2024**	
Rupiah			*Rupiah*
≤ 1 tahun	45.515.358	42.893.453	*≤ 1 year*
> 1 tahun ≤ 2 tahun	1.747.289	5.731.662	*> 1 year ≤ 2 years*
> 2 tahun ≤ 5 tahun	6.235.775	5.087.792	*> 2 years ≤ 5 years*
> 5 tahun	20.142.639	17.108.259	*> 5 years*
	73.641.061	70.821.166	
Mata uang asing			*Foreign currencies*
≤ 1 tahun	29.529.926	18.188.241	*≤ 1 year*
> 1 tahun ≤ 2 tahun	1.196.498	2.453.798	*> 1 year ≤ 2 years*
> 2 tahun ≤ 5 tahun	4.265.959	4.439.377	*> 2 years ≤ 5 years*
> 5 tahun	3.148.896	4.509.227	*> 5 years*
	38.141.279	29.590.643	
Total	111.782.340	100.411.809	*Total*
Cadangan kerugian penurunan nilai	(3.825.446)	(3.959.553)	*Allowance for impairment losses*
Neto	**107.956.894**	**96.452.256**	***Net***

b. Berdasarkan sisa umur jatuh tempo / ***b. Based on remaining maturities***

	31 Desember/ *31 December* 2025	**31 Desember/ *31 December* 2024**	
Rupiah			*Rupiah*
≤ 1 tahun	47.831.662	50.216.081	*≤ 1 year*
> 1 tahun ≤ 2 tahun	1.395.678	2.013.599	*> 1 year ≤ 2 years*
> 2 tahun ≤ 5 tahun	12.756.626	9.537.322	*> 2 years ≤ 5 years*
> 5 tahun	11.657.095	9.054.164	*> 5 years*
	73.641.061	70.821.166	
Mata uang asing			*Foreign currencies*
≤ 1 tahun	30.755.300	21.822.300	*≤ 1 year*
> 1 tahun ≤ 2 tahun	226.597	368.638	*> 1 year ≤ 2 years*
> 2 tahun ≤ 5 tahun	7.150.153	7.386.422	*> 2 years ≤ 5 years*
> 5 tahun	9.229	13.283	*> 5 years*
	38.141.279	29.590.643	
Total	111.782.340	100.411.809	*Total*
Cadangan kerugian penurunan nilai	(3.825.446)	(3.959.553)	*Allowance for impairment losses*
Neto	**107.956.894**	**96.452.256**	***Net***

11. Kredit yang Diberikan (lanjutan)

Berikut ini adalah informasi signifikan lainnya sehubungan dengan kredit yang diberikan:

a. Kredit yang diberikan dijamin dengan deposito, agunan yang diikat dengan hak tanggungan atau surat kuasa untuk menjual atau mencairkan dan jaminan lain yang umumnya dapat diterima oleh Bank.

b. Giro sejumlah Rp868.675 dan Rp885.018 masing-masing pada tanggal 31 Desember 2025 dan 2024 digunakan sebagai jaminan atas kredit yang diberikan dan fasilitas bank lainnya (Catatan 17).

c. Tabungan sejumlah Rp222.972 dan Rp296.619 masing-masing pada tanggal 31 Desember 2025 dan 2024 digunakan sebagai jaminan atas kredit yang diberikan (Catatan 18).

d. Deposito berjangka sejumlah Rp10.408.658 dan Rp9.688.236 masing-masing pada tanggal 31 Desember 2025 dan 2024 digunakan sebagai jaminan atas kredit yang diberikan (Catatan 19).

e. Suku bunga kontraktual rata-rata untuk kredit adalah sebagai berikut:

	31 Desember/ *31 December* 2025	31 Desember/ *31 December* 2024	
Rupiah	8,37%	9,09%	*Rupiah*
Mata uang asing	5,15%	6,17%	*Foreign currencies*

f. Kredit yang diberikan kepada karyawan antara lain merupakan kredit untuk pembelian rumah, multiguna dan kendaraan. Kredit kepada karyawan tersebut dikenakan bunga sesuai ketentuan Bank yang lebih rendah dari suku bunga kredit yang diberikan Bank kepada nasabah bukan karyawan dengan jumlah masing-masing sebesar Rp322.358 dan Rp359.176 pada tanggal 31 Desember 2025 dan 2024.

***11. Loans** (continued)*

The other significant information relating to loans are as follows:

a. Loans are secured with time deposits, registered mortgages over collateral or power of attorney to sell or to liquidate and with other guarantees generally acceptable to the Bank.

b. Demand deposits amounting to Rp868,675 and Rp885,018 as of 31 December 2025 and 2024, respectively are pledged as collateral for loans and other bank facilities (Note 17).

c. Saving deposits amounting to Rp222,972 and Rp296,619 as of 31 December 2025 and 2024, respectively are pledged as collateral for loans (Note 18).

d. Time deposits amounting to Rp10,408,658 and Rp9,688,236 as of 31 December 2025 and 2024, respectively are pledged as collateral for loans (Note 19).

e. The average contractual interest rates for loans are as follows:

f. Loans to employees represent, among others, housing, multipurpose and car loans. These loans granted to employees that bear a lower interest rates than interest rates charged to non-employee amounting to Rp322,358 and Rp359,176 as of 31 December 2025 and 2024, respectively.

11. Kredit yang Diberikan (lanjutan)

Berikut ini adalah informasi signifikan lainnya sehubungan dengan kredit yang diberikan: (lanjutan)

g. Pada tanggal 31 Desember 2025 dan 2024, jumlah kredit yang direstrukturisasi masing-masing sebesar Rp4.923.697 dan Rp5.287.286, dengan cadangan kerugian penurunan nilai yang dibentuk masing-masing sebesar Rp1.797.054 dan Rp1.933.488. Bentuk restrukturisasi kredit meliputi antara lain kredit dengan perpanjangan jatuh tempo dan perubahan tingkat suku bunga. Tidak ada kerugian yang timbul dari restrukturisasi kredit tersebut dan Bank tidak memiliki komitmen untuk memberikan tambahan kredit kepada nasabah-nasabah tersebut.

Manajemen berkeyakinan bahwa jumlah cadangan penurunan nilai yang dibentuk telah memadai.

Restrukturisasi kredit berdasarkan jenis kredit yang diberikan sebagai berikut:

***11. Loans** (continued)*

The other significant information relating to loans are as follows: (continued)

g. As of 31 December 2025 and 2024, total restructured loans amounting to Rp4,923,697 and Rp5,287,286, respectively, are provided with allowance for impairment losses of Rp1,797,054 and Rp1,933,488, respectively. The restructuring of loans represents extension of maturity dates and reduction of interest rates. There are no losses resulted from those loans restructuring and the Bank does not have any commitments to grant additional loans to these customers.

The Bank's management believes that the allowance for impairment losses is adequate.

Restructured loan by type of loan as follows:

	31 Desember/ *31 December* 2025	**31 Desember/ *31 December* 2024**	
Rupiah			*Rupiah*
Investasi	1.394.945	923.913	*Investment*
Angsuran	1.125.329	1.334.130	*Installment*
Promes	402.749	333.342	*Promissory notes*
Pemilikan rumah	290.942	341.840	*Housing*
Rekening koran	218.977	295.075	*Overdraft*
Multiguna	130.772	170.014	*Multi-purpose*
Trade loans	127.538	132.432	*Trade loans*
Kartu kredit	22.571	13.792	*Credit card*
	3.713.823	3.544.538	
Mata uang asing			*Foreign currencies*
Investasi	528.850	1.020.924	*Investment*
Promes	430.782	472.445	*Promissory notes*
Trade loans	232.736	230.230	*Trade loans*
Angsuran	17.506	19.149	*Installment*
	1.209.874	1.742.748	
Total	4.923.697	5.287.286	*Total*
Cadangan kerugian penurunan nilai	(1.797.054)	(1.933.488)	*Allowance for impairment losses*
Neto	**3.126.643**	**3.353.798**	***Net***

11. Kredit yang Diberikan (lanjutan)

Berikut ini adalah informasi signifikan lainnya sehubungan dengan kredit yang diberikan: (lanjutan)

h. Pada tanggal 8 Oktober 2025, Bank melakukan penjualan atas kredit yang telah dihapusbukukan. Pembayaran dari harga jual atas kredit tersebut sebesar USD800.000 (nilai penuh) telah diterima seluruhnya oleh Bank dan pemulihan atas kredit yang telah dihapusbukukan tersebut dicatat sebagai bagian dari "Pendapatan operasional lainnya - Lain-lain-neto" pada laporan laba rugi dan penghasilan komprehensif lain di tahun berjalan.

Kredit tersebut dijual dengan skema jual putus dengan pengalihan hak atas kredit yang dijual berlaku efektif pada tanggal 8 Oktober 2025.

Pada tanggal 13 September 2024 dan 15 Oktober 2024, Bank melakukan penjualan atas kredit yang telah dihapusbukukan. Pembayaran dari harga jual atas kredit tersebut sebesar Rp176.000 telah diterima seluruhnya oleh Bank dan pemulihan atas kredit yang telah dihapusbukukan tersebut dicatat sebagai bagian dari "Keuntungan atas penjualan aset keuangan" dan "Pendapatan operasional lainnya - Lain-lain-neto" pada laporan laba rugi dan penghasilan komprehensif lain di tahun berjalan.

Kredit tersebut dijual dengan skema jual putus dengan pengalihan hak atas kredit yang dijual berlaku efektif pada tanggal 13 September 2024 dan 15 Oktober 2024.

i. Perubahan nilai tercatat bruto atas kredit yang diberikan adalah sebagai berikut:

***11. Loans** (continued)*

The other significant information relating to loans are as follows: (continued)

h. On 8 October 2025, the Bank sold its written off loan. Payment for the selling prices of USD800,000 (full amount) has been fully received by the Bank and recovery of the written-off loans was presented as part of "Other operating income - Others-net" in current year statement of profit or loss and other comprehensive income.

The loans were sold with true sales scheme with the transfer of rights on the sold loans become effective on 8 October 2025.

On 13 September 2024 and 15 October 2024, the Bank sold its written off loan. Payment for the selling prices of Rp176,000 has been fully received by the Bank and recovery of the written-off loans was presented as part of "Gain on sales of financial assets" and "Other operating income - Others-net" in current year statement of profit or loss and other comprehensive income.

The loans were sold with true sales scheme with the transfer of rights on the sold loans become effective on 13 September 2024 and 15 October 2024.

i. Movements in the gross carrying amount of loans are as follows:

	Tahap 1/ *Stage 1*	**Tahap 2/ *Stage 2***	**Tahap 3/ *Stage 3***	**Total**	
31 Desember 2023	**75.039.587**	**6.833.992**	**2.149.026**	**84.022.605**	***31 December 2023***
Aset baru	36.309.264	2.070.434	46.761	38.426.459	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(19.529.977)	(1.933.000)	(368.288)	(21.831.265)	*Assets derecognized or repaid (excluding write-offs)*
Transfer ke Tahap 1	1.141.135	(1.085.716)	(55.419)	-	*Transfers to Stage 1*
Transfer ke Tahap 2	(1.843.728)	1.869.567	(25.839)	-	*Transfers to Stage 2*
Transfer ke Tahap 3	(296.850)	(635.241)	932.091	-	*Transfers to Stage 3*
Pengukuran kembali	1.201.157	(278.391)	(37.397)	885.369	*Remeasurement*
Penghapusbukuan	-	-	(1.091.359)	(1.091.359)	*Bad debts written-off*
31 Desember 2024	**92.020.588**	**6.841.645**	**1.549.576**	**100.411.809**	***31 December 2024***

11. Kredit yang Diberikan (lanjutan)

Berikut ini adalah informasi signifikan lainnya sehubungan dengan kredit yang diberikan: (lanjutan)

i. Perubahan nilai tercatat bruto atas kredit yang diberikan adalah sebagai berikut: (lanjutan)

***11. Loans** (continued)*

The other significant information relating to loans are as follows: (continued)

i. Movements in the gross carrying amount of loans are as follows: (continued)

	Tahap 1/ *Stage 1*	**Tahap 2/ *Stage 2***	**Tahap 3/ *Stage 3***	**Total**	
31 Desember 2024	**92.020.588**	**6.841.645**	**1.549.576**	**100.411.809**	***31 December 2024***
Aset baru	29.045.854	1.028.292	26.874	30.101.020	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(20.378.515)	(1.381.609)	395.160	(21.364.964)	*Assets derecognized or repaid (excluding write-offs)*
Transfer ke Tahap 1	1.459.284	(1.404.049)	(55.235)	-	*Transfers to Stage 1*
Transfer ke Tahap 2	(3.564.387)	3.580.761	(16.374)	-	*Transfers to Stage 2*
Transfer ke Tahap 3	(243.703)	(233.644)	477.347	-	*Transfers to Stage 3*
Pengukuran kembali	4.159.195	(586.296)	(14.454)	3.558.445	*Remeasurement*
Penghapusbukuan	-	-	(923.970)	(923.970)	*Bad debts written-off*
31 Desember 2025	**102.498.316**	**7.845.100**	**1.438.924**	**111.782.340**	***31 December 2025***

j. Perubahan cadangan kerugian penurunan nilai atas kredit yang diberikan adalah sebagai berikut:

j. The movements in the allowance for impairment losses of loans are as follows:

	Tahap 1/ *Stage 1*	**Tahap 2/ *Stage 2***	**Tahap 3/ *Stage 3***	**Total**	
31 Desember 2023	**546.671**	**2.574.810**	**989.282**	**4.110.763**	***31 December 2023***
Aset baru	138.904	678.803	26.911	844.618	*New assets originated*
Aset dihentikan pengakuan atau dilunasi (kecuali hapus buku)	(135.397)	(780.751)	557.864	(358.284)	*Assets derecognized or repaid (excluding write-offs)*
Transfer ke Tahap 1	192.420	(182.833)	(9.587)	-	*Transfers to Stage 1*
Transfer ke Tahap 2	(14.813)	21.629	(6.816)	-	*Transfers to Stage 2*
Transfer ke Tahap 3	(8.400)	(139.304)	147.704	-	*Transfers to Stage 3*
Pengukuran kembali	(193.078)	321.717	(7.948)	120.691	*Remeasurement*
Penghapusbukuan	-	-	(1.091.359)	(1.091.359)	*Bad debts written-off*
Penerimaan kembali atas aset keuangan yang telah dihapusbukukan	-	-	332.513	332.513	*Bad debts recoveries*
Perubahan di:					*Changes in:*
- Valuta asing	-	-	611	611	*- Foreign exchange*
31 Desember 2024	**526.307**	**2.494.071**	**939.175**	**3.959.553**	***31 December 2024***
Aset baru	117.531	178.720	18.438	314.689	*New assets originated*
Aset dihentikan pengakuan atau dilunasi (kecuali hapus buku)	(113.823)	(219.502)	528.256	194.931	*Assets derecognized or repaid (excluding write-offs)*
Transfer ke Tahap 1	206.075	(198.141)	(7.934)	-	*Transfers to Stage 1*
Transfer ke Tahap 2	(17.411)	21.387	(3.976)	-	*Transfers to Stage 2*
Transfer ke Tahap 3	(6.701)	(158.946)	165.647	-	*Transfers to Stage 3*
Pengukuran kembali	(214.867)	345.487	(196.396)	(65.776)	*Remeasurement*
Penghapusbukuan	-	-	(923.970)	(923.970)	*Bad debts written-off*
Penerimaan kembali atas aset keuangan yang telah dihapusbukukan			345.849	345.849	*Bad debts recoveries*
Perubahan di:	-	-	-	-	*Changes in:*
- Valuta asing	-	-	170	170	*- Foreign exchange*
31 Desember 2025	**497.111**	**2.463.076**	**865.259**	**3.825.446**	***31 December 2025***

11. Kredit yang Diberikan (lanjutan)

Berikut ini adalah informasi signifikan lainnya sehubungan dengan kredit yang diberikan: (lanjutan)

Manajemen Bank berkeyakinan bahwa jumlah cadangan kerugian penurunan nilai adalah cukup untuk menutup kemungkinan kerugian atas tidak tertagihnya kredit yang diberikan.

k. Keikutsertaan Bank sebagai anggota sindikasi terhadap jumlah seluruh kredit sindikasi yang diberikan berkisar antara 2,50% sampai dengan 75,00% pada tanggal 31 Desember 2025 dan 2024.

l. Pinjaman yang diberikan dinyatakan tidak tertagih sehingga akan dihapusbukukan apabila terdapat kasus hukum yang berkepanjangan, sehingga menghalangi Bank untuk melakukan penagihan, dan/atau melakukan upaya hukum alternatif lainnya kepada debitur dan/atau aset-asetnya.

Dalam hal ini, Bank telah melakukan upaya-upaya penagihan secara maksimal, tetapi tidak terdapat kemungkinan pengembalian kredit dari debitur.

***11. Loans** (continued)*

The other significant information relating to loans are as follows: (continued)

The Bank's management believes that the allowance for impairment losses of loans is adequate to cover any possible losses on uncollectible loans.

k. The participation of the Bank as a member of a syndicated loans in the total syndicated loans ranged from 2.50% to 75.00% as of 31 December 2025 and 2024.

l. Loans is declared uncollectible so that it will be written-off if there is a prolonged legal case, thus preventing the Bank from collecting, and/or making other alternative legal remedies to the debtor and/or its assets.

In this case, the Bank has performed maximum effort to collect, but has no possibility of collection from debtors.

12. Tagihan atas Surat Berharga yang Dibeli dengan Janji Dijual Kembali

Tagihan atas surat berharga yang dibeli dengan janji dijual kembali pada tanggal 31 Desember 2025 terdiri dari:

12. Receivables on Securities Purchased with Agreements to Resell

Receivables on securities purchased with agreements to resell as of 31 December 2025 consist of:

Nasabah/ ***Counterparty***	**Jenis obligasi pemerintah/** ***Type of government bonds***	**Nilai nominal/** ***Nominal amount***	**Tanggal dimulai/** ***Start date***	**Jatuh tempo/** ***Due date***	**Nilai beli/** ***Purchase amount***	**Nilai penjualan/** ***Resale amount***	**Nilai tercatat/** ***Carrying value***
Diukur pada nilai wajar melalui laba rugi							***At fair value through profit or loss***
PT Bank Mandiri (Persero) Tbk	FR0091	1.654.050	5 Sep 23/ *5 Sep 23*	4 Sep 26/ *4 Sep 26*	1.667.491	1.704.654	1.703.647
Total		**1.654.050**			**1.667.491**	**1.704.654**	**1.703.647**

Pada tanggal 31 Desember 2025, suku bunga efektif untuk tagihan atas surat berharga yang dibeli dengan janji dijual kembali adalah 6,29% untuk mata uang asing.

As of 31 December 2025, the effective interest rate for receivables on securities purchased with agreements to resell is 6.29% for foreign currencies.

12. Tagihan atas Surat Berharga yang Dibeli dengan Janji Dijual Kembali

Tagihan atas surat berharga yang dibeli dengan janji dijual kembali pada tanggal 31 Desember 2024 terdiri dari:

12. Receivables on Securities Purchased with Agreements to Resell

Receivables on securities purchased with agreements to resell as of 31 December 2024 consist of:

Nasabah/ *Counterparty*	Jenis obligasi pemerintah/ *Type of government bonds*	Nilai nominal/ *Nominal amount*	Tanggal dimulai/ *Start date*	Jatuh tempo/ *Due date*	Nilai beli/ *Purchase amount*	Nilai penjualan/ *Resale amount*	Nilai tercatat/ *Carrying value*
Diukur pada nilai wajar melalui laba rugi							***At fair value through profit or loss***
PT Bank Mandiri (Persero) Tbk	FR0091	1.654.050	5 Sep 23/ *5 Sep 23*	4 Sep 26/ *4 Sep 26*	1.609.491	1.649.089	1.653.008
Total		**1.654.050**			**1.609.491**	**1.649.089**	**1.653.008**

Pada tanggal 31 Desember 2024, suku bunga efektif untuk tagihan atas surat berharga yang dibeli dengan janji dijual kembali adalah 6,29% untuk mata uang asing.

As of 31 December 2024, the effective interest rate for receivables on securities purchased with agreements to resell is 6.29% for foreign currencies.

Perubahan nilai tercatat bruto adalah sebagai berikut:

Movements in the gross carrying amount are as follows:

	Tahap 1/ *Stage 1*	Tahap 2/ *Stage 2*	Tahap 3/ *Stage 3*	Total	
31 Desember 2023	**22.678.253**	**-**	**-**	**22.678.253**	***31 December 2023***
Aset baru	-	-	-	-	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(21.096.176)	-	-	(21.096.176)	*Assets derecognized or repaid (excluding write-offs)*
Pengukuran kembali	70.931	-	-	70.931	*Remeasurement*
31 Desember 2024	**1.653.008**	**-**	**-**	**1.653.008**	***31 December 2024***
Aset baru	-	-	-	-	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	-	-	-	-	*Assets derecognized or repaid (excluding write-offs)*
Pengukuran kembali	50.639			50.639	*Remeasurement*
31 Desember 2025	**1.703.647**	**-**	**-**	**1.703.647**	***31 December 2025***

13. Tagihan dan Liabilitas Akseptasi / *13. Acceptance Receivables and Payables*

Tagihan dan liabilitas akseptasi merupakan akseptasi wesel impor atas dasar *letters of credit* berjangka yang berasal dari nasabah pihak ketiga dengan rincian berdasarkan:

Acceptance receivables and payables represent acceptances arising from import bills, supported by letters of credit, which are received from third party customers, with details as follows:

1. Mata uang / *1. Type of currency*

a. Tagihan akseptasi / *a. Acceptance receivables*

	31 Desember/ *31 December* 2025	31 Desember/ *31 December* 2024	
Dolar Amerika Serikat	2.223.011	1.876.030	*United States Dollar*
Rupiah	210.006	274.162	*Indonesian Rupiah*
Euro Eropa	71.453	36.347	*European Euro*
Yen Jepang	56.057	20.183	*Japanese Yen*
Yuan China	24.576	153.924	*Chinese Yuan*
Dolar Singapura	7.930	10.081	*Singapore Dollar*
Yuan China Renminbi	1.725	51.936	*Chinese Yuan Renminbi*
Total	2.594.758	2.422.663	*Total*
Cadangan kerugian penurunan nilai	(4.482)	(4.782)	*Allowance for impairment losses*
Neto	**2.590.276**	**2.417.881**	***Net***

b. Liabilitas akseptasi / *b. Acceptance Payables*

	31 Desember/ *31 December* 2025	31 Desember/ *31 December* 2024	
Dolar Amerika Serikat	1.721.718	1.822.554	*United States Dollar*
Rupiah	132.287	211.926	*Rupiah*
Euro Eropa	71.453	36.347	*European Euro*
Yen Jepang	56.057	20.183	*JapaneseYen*
Yuan China	14.309	153.924	*Chinese Yuan*
Dolar Singapura	7.930	10.081	*Singapore Dollar*
Yuan China Renminbi	1.725	51.936	*Chinese Yuan Renminbi*
Total	**2.005.479**	**2.306.951**	***Total***

13. Tagihan dan Liabilitas Akseptasi (lanjutan)

Tagihan dan liabilitas akseptasi merupakan akseptasi wesel impor atas dasar *letters of credit* berjangka yang berasal dari nasabah pihak ketiga dengan rincian berdasarkan: (lanjutan)

13. Acceptance Receivables and Payables *(continued)*

Acceptance receivables and payables represent acceptances arising from import bills, supported by letters of credit, which are received from third party customers, with details as follows: (continued)

2. Jangka waktu / ***2. Period***

a. Tagihan akseptasi / ***a. Acceptance receivables***

	31 Desember/ *31 December* 2025	**31 Desember/ *31 December* 2024**	
Rupiah			*Rupiah*
≤ 1 bulan	90.136	51.680	*≤ 1 month*
> 1 bulan ≤ 3 bulan	110.073	175.662	*> 1 month ≤ 3 months*
> 3 bulan ≤ 6 bulan	9.797	46.086	*> 3 months ≤ 6 months*
> 6 bulan	-	734	*> 6 months*
	210.006	274.162	
Mata uang asing			*Foreign currencies*
≤ 1 bulan	38.216	74.379	*≤ 1 month*
> 1 bulan ≤ 3 bulan	185.639	174.154	*> 1 month ≤ 3 months*
> 3 bulan ≤ 6 bulan	1.730.648	1.800.533	*> 3 months ≤ 6 months*
> 6 bulan	430.249	99.435	*> 6 months*
	2.384.752	2.148.501	
Total	2.594.758	2.422.663	*Total*
Cadangan kerugian penurunan nilai	(4.482)	(4.782)	*Allowance for impairment losses*
Neto	**2.590.276**	**2.417.881**	***Net***

13. Tagihan dan Liabilitas Akseptasi (lanjutan)

Tagihan dan liabilitas akseptasi merupakan akseptasi wesel impor atas dasar *letters of credit* berjangka yang berasal dari nasabah pihak ketiga dengan rincian berdasarkan: (lanjutan)

2. Jangka waktu (lanjutan)

b. Liabilitas akseptasi

13. Acceptance Receivables and Payables *(continued)*

Acceptance receivables and payables represent acceptances arising from import bills, supported by letters of credit, which are received from third party customers, with details as follows: (continued)

2. Period *(continued)*

b. Acceptance payables

	31 Desember/ *31 December* 2025	**31 Desember/ *31 December* 2024**	
Rupiah			*Rupiah*
≤ 1 bulan	20.746	3.027	*≤ 1 month*
> 1 bulan ≤ 3 bulan	105.882	175.662	*> 1 month ≤ 3 months*
> 3 bulan ≤ 6 bulan	5.659	33.237	*> 3 months ≤ 6 months*
> 6 bulan	-	-	*> 6 months*
	132.287	211.926	
Mata uang asing			*Foreign currencies*
≤ 1 bulan	38.217	74.380	*≤ 1 month*
> 1 bulan ≤ 3 bulan	144.843	154.084	*> 1 month ≤ 3 months*
> 3 bulan ≤ 6 bulan	1.274.913	1.768.278	*> 3 months ≤ 6 months*
> 6 bulan	415.219	98.283	*> 6 months*
	1.873.192	2.095.025	
Total	**2.005.479**	**2.306.951**	***Total***

Perubahan nilai tercatat bruto adalah sebagai berikut:

Movements in the gross carrying are as follows:

	Tahap 1/ *Stage 1*	**Tahap 2/ *Stage 2***	**Tahap 3/ *Stage 3***	**Total**	
31 Desember 2023	**2.426.911**	**81.203**	**-**	**2.508.114**	***31 December 2023***
Aset baru	2.347.944	68.044	-	2.415.988	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(2.419.857)	(81.203)	-	(2.501.060)	*Assets derecognized or repaid (excluding write-offs)*
Pengukuran kembali	(379)	-	-	(379)	*Remeasurement*
31 Desember 2024	**2.354.619**	**68.044**	**-**	**2.422.663**	***31 December 2024***
Aset baru	2.443.544	65.680	-	2.509.224	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(2.274.405)	(68.044)	-	(2.342.449)	*Assets derecognized or repaid (excluding write-offs)*
Pengukuran kembali	5.320	-	-	5.320	*Remeasurement*
31 Desember 2025	**2.529.078**	**65.680**	**-**	**2.594.758**	***31 December 2025***

13. Tagihan dan Liabilitas Akseptasi (lanjutan)

13. Acceptance Receivables and Payables (continued)

Perubahan cadangan kerugian penurunan nilai adalah sebagai berikut:

The movements in the allowance for impairment losses are as follows:

	Tahap 1/ *Stage 1*	Tahap 2/ *Stage 2*	Tahap 3/ *Stage 3*	Total	
31 Desember 2023	**98**	**9.350**	**-**	**9.448**	***31 December 2023***
Aset baru	71	4.711	-	4.782	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(98)	(9.350)	-	(9.448)	*Assets derecognized or repaid (excluding write-offs)*
Pengukuran kembali	-	-	-	-	*Remeasurement*
31 Desember 2024	**71**	**4.711**	**-**	**4.782**	***31 December 2024***
Aset baru	95	4.387	-	4.482	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(71)	(4.711)	-	(4.782)	*Assets derecognized or repaid (excluding write-offs)*
Pengukuran kembali	-	-	-	-	*Remeasurement*
31 Desember 2025	**95**	**4.387**	**-**	**4.482**	***31 December 2025***

Manajemen Bank berkeyakinan bahwa jumlah cadangan kerugian penurunan nilai yang dibentuk pada tanggal 31 Desember 2025 dan 2024, adalah cukup untuk menutup kemungkinan kerugian atas tidak tertagihnya tagihan akseptasi.

The Bank's management believes that the allowance for impairment losses as of 31 December 2025 and 2024 is adequate to cover any possible losses on uncollectible acceptance receivables.

14. Aset Tetap dan Aset Hak Guna

14. Fixed Assets and Right-of-Use Assets

Akun ini terdiri dari:

This account consists of:

31 Desember 2025	Saldo awal/ *Beginning balance*	Perubahan selama satu tahun/ *Changes during the year*		Saldo akhir/ *Ending balance*	*31 December 2025*
		Penambahan dan reklasifikasi/ *Additions and reclassification*	Pengurangan dan reklasifikasi/ *Deductions and reclassification*		
Biaya perolehan					***Cost***
Tanah	115.360	-	11.955	103.405	*Land*
Bangunan	562.691	-	12.256	550.435	*Buildings*
Prasarana dan peralatan kantor	3.847.622	710.264	133.910	4.423.976	*Infrastructure and office equipments*
Kendaraan	8.226	-	4.006	4.220	*Vehicles*
Aset dalam proses pembangunan	807.384	188.509	645.496	350.397	*Construction in progress*
Total biaya perolehan aset tetap	5.341.283	898.773	807.623	5.432.433	*Total cost of fixed assets*
Aset hak guna	322.383	51.505	62.687	311.201	*Right-of-use assets*
Total biaya perolehan aset tetap dan aset hak guna	5.663.666	950.278	870.310	5.743.634	*Total cost of fixed assets and right-of-use assets*

14. Aset Tetap dan Aset Hak Guna (lanjutan)

14. Fixed Assets and Right-of-Use Assets (continued)

Akun ini terdiri dari: (lanjutan)

This account consists of: (continued)

31 Desember 2025	Saldo awal/ *Beginning balance*	Perubahan selama satu tahun/ *Changes during the year*: Penambahan dan reklasifikasi/ *Additions and reclassification*	Perubahan selama satu tahun/ *Changes during the year*: Pengurangan dan reklasifikasi/ *Deductions and reclassification*	Saldo akhir/ *Ending balance*	*31 December 2025*
Akumulasi penyusutan					***Accumulated depreciation***
Bangunan	432.079	24.031	11.733	444.377	*Buildings*
Prasarana dan peralatan kantor	2.130.924	547.368	126.768	2.551.524	*Infrastructure and office equipments*
Kendaraan	8.226	-	4.006	4.220	*Vehicles*
	2.571.229	571.399	142.507	3.000.121	
Aset hak guna	152.821	89.543	35.755	206.609	*Right-of-use assets*
Total akumulasi penyusutan	2.724.050	660.942	178.262	3.206.730	*Total accumulated depreciation*
Nilai buku - neto	**2.939.616**			**2.536.904**	***Book value - net***

31 Desember 2024	Saldo awal/ *Beginning balance*	Perubahan selama satu tahun/ *Changes during the year*: Penambahan dan reklasifikasi/ *Additions and reclassification*	Perubahan selama satu tahun/ *Changes during the year*: Pengurangan dan reklasifikasi/ *Deductions and reclassification*	Saldo akhir/ *Ending balance*	*31 December 2024*
Biaya perolehan					***Cost***
Tanah	115.360	-	-	115.360	*Land*
Bangunan	533.489	29.202	-	562.691	*Buildings*
Prasarana dan peralatan kantor	3.293.183	648.438	93.999	3.847.622	*Infrastructure and office equipments*
Kendaraan	8.800	-	574	8.226	*Vehicles*
Aset dalam proses pembangunan	619.472	231.443	43.531	807.384	*Construction in progress*
Total biaya perolehan aset tetap	4.570.304	909.083	138.104	5.341.283	*Total cost of fixed assets*
Aset hak guna	317.020	41.565	36.202	322.383	*Right-of-use assets*
Total biaya perolehan aset tetap dan aset hak guna	4.887.324	950.648	174.306	5.663.666	*Total cost of fixed assets and right-of-use assets*
Akumulasi penyusutan					***Accumulated depreciation***
Bangunan	407.473	24.606	-	432.079	*Buildings*
Prasarana dan peralatan kantor	1.699.687	480.341	49.104	2.130.924	*Infrastructure and office equipments*
Kendaraan	8.800	-	574	8.226	*Vehicles*
	2.115.960	504.947	49.678	2.571.229	
Aset hak guna	86.592	96.579	30.350	152.821	*Right-of-use assets*
Total akumulasi penyusutan	2.202.552	601.526	80.028	2.724.050	*Total accumulated depreciation*
Nilai buku - neto	**2.684.772**			**2.939.616**	***Book value - net***

14. Aset Tetap dan Aset Hak Guna (lanjutan)

Rincian aset dalam proses pembangunan beserta persentase penyelesaian terhadap nilai kontrak adalah sebagai berikut:

14. Fixed Assets and Right-of-Use Assets *(continued)*

The details of the construction in progress with the percentage of completion of the contract values are as follows:

	31 Desember/*31 December* 2025			
	Persentase penyelesaian/ *Percentage of completion*	**Akumulasi biaya/ *Accumulated cost***	**Estimasi penyelesaian/ *Estimated of completion***	
Prasarana	47%	12.426	2026	*Infrastructure*
Peralatan kantor	92%	337.971	2026	*Office equipment*
		350.397		

	31 Desember/*31 December* 2024			
	Persentase penyelesaian/ *Percentage of completion*	**Akumulasi biaya/ *Accumulated cost***	**Estimasi penyelesaian/ *Estimated of completion***	
Prasarana	34%	5.901	2025	*Infrastructure*
Peralatan kantor	37%	801.483	2025	*Office equipment*
		807.384		

Seluruh aset tetap yang dimiliki oleh Bank berasal dari kepemilikan langsung.

All fixed assets owned by the Bank are from direct ownership.

Nilai tercatat bruto dari aset tetap yang telah disusutkan penuh dan masih digunakan adalah sebagai berikut:

Gross carrying amount of fixed assets which were fully depreciated and still used are as follows:

	31 Desember/ *31 December* 2025	**31 Desember/ *31 December* 2024**	
Bangunan	84.745	80.081	*Buildings*
Prasarana dan peralatan kantor	1.220.660	1.098.831	*Infrastructure and office equipment*
Kendaraan	4.220	8.226	*Vehicles*
Total	**1.309.625**	**1.187.138**	***Total***

Rekonsiliasi penambahan aset tetap yang berasal dari pembelian dan reklasifikasi adalah sebagai berikut:

Reconciliations of addition to fixed assets which comes from purchase and reclassification are as follows:

	31 Desember/ *31 December* 2025	**31 Desember/ *31 December* 2024**	
Penambahan melalui pembelian aset tetap	550.708	865.552	*Addition through purchase of fixed assets*
Penambahan aset tetap melalui reklasifikasi aset dalam proses pembangunan	348.065	43.531	*Addition of fixed assets through reclassification of construction in progress*
Penambahan aset hak guna	51.505	41.565	*Addition of right-of-use assets*
Total	**950.278**	**950.648**	***Total***

14. Aset Tetap dan Aset Hak Guna (lanjutan)

Rekonsiliasi pengurangan aset tetap yang berasal dari penjualan dan reklasifikasi adalah sebagai berikut:

14. Fixed Assets and Right-of-Use Assets *(continued)*

Reconciliations of deduction to fixed assets which comes from disposal and reclassification are as follows:

	31 Desember/ *31 December* 2025	**31 Desember/ *31 December* 2024**	
Pengurangan melalui penjualan aset tetap	84.731	28.108	*Deduction through sale of fixed assets*
Penghapusan aset tetap	350.616	66.465	*Write-off of fixed assets*
Pengurangan aset dalam proses pembangunan melalui reklasifikasi aset tetap	348.065	43.531	*Deduction of construction in progress through reclassification*
Pengurangan aset hak guna	62.687	36.202	*Deduction of right-of-use assets*
Reklasifikasi ke properti terbengkalai	24.211	-	*Reclassification to abandoned property*
Total	**870.310**	**174.306**	***Total***

Penyusutan yang dibebankan pada laporan laba rugi dan penghasilan komprehensif lain masing-masing sebesar Rp660.942 dan Rp601.526 untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 (Catatan 30).

Depreciation charged to statement of profit or loss and other comprehensive income amounting to Rp660,942 and Rp601,526 for the years ended 31 December 2025 and 2024, respectively (Note 30).

Manajemen Bank juga berpendapat bahwa tidak terdapat penurunan nilai atas aset tetap tersebut yang harus dicatat masing-masing pada tanggal 31 Desember 2025 dan 2024.

The Bank's management believes that there is no impairment that should be recorded in value of the aforementioned fixed assets as of 31 December 2025 and 2024, respectively.

Seluruh aset tetap (kecuali tanah) diasuransikan terhadap risiko kebakaran dan risiko lainnya berdasarkan paket polis tertentu kepada perusahaan asuransi pihak ketiga Bank yaitu PT Zurich Asuransi Indonesia, Tbk dengan nilai pertanggungan sebesar Rp3.546.878 ditambah dengan USD37.607.983 (nilai penuh) dan Rp3.248.574 ditambah dengan USD29.390.801 (nilai penuh) masing-masing pada tanggal 31 Desember 2025 dan 2024. Manajemen Bank berkeyakinan bahwa nilai pertanggungan asuransi telah mencukupi untuk menutupi kemungkinan kerugian dari risiko yang ada.

All fixed assets (except land) are covered by insurance against fire and other risks under blanket policies with the Bank's third party insurance company which is PT Zurich Asuransi Indonesia, Tbk. with sum insured amounting to Rp3,546,878 added with USD37,607,983 (full amount) and Rp3,248,574 added with USD29,390,801 (full amount) as of 31 December 2025 and 2024, respectively. The Bank's management believes that insurance coverage is adequate to cover possible losses arising from such risks.

Hasil penjualan aset tetap adalah masing-masing sebesar Rp95.319 dan Rp1.647 untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024.

The proceeds from the sale of fixed assets amounting to Rp95,319 and Rp1,647 for the years ended 31 December 2025 dan 2024, respectively.

Nilai buku aset tetap yang dijual adalah masing-masing sebesar Rp13.087 dan Rp812 untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024.

Book value from the sale of fixed assets amounting to Rp13,087 and Rp812 for the years ended 31 December 2025 and 2024, respectively.

14. Aset Tetap dan Aset Hak Guna (lanjutan)

Keuntungan atas penjualan aset tetap masing-masing sebesar Rp82.232 dan Rp835 untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 dibukukan sebagai bagian dari "Pendapatan non-operasional - keuntungan penjualan aset tetap, agunan yang diambil alih dan properti terbengkalai - neto" selama tahun berjalan.

14. Fixed Assets and Right-of-Use Assets *(continued)*

The related profit on sales of fixed assets of Rp82,232 and Rp835 for the years ended 31 December 2025 and 2024, respectively are presented as part of "Non-operating income - gain on sale of fixed assets, foreclosed assets and abandoned properties - net" during the year.

Aset hak guna pada tanggal 31 Desember 2025 adalah sebagai berikut:

Right-of-use assets as of 31 December 2025 as follows:

	Saldo awal/ *Beginning balance*	Penambahan dan reklasifikasi/ *Additions and reclassification*	Pengurangan dan reklasifikasi/ *Deductions and reclassification*	Saldo akhir/ *Ending balance*	
Biaya perolehan					***Cost***
Bangunan	307.598	44.940	59.255	293.283	*Buildings*
Kendaraan	14.785	6.565	3.432	17.918	*Vehicles*
Total biaya perolehan	322.383	51.505	62.687	311.201	*Total cost*
Akumulasi penyusutan					***Accumulated depreciation***
Bangunan	144.913	83.854	32.419	196.348	*Buildings*
Kendaraan	7.908	5.689	3.336	10.261	*Vehicles*
Total akumulasi penyusutan	152.821	89.543	35.755	206.609	*Total accumulated depreciation*
Nilai buku - neto	**169.562**			**104.592**	*Book value - net*

Aset hak guna pada tanggal 31 Desember 2024 adalah sebagai berikut:

Right-of-use assets as of 31 December 2024 as follows:

	Saldo awal/ *Beginning balance*	Penambahan dan reklasifikasi/ *Additions and reclassification*	Pengurangan dan reklasifikasi/ *Deductions and reclassification*	Saldo akhir/ *Ending balance*	
Biaya perolehan					***Cost***
Bangunan	303.123	40.358	35.883	307.598	*Buildings*
Kendaraan	13.897	1.207	319	14.785	*Vehicles*
Total biaya perolehan	317.020	41.565	36.202	322.383	*Total cost*
Akumulasi penyusutan					***Accumulated depreciation***
Bangunan	82.463	92.550	30.100	144.913	*Buildings*
Kendaraan	4.129	4.029	250	7.908	*Vehicles*
Total akumulasi penyusutan	86.592	96.579	30.350	152.821	*Total accumulated depreciation*
Nilai buku - neto	**230.428**			**169.562**	*Book value - net*

Bank menyewa beberapa aset termasuk gedung kantor, rumah dinas, kendaraan dan lain-lain.

The Bank had rent a number of assets including offices, official houses, vehicles and others.

Bank menyewa beberapa aset termasuk bangunan dengan jangka waktu sewa 2-10 tahun dan kendaraan mobil dengan jangka waktu sewa 2-4 tahun.

The Bank leases several assets including buildings with lease term of 2-10 years and car with lease terms of 2-4 years.

Bank mempunyai sewa tertentu dengan masa sewa 12 bulan atau kurang dan sewa bernilai rendah. Bank menerapkan pengecualian pengakuan sewa jangka pendek dan sewa bernilai rendah untuk sewa tersebut.

The Bank also has certain leases with lease terms of 12 months or less and low value assets. The Bank applies the recognition exemptions of short-term leases and low-value assets for these leases.

15. Aset Lain-lain / *15. Other Assets*

Akun ini terdiri dari: / *This account consists of:*

	31 Desember/ *31 December* 2025	31 Desember/ *31 December* 2024	
Piutang bunga	1.275.560	1.139.161	*Interest receivables*
Biaya dibayar di muka	390.039	253.678	*Prepaid expense*
Uang muka PPh pasal 28 (Catatan 21)			*Prepaid income tax art 28 (Notes 21)*
2025	49.057	-	*2025*
2024	166.741	166.741	*2024*
Agunan yang diambil alih (setelah dikurangi cadangan penurunan nilai masing-masing sebesar Rp33.296 dan Rp34.179 pada tanggal 31 Desember 2025 dan 2024)	135.313	149.034	*Foreclosed assets (net of allowance for declining in value of Rp33,296 and Rp34,179 as of 31 December 2025 and 2024, respectively)*
ATM bersama	82.576	80.035	*ATM Bersama*
Uang muka	48.216	84.953	*Advances*
Properti terbengkalai	28.849	28.534	*Abandoned property*
Setoran jaminan	2.680	2.708	*Security deposits*
Term Deposit Valas hasil ekspor (TD Valas DHE SDA) Bank Indonesia	-	812.798	*Term Deposit with Bank Indonesia in foreign currency from DHE SDA*
Lain-lain	568.400	441.821	*Others*
Neto	**2.747.431**	**3.159.463**	***Net***

Ikhtisar perubahan cadangan kerugian penurunan nilai agunan yang diambil alih adalah sebagai berikut:

The changes in the allowance for the decline in value of foreclosed assets are as follows:

	31 Desember/ *31 December* 2025	31 Desember/ *31 December* 2024	
Saldo awal tahun	34.179	28.691	*Beginning balance*
(Pemulihan)/Penambahan selama tahun berjalan	(883)	5.488	*(reversal)/Additional during the year*
Saldo akhir tahun	**33.296**	**34.179**	***Ending balance***

Manajemen Bank berkeyakinan bahwa jumlah cadangan kerugian penurunan nilai atas agunan yang diambil alih telah memadai dan nilai tercatat agunan yang diambil alih tersebut merupakan nilai bersih yang dapat direalisasi.

The Bank's management believes that the allowance for the decline in value of foreclosed assets is adequate and the carrying value of foreclosed assets is stated at net realizable value.

Manajemen Bank berkeyakinan bahwa jumlah cadangan kerugian penurunan nilai atas properti terbengkalai tidak diperlukan.

The Bank's management believes that no allowance for the decline in value of abandoned property is necessary.

Term Deposit Valas Devisa Hasil Ekspor merupakan suatu instrumen dimana dana devisa hasil ekspor dari rekening khusus eksportir ditempatkan pada Bank Indonesia melalui rekening Bank sesuai mekanisme pasar.

Term Deposits of Foreign Exchange from Export Proceeds is an instrument where foreign exchange from export proceeds from exporters' special account are placed in Bank Indonesia through Bank's accounts in accordance with market mechanisms.

16. Liabilitas Segera / *16. Current Liabilities*

Akun ini adalah sebesar Rp441.003 dan Rp504.053 masing-masing pada tanggal 31 Desember 2025 dan 2024 terdiri dari kiriman uang/wesel akan dibayar, titipan dana nasabah, transaksi kliring/transfer yang belum diselesaikan dan liabilitas-liabilitas jangka pendek lainnya.

This account amounting to Rp441,003 and Rp504,053 as of 31 December 2025 and 2024, respectively represents cash remittances/draft payables, customers' funds, unsettled clearing/transfer transactions and other short-term liabilities.

17. Giro / *17. Demand Deposits*

Akun ini terdiri dari: / *This account consists of:*

	31 Desember/*31 December* 2025			
	Rupiah	**Mata uang asing/ *Foreign currencies***	**Total**	
Pihak ketiga	35.407.992	3.272.349	38.680.341	*Third parties*
Pihak berelasi (Catatan 37)	398.907	-	398.907	*Related parties (Note 37)*
Total	**35.806.899**	**3.272.349**	**39.079.248**	***Total***

	31 Desember/*31 December* 2024			
	Rupiah	**Mata uang asing/ *Foreign currencies***	**Total**	
Pihak ketiga	29.015.196	2.948.349	31.963.545	*Third parties*
Pihak berelasi (Catatan 37)	170.905	-	170.905	*Related parties (Note 37)*
Total	**29.186.101**	**2.948.349**	**32.134.450**	***Total***

Giro dalam mata uang asing terdiri dari Dolar Singapura, Dolar Amerika Serikat dan Yuan China Renminbi.

Demand deposits in foreign currencies consist of Singapore Dollar, United States Dollar and Chinese Yuan Renminbi.

Suku bunga rata-rata untuk giro adalah sebagai berikut:

The average interest rates for demand deposits are as follows:

	31 Desember/ *31 December* 2025	**31 Desember/ *31 December* 2024**	
Rupiah	3,27%	3,69%	*Rupiah*
Mata uang asing	1,75%	2,58%	*Foreign currencies*

Giro sejumlah Rp868.675 dan Rp885.018 masing-masing pada tanggal 31 Desember 2025 dan 2024 digunakan sebagai jaminan atas kredit yang diberikan dan fasilitas bank lainnya (Catatan 11).

Demand deposits amounting to Rp868,675 and Rp885,018 as of 31 December 2025 and 2024, respectively are pledged as collateral for loans and other bank facilities (Note 11).

Tidak terdapat kredit kepada pihak berelasi yang dijaminkan dengan giro.

There are no loan facilities to related parties which are secured with demand deposits as collateral.

18. Tabungan / *18. Saving Deposits*

Akun ini terdiri dari: / *This account consists of:*

	31 Desember/*31 December* 2025			
	Rupiah	**Mata uang asing/ *Foreign currencies***	**Total**	
Pihak ketiga	11.953.136	28.524.157	40.477.293	*Third parties*
Pihak berelasi (Catatan 37)	96.091	25.957	122.048	*Related parties (Note 37)*
Total	**12.049.227**	**28.550.114**	**40.599.341**	***Total***

	31 Desember/31 December 2024			
	Rupiah	**Mata uang asing/ *Foreign currencies***	**Total**	
Pihak ketiga	11.454.070	23.489.706	34.943.776	*Third parties*
Pihak berelasi (Catatan 37)	103.869	28.259	132.128	*Related parties (Note 37)*
Total	**11.557.939**	**23.517.965**	**35.075.904**	***Total***

Tabungan dalam mata uang asing terdiri dari Pound Sterling Inggris, Euro Eropa, Franc Swiss, Dolar Australia, Dolar Amerika, Dolar Kanada, Dolar Selandia Baru, Dolar Singapura, Dolar Hong Kong, Yen Jepang dan Krona Swedia.

Saving deposits in foreign currencies consist of Great Britain Pound Sterling, European Euro, Swiss Franc, Australian Dollar, United States Dollar, Canadian Dollar, New Zealand Dollar, Singapore Dollar, Hong Kong Dollar, Japanese Yen and Swedish Krona.

Suku bunga rata-rata untuk tabungan adalah sebagai berikut:

The average interest rates for saving deposits are as follows:

	31 Desember/ *31 December* 2025	**31 Desember/ *31 December* 2024**	
Rupiah	2,11%	1,52%	*Rupiah*
Mata uang asing	2,46%	2,54%	*Foreign currencies*

Tabungan sejumlah Rp222.972 dan Rp296.619 masing-masing pada tanggal 31 Desember 2025 dan 2024 digunakan sebagai jaminan atas kredit yang diberikan (Catatan 11).

Saving deposits amounting to Rp222,972 and Rp296,619 as of 31 December 2025 and 2024, respectively are pledged as collateral for loans (Note 11).

Tidak terdapat kredit kepada pihak berelasi yang dijaminkan dengan tabungan.

There are no loan facilities to related parties which are secured with saving deposits as collateral.

19. Deposito Berjangka / *19. Time Deposits*

Akun ini terdiri dari: / *This account consists of:*

	31 Desember/*31 December* 2025			
	Rupiah	**Mata uang asing/ *Foreign currencies***	**Total**	
Pihak ketiga	39.134.537	14.375.453	53.509.990	*Third parties*
Pihak berelasi (Catatan 37)	66.141	57.962	124.103	*Related parties (Note 37)*
Total	**39.200.678**	**14.433.415**	**53.634.093**	***Total***

	31 Desember/*31 December* 2024			
	Rupiah	**Mata uang asing/ *Foreign currencies***	**Total**	
Pihak ketiga	39.262.874	10.293.037	49.555.911	*Third parties*
Pihak berelasi (Catatan 37)	94.880	50.605	145.485	*Related parties (Note 37)*
Total	**39.357.754**	**10.343.642**	**49.701.396**	***Total***

Rincian deposito berjangka berdasarkan jangka waktu kontrak adalah sebagai berikut: / *The details of time deposits based on contractual maturities are as follows:*

	31 Desember/*31 December* 2025			
	Rupiah	**Mata uang asing/ *Foreign currencies***	**Total**	
≤ 1 bulan	317.093	83.295	400.388	≤ 1 bulan
> 1 bulan ≤ 3 bulan	10.317.407	4.720.911	15.038.318	*> 1 month ≤ 3 months*
> 3 bulan ≤ 6 bulan	13.176.429	7.473.130	20.649.559	*> 3 months ≤ 6 months*
> 6 bulan	15.389.749	2.156.079	17.545.828	*> 6 months*
Total	**39.200.678**	**14.433.415**	**53.634.093**	***Total***

	31 Desember/*31 December* 2024			
	Rupiah	**Mata uang asing/ *Foreign currencies***	**Total**	
≤ 1 bulan	402.053	69.343	471.396	≤ 1 bulan
> 1 bulan ≤ 3 bulan	12.761.028	4.944.104	17.705.132	*> 1 month ≤ 3 months*
> 3 bulan ≤ 6 bulan	12.686.305	3.922.396	16.608.701	*> 3 months ≤ 6 months*
> 6 bulan	13.508.368	1.407.799	14.916.167	*> 6 months*
Total	**39.357.754**	**10.343.642**	**49.701.396**	***Total***

19. Deposito Berjangka (lanjutan)

Rincian deposito berjangka berdasarkan sisa umur sampai tanggal jatuh tempo adalah sebagai berikut:

***19. Time Deposits** (continued)*

The details of time deposits based on remaining maturities are as follows:

	31 Desember/*31 December* 2025			
	Rupiah	**Mata uang asing/ *Foreign currencies***	**Total**	
≤ 1 bulan	16.304.622	7.590.087	23.894.709	*≤ 1 month*
> 1 bulan ≤ 3 bulan	12.141.912	5.623.729	17.765.641	*> 1 month ≤ 3 months*
> 3 bulan ≤ 6 bulan	7.084.076	1.059.944	8.144.020	*> 3 months ≤ 6 months*
> 6 bulan ≤ 12 bulan	3.550.722	158.340	3.709.062	*> 6 months ≤ 12 months*
> 12 bulan	119.346	1.315	120.661	*> 12 Months*
Total	**39.200.678**	**14.433.415**	**53.634.093**	***Total***

	31 Desember/*31 December* 2024			
	Rupiah	**Mata uang asing/ *Foreign currencies***	**Total**	
≤ 1 bulan	16.858.407	4.870.310	21.728.717	*≤ 1 month*
> 1 bulan ≤ 3 bulan	13.403.973	4.664.161	18.068.134	*> 1 month ≤ 3 months*
> 3 bulan ≤ 6 bulan	6.623.333	580.237	7.203.570	*> 3 months ≤ 6 months*
> 6 bulan ≤ 12 bulan	2.380.420	219.617	2.600.037	*> 6 months ≤ 12 months*
> 12 bulan	91.621	9.317	100.938	*> 12 months*
Total	**39.357.754**	**10.343.642**	**49.701.396**	***Total***

Deposito berjangka dalam mata uang asing terdiri dari Pound Sterling Inggris, Euro Eropa, Franc Swiss, Dolar Australia, Dolar Amerika, Dolar Singapura, Yen Jepang dan Dolar Hong Kong.

Time deposits in foreign currencies consist of Great Britain Pound Sterling, European Euro, Swiss Franc, Australian Dollar, United States Dollar, Singapore Dollar, Japanese Yen and Hong Kong Dollar.

Deposito berjangka sejumlah Rp10.408.658 dan Rp9.688.236 masing-masing pada tanggal 31 Desember 2025 dan 2024 digunakan sebagai jaminan atas kredit yang diberikan (Catatan 11).

*Time deposits amounting to Rp10,*408*,658 and Rp9,688,236 as of 31 December 2025 and 2024, respectively are pledged as collateral for loans (Note 11).*

Suku bunga rata-rata untuk deposito berjangka adalah sebagai berikut:

The average interest rates for time deposits are as follows:

	31 Desember/ *31 December* 2025	**31 Desember/ *31 December* 2024**	
Rupiah	4,74%	4,98%	*Rupiah*
Mata uang asing	3,89%	4,02%	*Foreign currencies*

20. Simpanan dari Bank Lain / *20. Deposits from Other Banks*

Simpanan dari bank lain berdasarkan jenis dan mata uang terdiri dari:

Deposits from other banks based on type and currency consist of:

	31 Desember/ *31 December* 2025	31 Desember/ *31 December* 2024	
Rupiah			*Rupiah*
Call Money	2.905.000	1.940.000	*Call Money*
Giro	44.750	55.729	*Demand deposits*
Deposito berjangka	10.000	19.500	*Time deposits*
Tabungan	244	9.367	*Saving deposits*
	2.959.994	2.024.596	
Mata uang asing			*Foreign currency*
Call Money	833.750	2.414.250	*Call Money*
Tabungan	1.525	1.413	*Saving deposits*
	835.275	2.415.663	
Total	**3.795.269**	**4.440.259**	***Total***

Simpanan dari bank lain berdasarkan hubungan transaksi dengan Bank terdiri dari:

Deposits from other banks based on their relationship transaction with the Bank consist of:

	31 Desember/ *31 December* 2025	31 Desember/ *31 December* 2024	
Rupiah			*Rupiah*
Pihak ketiga	2.932.554	2.014.865	*Third parties*
Pihak berelasi (Catatan 37)	27.440	9.731	*Related parties (Note 37)*
	2.959.994	2.024.596	
Mata uang asing			*Foreign currency*
Pihak ketiga	1.525	1.413	*Third parties*
Pihak berelasi (Catatan 37)	833.750	2.414.250	*Related parties (Note 37)*
	835.275	2.415.663	
Total	**3.795.269**	**4.440.259**	***Total***

Jangka waktu simpanan dari bank lain dalam deposito berjangka dan *call money* adalah kurang dari satu tahun.

The terms of deposits from other banks in time deposits and call money are less than one year.

Tidak terdapat simpanan dari bank lain yang diblokir atau dijaminkan pada tanggal 31 Desember 2025 dan 2024.

There are no deposits from other banks which are blocked or collateralized as of 31 December 2025 and 2024, respectively.

Kisaran suku bunga rata-rata tahunan untuk simpanan dari bank lain adalah sebagai berikut:

The range of average annual interest rates for deposits from other banks are as follows:

	31 Desember/ *31 December* 2025	31 Desember/ *31 December* 2024	
Rupiah	0,00 - 5,72%	0,00% - 6,87%	*Rupiah*
Mata uang asing	0,00 - 3,48%	0,00% - 3,19%	*Foreign currency*

21. Perpajakan / *21. Taxation*

Utang pajak terdiri dari: / *Tax payables consists of:*

	31 Desember/ *31 December* 2025	31 Desember/ *31 December* 2024	
Utang pajak penghasilan			*Income tax payables*
Pasal 4 (2)	83.829	73.077	*Article 4 (2)*
Pasal 21	18.868	20.725	*Article 21*
Pasal 23 dan 26	4.768	2.881	*Article 23 and 26*
Pasal 25	23.031	-	*Article 25*
Pajak Pertambahan Nilai	10.749	8.528	*Value Added Taxes*
Total utang pajak	**141.245**	**105.211**	***Total tax payables***

Rekonsiliasi antara laba sebelum beban pajak menurut laporan laba rugi dan penghasilan komprehensif lain dengan penghasilan kena pajak untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

The reconciliations between income before tax expense, as shown in the statement of profit or loss and other comprehensive income, and taxable income for the years ended 31 December 2025 and 2024 are as follows:

	31 Desember/ *31 December* 2025	31 Desember/ *31 December* 2024	
Laba sebelum beban pajak sebagaimana disajikan dalam laporan laba rugi dan penghasilan komprehensif lain	1.957.928	565.040	*Income before tax expense as stated in the statement of profit or loss and other comprehensive income*
Beda temporer:			***Temporary differences:***
Penyusutan aset tetap	(85.377)	(178.103)	*Depreciation of fixed assets*
Cadangan atas imbalan kerja	(73.114)	51.042	*Provision for employees' benefits*
Pembentukan cadangan atas kerugian penurunan nilai aset produktif dan non-produktif	(289.310)	(2.168.756)	*Provision for allowance for impairment losses on earning assets and non-earning assets*
Pembentukan cadangan atas *point reward*s kartu kredit	24.389	28.453	*Provision for credit card reward points*
Kerugian/(keuntungan) yang belum direalisasi atas efek-efek yang diperdagangkan - neto	(12.732)	20.023	*Unrealized loss/(gain) on trading securities – net*
Amortisasi aset tak berwujud	(31.490)	(19.458)	*Amortization of intangible assets*
Penyusutan aset hak guna	(191)	2.271	*Depreciation of right-of-use assets*
Keuntungan penjualan aset tetap - neto	(1.895)	(33.364)	*Gain on sale of fixed assets - net*
Pembentukan atas cadangan penurunan nilai agunan yang diambil alih	(883)	5.488	*Provision for decline in value of foreclosed assets*
Lain-lain	(26)	(12.573)	*Others*
Beda tetap:			***Permanent differences:***
Keuntungan penjualan aset tetap dan properti terbengkalai - neto	(82.140)	(516)	*Gain on sale of fixed assets and abandoned properties - net*
Lain-lain - neto	65.555	85.120	*Others - net*
Penghasilan (kerugian) kena pajak - Bank	1.470.714	(1.655.333)	*Taxable income (loss) - Bank*
Akumulasi rugi fiskal tahun sebelumnya	(1.470.714)	-	*Prior year's accumulated tax loss carry forward*
Beban pajak penghasilan	-	-	*Income tax expenses*
Pembayaran pajak penghasilan di muka	(49.057)	(166.741)	*Pre-payments of income taxes*
Uang muka pajak penghasilan	**(49.057)**	**(166.741)**	***Prepaid taxes***
Saldo akhir akumulasi rugi fiskal	**182.087**	**1.655.333**	***Accumulated tax loss - ending balance***

21. Perpajakan (lanjutan)

Perhitungan beban pajak tahun berjalan dan beban pajak tangguhan - neto untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

***21. Taxation** (continued)*

The computation of current tax expense and deferred tax expense - net for the year ended 31 December 2025 dan 2024 are as follows:

	31 Desember/ *31 December* 2025	**31 Desember/ *31 December* 2024**	
Penghasilan (kerugian) kena pajak	**1.470.714**	**(1.655.333)**	***Taxable income (loss)***
Beban pajak penghasilan - tahun berjalan	323.557	-	*Income tax expense - current*
Beban pajak penghasilan - tangguhan:			*Income tax expense - deferred:*
Penyusutan aset tetap	18.783	39.183	*Depreciation of fixed assets*
Cadangan atas imbalan kerja - neto	16.085	(11.229)	*Provision for employees' benefits - net*
Pembentukan cadangan atas kerugian penurunan nilai aset produktif dan non-produktif	63.648	477.126	*Provision for impairment losses on earning assets and non-earning assets*
Pembentukan cadangan atas *reward points* kartu kredit	(5.366)	(6.260)	*Provision for credit card reward points*
(Keuntungan)/kerugian yang belum direalisasi atas efek-efek yang diperdagangkan - neto	2.801	(4.405)	*Unrealized (gain)/loss on trading securities - net*
Amortisasi aset tak berwujud	6.928	4.281	*Amortization of intangible assets*
Penyusutan aset hak guna	42	(500)	*Depreciation of right-of-use assets*
Keuntungan penjualan aset tetap - neto	417	7.340	*Gain on sale of fixed assets - net*
Pembentukan atas penurunan nilai agunan yang diambil alih	194	(1.207)	*Provision for decline in value of foreclosed assets*
Kerugian pajak tahun 2024	-	(364.173)	*Tax loss for year 2024*
Lain-lain	6	2.766	*Others*
Manfaat pajak tangguhan - neto	103.538	142.922	*Deferred tax income - net*
Beban pajak kini - periode lalu dari hasil pemeriksaan pajak:			*Current income tax expenses - prior period from tax assessment:*
- Tahun 2020 dan 2021	104.191	-	*For years 2020 dan 2021 -*
- Tahun 2019	-	15.878	*For years 2019 -*
Pajak tangguhan - periode lalu dari hasil pemeriksaan pajak tahun 2020	(103.782)	-	*Deferred tax expenses - prior period from tax assessment for year 2020*
Penyesuaian	1.347	-	*Adjustment*
Beban pajak - neto	**428.851**	**158.800**	***Tax expense - net***

Rekonsiliasi antara beban pajak yang dihitung dengan menggunakan tarif pajak yang berlaku dari laba sebelum beban pajak, dengan beban pajak seperti yang disajikan dalam laporan laba rugi dan penghasilan komprehensif lain untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

The reconciliations between tax expense calculated by using the applicable tax rate from income before tax expense, and tax expense presented in the statement of profit or loss and other comprehensive income for the years ended 31 December 2025 and 2024 are as follows:

	31 Desember/ *31 December* 2025	**31 Desember/ *31 December* 2024**	
Laba sebelum beban pajak	1.957.928	565.040	*Income before tax expense*
Beban pajak penghasilan berdasarkan tarif pajak yang berlaku	430.744	124.309	*Income tax expense at applicable tax rate*

21. Perpajakan (lanjutan)

Rekonsiliasi antara beban pajak yang dihitung dengan menggunakan tarif pajak yang berlaku dari laba sebelum beban pajak, dengan beban pajak seperti yang disajikan dalam laporan laba rugi dan penghasilan komprehensif lain untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut: (lanjutan)

***21. Taxation** (continued)*

The reconciliations between tax expense calculated by using the applicable tax rate from income before tax expense, and tax expense presented in the statement of profit or loss and other comprehensive income for the years ended 31 December 2025 and 2024 are as follows: (continued)

	31 Desember/ *31 December* 2025	**31 Desember/ *31 December* 2024**	
Pengaruh beda tetap atas beban pajak penghasilan:			*Effects of permanent differences on income tax expense:*
Keuntungan penjualan aset tetap dan properti terbengkalai - neto	(18.071)	(114)	*Gain on sale of fixed assets and abandoned properties - net*
Lain-lain - neto	14.422	18.727	*Others - net*
	427.095	142.922	
Beban pajak kini - periode lalu dari hasil pemeriksaan pajak:			*Current income tax expenses - prior period from tax assessment:*
- Tahun 2020 dan 2021	104.191	-	*For years 2020 dan 2021 -*
- Tahun 2019	-	15.878	*For years 2019 -*
Pajak tangguhan - periode lalu dari hasil pemeriksaan pajak tahun 2020	(103.782)	-	*Deferred tax expenses - prior period from tax assessment for year 2020*
Penyesuaian	1.347	-	*Adjustment*
Beban pajak - neto	**428.851**	**158.800**	***Tax expense - net***

Menteri Keuangan Republik Indonesia menerbitkan Peraturan Menteri Keuangan (PMK) No. 74 pada tanggal 10 Oktober 2024. Berdasarkan peraturan tersebut, Bank harus menghitung cadangan piutang tak tertagih sesuai dengan batasan tertentu yang diatur di dalam PMK 74 mulai tanggal 1 Januari 2024. Pada tanggal 1 Januari 2024, terdapat selisih kurang nilai cadangan per fiskal sebesar Rp2.045.100. Sesuai dengan ketentuan di dalam PMK 74, Bank memutuskan untuk membebankan selisih lebih tersebut di dalam pajak penghasilan tahun 2024.

The Minister of Finance of the Republic of Indonesia ussed Minister of Finance Regulation (PMK) No. 74 on 10 October 2024. Based on this regulation, the Bank must calculate reserves for bad debts in accordance with certain limits regulated in PMK 74 starting 1 January 2024. On January 1, 2024, there is a short value of reserves per fiscal amounting to Rp2,045,100. In accordance with the provisions in PMK 74, the Bank decided to charge the excess in the 2024 income tax calculation.

Dampak Penerapan Pilar 2 Organization for Economic Co-operation dan Development ("OECD")

Berdasarkan Peraturan Menteri Keuangan Republik Indonesia Nomor 136 Tahun 2024 ("PMK-136") tentang Pengenaan Pajak Minimum Global Berdasarkan Kesepakatan Internasional, ketentuan pengenaan pajak minimum global akan mulai berlaku di Indonesia, yurisdiksi di mana Bank didirikan, pada tanggal 1 Januari 2025. PMK-136 dihitung untuk periode fiskal tahunan yang berakhir di 31 Desember 2025, berdasarkan penilaian yang telah dilakukan menyeluruh secara Grup Bank, Bank diestimasikan tidak memiliki tambahan pajak penghasilan Pilar Dua.

The Impact of Pillar 2 of Organization for Economic Co-operation and Development ("OECD")

Based on the Regulation of the Minister of Finance of the Republic of Indonesia Number 136 Year 2024 ("PMK-136") concerning the Imposition of Global Minimum Tax Based on International Agreements, the provisions for the impositon of global minimum tax will come into force in Indonesia, the jurisdiction where the Bank is incorporated, on 1 January 2025. PMK-136 is calculated fo the annual fiscal period ending on 31 December 2025, based on the assessment that has been carried out comprehensively as a Bank Group, the Bank is not expected to have Pillar Two Income taxes exposure.

21. Perpajakan (lanjutan)

Rincian aset pajak tangguhan adalah sebagai berikut:

***21. Taxation** (continued)*

The details of deferred tax assets are as follows:

	31 Desember/ *31 December* 2025	**31 Desember/ *31 December* 2024**	
Cadangan kerugian penurunan nilai aset produktif dan non-produktif	120.843	184.498	*Allowance for impairment losses on earning assets and non-earning assets*
Liabilitas atas imbalan kerja	79.043	96.557	*Liability for employees' benefits*
Penyusutan aset tetap	(119.801)	(101.018)	*Depreciation of fixed assets*
Kerugian/(keuntungan) yang belum direalisasi atas efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain	(147.760)	67.540	*Unrealized loss/(gain) on measured at fair value through other comprehensive income*
Pembentukan cadangan atas *reward points* kartu kredit	34.181	28.816	*Provision for credit card reward points*
Cadangan penurunan nilai agunan yang diambil alih	7.455	7.650	*Allowance for decline in value of foreclosed assets*
Kerugian/(keuntungan) yang belum direalisasi atas efek-efek yang diperdagangkan - neto	(1.092)	1.708	*Unrealized loss/(gain) on trading securities - net*
Penyusutan aset hak guna	2.473	2.515	*Depreciation of right-of-use assets*
Amortisasi aset tak berwujud	(12.418)	(5.491)	*Amortization of intangible assets*
Keuntungan penjualan aset tetap	(8.233)	(7.817)	*Gain on sale of fixed assets - net*
Lain-lain	1.912	2.701	*Others*
Kerugian pajak	143.841	364.173	*Tax loss*
Total	**100.444**	**641.832**	***Total***

Perhitungan Pajak Penghasilan Badan untuk tahun yang berakhir tanggal 31 Desember 2025 adalah estimasi untuk pengisian SPT Tahunan 2025 dan perhitungan Pajak Penghasilan Badan 2024 adalah sesuai dengan SPT Tahunan Bank.

The calculations of Corporate Income Tax for the year ended 31 December 2025 are estimated numbers for 2025 Annual Tax Return and 2024 Corporate Income Tax which conform to the Bank's Annual Tax Return.

Hasil Pemeriksaan Pajak

Pada tanggal 28 November 2024, Bank menerima Surat Ketetapan Pajak Kurang Bayar ("SKPKB") terkait pemeriksaan tahun fiskal 2019 atas Pajak Penghasilan ("PPh") Pasal 29 (PPh Badan), Pasal 26, dan Pajak Pertambahan Nilai ("PPN") sebesar Rp23.637 (termasuk sanksi administrasi). Pada tanggal 23 Desember 2024, Bank telah membayar sebesar Rp23.637 dan tidak mengajukan keberatan.

Tax Audit Result

On 28 November 2024, the Bank received a Tax Underpayment Assessment Letter ("SKPKB") in relation to tax audit for fiscal year 2019 for Income Tax ("PPh") Article 29 (Corporate Income Tax), Article 26, and Value Added Tax ("VAT") amounting to Rp23,637 (including administrative sanctions). On December 23, 2024, the Bank has paid amounting to Rp23,637 and did not file any objections.

21. Perpajakan (lanjutan)

Hasil Pemeriksaan Pajak (lanjutan)

Pada tanggal 26 Maret 2025, Bank menerima SKPKB terkait pemeriksaan tahun fiskal 2020 atas PPh Pasal 29 (PPh Badan), Pasal 23, dan PPN sebesar Rp106.931 termasuk sanksi administrasi). Pada tanggal 23 Juni 2025, Bank telah membayar sebesar Rp106.931 dan mengajukan Keberatan Pajak sebesar kepada DJP atas SKPKB PPh Pasal 29 (PPh Badan) dan PPN pada 4 Juli 2025. Bank masih menjalani proses Keberatan Pajak sampai saat laporan keuangan ini diterbitkan. Atas pembayaran tersebut, Rp103.782 dicatat sebagai beban pajak dari periode lalu dan Rp3.149 dicatat pada beban umum dan administrasi di laporan laba rugi dan penghasilan komprehensif lain. Bank juga mencatat aset pajak tangguhan sebesar Rp103.782 di tahun 2025 sebagai dampak dari hasil pemeriksaan pajak tahun 2020.

Pada tanggal 19 Februari 2025, Direktorat Jenderal Pajak (”DJP”) menerbitkan surat Pemberitahuan Pemeriksaan (”SP2”) untuk tahun fiskal 2021 dan atas SP2 tersebut, pada tanggal 25 November 2025, Bank telah menerima SKPKB terkait pemeriksaan tahun fiskal 2021 dengan hasil terdapat kurang bayar PPh Pasal 29 (PPh Badan) sebesar Rp409 (dan sanksi administrasi sebesar Rp173) dan kurang bayar PPh Pasal 21, Pasal 23, dan PPN sebesar Rp5.668 (termasuk sanksi administrasi). Pada tanggal 18 Desember 2025, Bank telah membayar sebesar total Rp6.250 atas kurang bayar tersebut dan tidak mengajukan keberatan dan mencatat kurang bayar PPh pasal 29 tersebut sebagai beban pajak dari periode lalu di tahun 2025 dan kurang bayar PPh Pasal 21, Pasal 23, PPN dan sanksi administrasi PPh pasal 29 sebagai beban umum dan administrasi di tahun 2025.

Adapun tahun fiskal 2022 dan 2024 saat ini masih dalam proses pemeriksaan pajak dan sampai tanggal laporan keuangan ini, hasil pemeriksaan pajak belum diketahui.

***21. Taxation** (continued)*

***Tax Audit Result** (continued)*

On 26 March 2025, the Bank received an SKPKB related to tax audit for fiscal year 2020 for Income Tax Article 29 (Corporate Income Tax), Article 23, and VAT amounting to Rp106,931 (including administrative sanctions). On June 23, 2025, the Bank has paid amounting Rp106,931 and filed a Tax Objection amounting to the DGT for the SKPKB for Income Tax Article 29 (Corporate Income Tax) and VAT on 4 July 2025. The Bank is still undergoing the Tax Objection process until the issuance of this financial statements. The payment of Rp103,782 was recorded as tax expense from prior period and Rp3,149 was recorded as general and administrative expenses in the statement of profit or loss and other comprehensive income. Bank also recorded deferred tax asset amounting to Rp103,782 in 2025 resulted from tax audit result for year 2020.

On 19 February 2025, the Directorate General of Taxes (“DGT”) issued an Audit Notification Letter (“SP2”) related to tax audit for fiscal year 2021 and based on the SP2, on 25 November 2025, the Bank has received an SKPKB related to tax audit for fiscal year 2021 with the result there were an underpayment for Income Tax Article 29 (Corporate Income Tax) amounting to Rp409 (and administrative sanctions amounting to Rp173) and an underpayment of Article 21, Article 23, and VAT amounting to Rp5,668 (including administrative sanctions). On 18 December 2025, the Bank has paid amounting Rp6,250 for the underpayment and did not file any objections and recorded the underpayment of Income Tax Article 29 as a tax expense from prior period in 2025 and the underpayment of Article 21, Article 23, VAT and administrative sanctions of Icnome Tax Article 29 as general and administrative expenses in 2025.

The 2022 and 2024 fiscal years are currently under tax audits and until the date of this financial statements, the result of the tax audits are still unknown.

22. Liabilitas atas Surat Berharga yang Dijual dengan Janji Dibeli Kembali

Liabilitas atas surat berharga yang dijual dengan janji dibeli kembali pada tanggal 31 Desember 2025 terdiri dari:

22. Liabilities on Securities Sold under Repurchase Agreements

Liabilities on securities sold under repurchase agreements as of 31 December 2025 consists of:

Nasabah/ *Counterparty*	Jenis obligasi pemerintah/ *Type of government bonds*	Nilai nominal/ *Nominal amount*	Tanggal dimulai/ *Start date*	Jatuh tempo/ *Due date*	Nilai pembelian kembali/ *Repurchase amount*	Nilai tercatat/ *Carrying value*
Diukur pada biaya perolehan yang diamortisasi						***At amortized cost***
Bank Indonesia	FR0095	900.000	31 Des 25/ *31 Dec 25*	7 Jan 26/ *7 Jan 26*	902.079	901.351
Bank Indonesia	PBS030	800.000	30 Des 25/ *30 Dec 25*	6 Jan 26/ *6 Jan 26*	782.450	781.924
Bank Indonesia	FR0086	500.000	30 Des 25/ *30 Dec 25*	6 Jan 26/ *6 Jan 26*	497.065	496.731
Bank Indonesia	PBS003	450.000	29 Des 25/ *29 Dec 25*	5 Jan 26/ *5 Jan 26*	437.843	437.607
Bank Indonesia	FR0059	250.000	29 Des 25/ *29 Dec 25*	5 Jan 26/ *5 Jan 26*	246.309	246.176
PT Bank HSBC Indonesia	FR0100	200.000	19 Des 25/ *19 Dec 25*	2 Jan 26/ *2 Jan 26*	196.526	196.501
PT Bank SMBC Indonesia Tbk	FR0056	200.000	30 Des 25/ *30 Dec 25*	13 Jan 26/ *13 Jan 26*	206.216	205.884
Bank Indonesia	FR0078	100.000	31 Des 25/ *31 Dec 25*	7 Jan 26/ *7 Jan 26*	104.721	104.636
PT Bank HSBC Indonesia	FR0104	60.000	29 Des 25/ *29 Dec 25*	12 Jan 26/ *12 Jan 26*	61.055	60.968
PT Bank SMBC Indonesia Tbk	FR0064	10.000	18 Des 25/ *18 Dec 25*	5 Jan 26/ *5 Jan 26*	9.776	9.771
PT Bank SMBC Indonesia Tbk	FR0064	10.000	22 Des 25/ *22 Dec 25*	5 Jan 26/ *5 Jan 26*	9.793	9.788
PT Bank SMBC Indonesia Tbk	FR0064	10.000	30 Des 25/ *30 Dec 25*	13 Jan 26/ *13 Jan 26*	9.787	9.772
PT Bank SMBC Indonesia Tbk	FR0064	10.000	31 Des 25/ *31 Dec 25*	14 Jan 26/ *14 Jan 26*	9.794	9.777
PT Bank SMBC Indonesia Tbk	FR0064	10.000	23 Des 25/ *23 Dec 25*	6 Jan 26/ *6 Jan 26*	9.793	9.786
PT Bank Central Asia Tbk	FR0064	5.000	31 Des 25/ *31 Dec 25*	14 Jan 26/ *14 Jan 26*	4.897	4.889
PT Bank CIMB Niaga Tbk	FR0064	5.000	22 Des 25/ *22 Dec 25*	5 Jan 26/ *5 Jan26*	4.897	4.894
PT Bank CIMB Niaga Tbk	FR0064	5.000	19 Des 25/ *19 Dec 25*	2 Jan 26/ *2 Jan26*	4.893	4.892
PT Bank CIMB Niaga Tbk	FR0064	5.000	18 Des 25/ *18 Dec 25*	2 Jan 26/ *2 Jan26*	4.886	4.885
PT Bank Rakyat Indonesia (Persero) Tbk	FR0064	5.000	24 Des 25/ *24 Dec 25*	7 Jan 26/ *7 Jan 26*	4.899	4.895
PT Bank Rakyat Indonesia (Persero) Tbk	FR0064	5.000	30 Des 25/ *30 Dec 25*	13 Jan 26/ *13 Jan 26*	4.894	4.886
PT Bank Rakyat Indonesia (Persero) Tbk	FR0064	5.000	22 Des 25/ *22 Dec 25*	5 Jan 26/ *5 Jan 26*	4.897	4.894
PT Bank Rakyat Indonesia (Persero) Tbk	FR0064	5.000	18 Des 25/ *18 Dec 25*	2 Jan 26/ *2 Jan 26*	4.886	4.885
PT Bank Rakyat Indonesia (Persero) Tbk	FR0064	5.000	19 Des 25/ *19 Dec 25*	2 Jan 26/ *2 Jan 26*	4.893	4.892
Total/*Total*		**3.555.000**			**3.527.249**	**3.524.684**

22. Liabilitas atas Surat Berharga yang Dijual dengan Janji Dibeli Kembali

Liabilitas atas surat berharga yang dijual dengan janji dibeli kembali pada tanggal 31 Desember 2024 terdiri dari:

22. Liabilities on Securities Sold under Repurchase Agreements

Liabilities on securities sold under repurchase agreements as of 31 December 2024 consists of:

Nasabah/ ***Counterparty***	**Jenis obligasi pemerintah/** ***Type of government bonds***	**Nilai nominal/** ***Nominal amount***	**Tanggal dimulai/** ***Start date***	**Jatuh tempo/** ***Due date***	**Nilai pembelian kembali/** ***Repurchase amount***	**Nilai tercatat/** ***Carrying value***
Diukur pada biaya perolehan yang diamortisasi						***At amortized cost***
Bank Indonesia	FR0056	1.850.000	27 Des 24/ *27 Dec 24*	3 Jan 25/ *3 Jan 25*	1.843.745	1.843.105
Bank Indonesia	FR0081	1.500.000	30 Des 24/ *30 Dec 24*	6 Jan 25/ *6 Jan 25*	1.471.154	1.469.879
Bank Indonesia	FR0087	1.100.000	31 Des 24/ *31 Dec 24*	7 Jan 25/ *7 Jan 25*	1.014.315	1.013.259
Bank Indonesia	FR0096	500.000	30 Des 24/ *30 Dec 24*	6 Jan 25/ *6 Jan 25*	474.080	473.669
Bank Indonesia	SR016	550.000	27 Des 24/ *27 Dec 24*	3 Jan 25/ *3 Jan 25*	538.406	538.219
PT Bank ICBC Indonesia	FR0081	200.000	24 Des 24/ *24 Dec 24*	7 Jan 25/ *7 Jan 25*	196.501	196.290
PT Bank Rakyat Indonesia (Persero) Tbk	FR0040	5.000	18 Des 24/ *18 Dec 224*	2 Jan 25/ *2 Jan 25*	5.208	5.207
PT Bank Rakyat Indonesia (Persero) Tbk	FR0040	5.000	19 Des 24/ *19 Dec 24*	2 Jan 25/ *2 Jan 25*	5.206	5.205
PT Bank Rakyat Indonesia (Persero) Tbk	FR0040	5.000	20 Des 24/ *20 Dec 24*	3 Jan 25/ *3 Jan 25*	5.206	5.204
PT Bank Rakyat Indonesia (Persero) Tbk	FR0040	5.000	23 Des 24/ *23 Dec 24*	6 Jan 25/ *6 Jan 25*	5.208	5.204
PT Bank Rakyat Indonesia (Persero) Tbk	FR0040	5.000	24 Des 24/ *24 Dec 24*	7 Jan 25/ *7 Jan 25*	5.208	5.202
PT Bank Rakyat Indonesia (Persero) Tbk	FR0040	5.000	27 Des 24/ *27 Dec 24*	10 Jan 25/ *10 Jan 25*	5.211	5.203
PT Bank Rakyat Indonesia (Persero) Tbk	FR0040	5.000	30 Des 24/ *30 Dec 24*	13 Jan 25/ *13 Jan 25*	5.215	5.204
PT Bank Rakyat Indonesia (Persero) Tbk	FR0040	5.000	31 Des 24/ *31 Dec 24*	14 Jan 25/ *14 Jan 25*	5.216	5.204
Total/*Total*		**5.740.000**			**5.579.879**	**5.576.054**

23. Efek Utang yang Diterbitkan / *23. Debt Securities Issued*

Efek utang yang diterbitkan pada tanggal 31 Desember 2025 dan 2024 terdiri dari:

Debt securities issued as of 31 December 2025 and 2024 consist of:

	31 Desember/ *31 December* 2025	**31 Desember/ *31 December* 2024**	
Obligasi Subordinasi Berkelanjutan IV Bank UOB Indonesia Tahap I Tahun 2024 Pihak ketiga			*Bank UOB Indonesia Subordinated Debt Shelf Offering IV Phase I Year 2024 Third parties*
Obligasi	100.000	100.000	*Bonds*
Total nominal Obligasi Subordinasi Berkelanjutan IV Bank UOB Indonesia Tahap I Tahun 2024	**100.000**	**100.000**	***Total nominal Bank UOB Indonesia Subordinated Debt Shelf Offering IV Phase I Year 2024***
Beban emisi obligasi yang belum diamortisasi	(2.040)	(2.481)	*Unamortized bonds issuance cost*
Total Obligasi Subordinasi Berkelanjutan IV Bank UOB Indonesia Tahap I Tahun 2024	**97.960**	**97.519**	***Total Bank UOB Indonesia Subordinated Debt Shelf Offering IV Phase I Year 2024***
Obligasi Berkelanjutan IV Bank UOB Indonesia Tahap I Tahun 2024 Pihak ketiga			*Bank UOB Indonesia Senior Debt Shelf Offering IV Phase I Year 2024 Third parties*
Obligasi	-	100.000	*Bonds*
Total nominal Obligasi Berkelanjutan IV Bank UOB Indonesia Tahap I Tahun 2024	**-**	**100.000**	***Total nominal Bank UOB Indonesia Senior Debt Shelf Offering IV Phase I Year 2024***
Beban emisi obligasi yang belum diamortisasi	**-**	(1.240)	*Unamortized bonds issuance cost*
Total Obligasi Berkelanjutan IV Bank UOB Indonesia Tahap I Tahun 2024	**-**	**98.760**	***Total Bank UOB Indonesia Senior Debt Shelf Offering IV Phase I Year 2024***
Obligasi Subordinasi Berkelanjutan III Bank UOB Indonesia Tahap I Tahun 2022 Pihak ketiga			*Bank UOB Indonesia Subordinated Debt Shelf Offering III Phase I Year 2022 Third parties*
Obligasi	100.000	100.000	*Bonds*
Total nominal Obligasi Subordinasi Berkelanjutan III Bank UOB Indonesia Tahap I Tahun 2022	**100.000**	**100.000**	***Total Nominal Bank UOB Indonesia Sub Debt Shelf Offering III Phase I Year 2022***
Beban emisi obligasi yang belum diamortisasi	(2.495)	(3.251)	*Unamortized bonds issuance cost*
Total Obligasi Subordinasi Berkelanjutan III Bank UOB Indonesia Tahap I Tahun 2022	**97.505**	**96.749**	***Total Bank UOB Indonesia Sub Debt Shelf Offering III Tranche I Year 2022***

23. Efek Utang yang Diterbitkan (lanjutan)

Efek utang yang diterbitkan pada tanggal 31 Desember 2025 dan 2024 terdiri dari: (lanjutan)

23. Debt Securities Issued *(continued)*

Debt securities issued as of 31 December 2025 and 2024 consist of: (continued)

	31 Desember/ *31 December* 2025	**31 Desember/ *31 December* 2024**	
Obligasi Subordinasi Berkelanjutan II Bank UOB Indonesia Tahap II Tahun 2019 Pihak ketiga Obligasi	650.000	650.000	*Bank UOB Indonesia Subordinated Debt Shelf Offering II Phase II Year 2019 Third Parties Bonds*
Total nominal Obligasi Subordinasi Berkelanjutan II Bank UOB Indonesia Tahap II Tahun 2019	**650.000**	**650.000**	***Total nominal Bank UOB Indonesia Subordinated Debt Shelf Offering II Phase II Year 2019***
Beban emisi obligasi yang belum diamortisasi	(275)	(576)	*Unamortized bonds issuance cost*
Total Obligasi Subordinasi Berkelanjutan II Bank UOB Indonesia Tahap II Tahun 2019	**649.725**	**649.424**	***Total Bank UOB Indonesia Subordinated Debt Shelf Offering II Phase II Year 2019***
Obligasi Subordinasi Berkelanjutan II Bank UOB Indonesia Tahap I Tahun 2019 Pihak ketiga Obligasi	100.000	100.000	*Bank UOB Indonesia Subordinated Debt Shelf Offering II Phase I Year 2019 Third Parties Bonds*
Total nominal Obligasi Subordinasi Berkelanjutan II Bank UOB Indonesia Tahap I Tahun 2019	**100.000**	**100.000**	***Total nominal Bank UOB Indonesia Subordinated Debt Shelf Offering II Phase I Year 2019***
Beban emisi obligasi yang belum diamortisasi	(200)	(542)	*Unamortized bonds issuance cost*
Total Obligasi Subordinasi Berkelanjutan II Bank UOB Indonesia Tahap I Tahun 2019	**99.800**	**99.458**	***Total nominal Bank UOB Indonesia Subordinated Debt Shelf Offering II Phase I Year 2019***
Total	**944.990**	**1.041.910**	***Total***

1. Obligasi Subordinasi Berkelanjutan IV Bank UOB Indonesia Tahap I Tahun 2024 pada tanggal 26 Juni 2024 dengan jangka waktu selama 7 tahun dan jumlah pokok sebesar Rp100.000.000.000 (nilai penuh) dengan tingkat bunga tetap sebesar 7,50%.

   Pada tanggal 31 Desember 2025, peringkat Obligasi Subordinasi Berkelanjutan IV Bank UOB Indonesia Tahap I Tahun 2024 menurut Fitch Ratings adalah idAA.

   Bank memperhitungkan obligasi tersebut sebagai Komponen Modal Pelengkap Level Bawah (Lower Tier 2) berdasarkan Surat Persetujuan Otoritas Jasa Keuangan No. S-159/PB.31/2024 pada tanggal 9 Agustus 2024.

1. Bank UOB Indonesia Subordinated Debt Shelf Offering IV Phase I Year 2024 on 26 June 2024 with tenor of 7 years since issuance date and totalling to Rp100,000,000,000 (full amount) with fixed interest rate of 7.50%.

As of 31 December 2025, the rating of Bank UOB Indonesia Subordinated Debt Shelf Offering IV Phase I Year 2024 based on Fitch Ratings was idAA.

The Bank calculates its bond as part of Lower Supplementary Capital (Lower Tier 2) based on Approval Letter from Financial Service Authority No. S-159/PB.31/2024 dated 9 August 2024.

23. Efek Utang yang Diterbitkan (lanjutan)

Efek utang yang diterbitkan pada tanggal 31 Desember 2025 dan 2024 terdiri dari: (lanjutan)

2. Obligasi Berkelanjutan IV Bank UOB Indonesia Tahap I Tahun 2024 dengan jumlah pokok sebesar Rp100.000.000.000 (nilai penuh) dikarenakan suku bunga tetap sebesar 6,70% per tahun yang dibayarkan setiap tiga bulan dan jangka waktu selama satu tahun yang telah jatuh tempo pada tanggal 6 Juli 2025. Obligasi tersebut dicatatkan di Bursa Efek Indonesia pada tanggal 26 Juni 2024.

   Bank telah melakukan pelunasan pokok atas Obligasi Berkelanjutan IV Bank UOB Indonesia Tahap I Tahun 2024 dengan nilai nominal Rp100.000.000.000 (nilai penuh) yang telah jatuh tempo pada tanggal 6 Juli 2025.

3. Obligasi Subordinasi Berkelanjutan III Bank UOB Indonesia Tahap I Tahun 2022 pada tanggal 8 Maret 2022 dengan jangka waktu selama 7 tahun dan jumlah pokok sebesar Rp100.000.000.000 (nilai penuh) dengan tingkat bunga tetap sebesar 8%.

   Pada tanggal 31 Desember 2025 dan 2024, peringkat Obligasi Subordinasi Berkelanjutan III Bank UOB Indonesia Tahap I Tahun 2022 menurut Fitch Ratings adalah idAA.

   Bank memperhitungkan obligasi tersebut sebagai Komponen Modal Pelengkap Level Bawah (*Lower Tier* 2) berdasarkan Surat Persetujuan Otoritas Jasa Keuangan No. SR-46/PB.32/2022 pada tanggal 19 April 2022.

4. Obligasi Subordinasi Berkelanjutan II Bank UOB Indonesia Tahap II Tahun 2019 pada tanggal 13 November 2019 dengan jangka waktu selama 7 tahun dan jumlah pokok sebesar Rp650.000.000.000 (nilai penuh) dengan tingkat bunga tetap sebesar 9,25%.

   Pada tanggal 31 Desember 2025 dan 2024, peringkat Obligasi Subordinasi Berkelanjutan II Bank UOB Indonesia Tahap II Tahun 2019 menurut *Fitch Ratings* adalah idAA.

***23. Debt Securities Issued** (continued)*

Debt securities issued as of 31 December 2025 and 2024 consist of: (continued)

2. Bank UOB Indonesia Senior Debt Shelf Offering IV Phase I Year 2024 with total amount of Rp100,000,000,000 (full amount) that was subject to fixed interest rate of 6.70% per annum which is payable every three months with a one-year term has matured on 6 July 2025. The Bond was listed on the Indonesia Stock Exchange at 26 June 2024.

   The Bank has paid the principal of Bank UOB Indonesia Senior Debt Shelf Offering IV Phase I Year 2024 with nominal value of Rp100,000,000,000 (full amount) which matured on 6 July 2025.

3. Bank UOB Indonesia Subordinated Debt Shelf Offering III Phase I Year 2022 on 8 March 2022 with tenor of 7 years since issuance date and totalling to Rp100,000,000,000 (full amount) with fixed interest rate of 8%.

   As of 31 December 2025 and 2024, the rating of Bank UOB Indonesia Subordinated Debt Shelf Offering III Phase I Year 2022 based on Fitch Ratings was idAA.

   The Bank calculates its bond as part of Lower Supplementary Capital (Lower Tier 2) based on Approval Letter from Financial Service Authority No. SR-46/PB.32/2022 dated 19 April 2022.

4. Bank UOB Indonesia Subordinated Debt Shelf Offering II Phase II Year 2019 on 13 November 2019 with tenor of 7 years since issuance date totalling to Rp650,000,000,000 (full amount) with fixed interest rate of 9.25%.

   As of 31 December 2025 and 2024, the rating of Bank UOB Indonesia Subordinated Debt Shelf Offering II Phase II 2019 based on Fitch Ratings was idAA.

23. Efek Utang yang Diterbitkan (lanjutan)

Efek utang yang diterbitkan pada tanggal 31 Desember 2025 dan 2024 terdiri dari: (lanjutan)

Bank memperhitungkan obligasi tersebut sebagai Komponen Modal Pelengkap Level Bawah (*Lower Tier* 2) berdasarkan Surat Persetujuan Otoritas Jasa Keuangan No. S-92/PB.32/2019 pada tanggal 20 Desember 2019.

5. Obligasi Subordinasi Berkelanjutan II Bank UOB Indonesia Tahap I Tahun 2019 pada tanggal 5 Juli 2019 dengan jangka waktu selama 7 tahun dan jumlah pokok sebesar Rp100.000.000.000 (nilai penuh) dengan tingkat bunga tetap sebesar 9,85%.

   Bank memperhitungkan obligasi tersebut sebagai Komponen Modal Pelengkap Level Bawah (*Lower Tier* 2) berdasarkan Surat Persetujuan Otoritas Jasa Keuangan No. S-92/PB.32/2019 pada tanggal 20 Desember 2019.

   Pada tanggal 31 Desember 2025 dan 2024, peringkat Obligasi Subordinasi Berkelanjutan II Bank UOB Indonesia Tahap I Tahun 2019 menurut *Fitch Ratings* adalah idAA.

   Obligasi-obligasi Subordinasi tersebut di atas tidak dijamin dengan jaminan khusus tetapi dijamin dengan seluruh harta kekayaan Bank.
   Wali amanat dari penerbitan Obligasi Subordinasi Berkelanjutan IV Bank UOB Indonesia Tahap I Tahun 2024, Obligasi Berkelanjutan IV Bank UOB Indonesia Tahap I Tahun 2024, Obligasi Subordinasi Berkelanjutan III Bank UOB Indonesia Tahap I Tahun 2022, Obligasi Subordinasi Berkelanjutan II Bank UOB Indonesia Tahap II Tahun 2019, Obligasi Subordinasi Berkelanjutan II Bank UOB Indonesia Tahap I Tahun 2019 adalah PT Bank Mandiri (Persero) Tbk.

***23. Debt Securities Issued** (continued)*

Debt securities issued as of 31 December 2025 and 2024 consist of: (continued)

The Bank calculates its bond as part of Lower Supplementary Capital (Lower Tier 2) based on Approval Letter from Financial Service Authority No. S-92/PB.32/2019 dated 20 December 2019.

5. Bank UOB Indonesia Subordinated Debt Shelf Offering II Phase I Year 2019 on 4 July 2019 with tenor of 7 years since issuance date totalling to Rp100,000,000,000 (full amount) with fixed interest rate of 9.85%.

   The Bank calculates its bond as part of Lower Supplementary Capital (Lower Tier 2) based on Approval Letter from Financial Service Authority No. S-92/PB.32/2019 dated 20 December 2019.

   As of 31 December 2025 and 2024, the rating of Bank UOB Indonesia Subordinated Debt Shelf Offering II Phase I Year 2019 based on Fitch Ratings is idAA.

   The said subordinated bonds are not secured by specific collateral but are secured by all assets of the Bank.

   The trustee for issuance of Bank UOB Indonesia Subordinated Debt Shelf Offering IV Phase I Year 2024, Bank UOB Indonesia Senior Debt Shelf Offering IV Phase I Year 2024, Bank UOB Indonesia Subordinated Debt Shelf Offering III Phase I Year 2022, Bank UOB Indonesia Subordinated Debt Shelf Offering II Phase II Year 2019, Bank UOB Indonesia Subordinated Debt Shelf Offering II Phase I Year 2019 are PT Bank Mandiri (Persero) Tbk.

23. Efek Utang yang Diterbitkan (lanjutan)

Efek utang yang diterbitkan pada tanggal 31 Desember 2025 dan 2024 terdiri dari: (lanjutan)

Tidak terdapat keterkaitan usaha antara wali amanat dengan Bank.

Selama jangka waktu obligasi tersebut di atas, tanpa izin tertulis dari wali amanat, Bank tidak diperkenankan untuk:

1) Mengagunkan sebagian maupun seluruh pendapatan atau harta kekayaan Bank yang ada pada saat ini maupun di masa yang akan datang di luar kegiatan usaha Bank;
2) Mengurangi modal dasar, modal ditempatkan dan modal disetor, kecuali pengurangan tersebut dilakukan berdasarkan permintaan dan/atau perintah dari otoritas berwenang (termasuk tetapi tidak terbatas pada OJK);
3) Melakukan penggabungan dan/atau peleburan yang menyebabkan bubarnya Bank atau yang akan mempunyai akibat negatif secara material terhadap kelangsungan usaha Perseroan;

Pada tanggal 31 Desember 2025 dan 2024, Bank telah mengamortisasi biaya emisi obligasi masing-masing sebesar Rp2.985 dan Rp3.440 yang dicatat dalam laporan laba rugi dan penghasilan komprehensif lain.

Selama tahun 2025 dan 2024, Bank telah memenuhi persyaratan-persyaratan dalam penerbitan efek utang tersebut.

23. Debt Securities Issued *(continued)*

Debt securities issued as of 31 December 2025 and 2024 consist of: (continued)

There is no business relationship between the trustees and the Bank.

During the term of above mentioned bonds, without written permission from trustee, the Bank is not allowed to:

1) Secure part or all of the income or asset of the Bank that exists in the present or in the future, other than for the Bank's business activity;

2) Reduce the authorized capital, issued capital and paid-up capital, unless the reduction is carried out based on the request and/or order of the authorized regulator (including but not limited to OJK);
3) Perform any merger and/or acquisition which causes the liquidation of the Bank or would have a material adverse impact on the continuation of the Bank's businesses;

As of 31 December 2025 and 2024, the Bank has amortized the bonds issuance cost amounting to Rp2,985 and Rp3,440, respectively, which is recorded in the statement of profit or loss and other comprehensive income.

During 2025 and 2024, the Bank has complied with covenants of the debt securities issued above.

24. Liabilitas Lain-lain / *24. Other Liabilities*

Akun ini terdiri dari: / *This account consists of:*

	31 Desember/ *31 December* 2025	31 Desember/ *31 December* 2024	
Setoran jaminan (Catatan 37)	2.035.293	1.629.608	*Margin deposits (Note 37)*
Biaya yang masih harus dibayar (Catatan 37)	804.268	1.153.235	*Accrued expenses (Note 37)*
Cadangan kerugian penurunan nilai atas komitmen dan kontinjensi (Catatan 34)	317.980	338.674	*Allowance for impairment losses of commitments and contingencies (Note 34)*
Liabilitas sewa	77.404	133.551	*Lease liabilities*
Pendapatan diterima di muka	5.408	10.185	*Unearned income*
Term deposit Valas hasil ekspor (TD Valas DHE SDA) Bank Indonesia (Catatan 15)	-	812.798	*Term deposit with Bank Indonesia in foreign currency from DHE SDA (Note 15)*
Lain-lain	959.890	490.775	*Others*
Total	**4.200.243**	**4.568.826**	***Total***

Pada tanggal 31 Desember 2025 dan 2024, termasuk dalam biaya yang masih harus dibayar adalah bonus yang diberikan kepada Direksi yang ditangguhkan masing-masing sebesar Rp18.197 dan Rp18.922 sesuai dengan POJK No. 45/POJK.03/2015 tanggal 23 Desember 2015 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum.

As of 31 December 2025 and 2024, included in the accrued expenses is deferred bonus granted to the Board of Directors amounting to Rp18,197 and Rp18,922, respectively, in accordance with POJK No. 45/POJK.03/2015 dated 23 December 2015 concerning the Implementation of Governance for Commercial Banks in the Provision of Remunerations.

Setoran jaminan terutama merupakan perjanjian kerjasama operasional dengan United Overseas Bank Limited, Singapura dan PT Bank Mandiri (Persero) Tbk.

Margin deposits mainly represent operational cooperation agreements with United Overseas Bank Limited, Singapore and PT Bank Mandiri (Persero) Tbk.

United Overseas Bank Limited, Singapura ("UOBS")

Pada tanggal 25 Agustus 2022, Bank dan UOBS menandatangani Perjanjian Jaminan Uang Tunai yang dalam hal ini UOBS menyediakan jaminan uang tunai atas transaksi derivatif mencakup *FX Derivative* dan *Interest Rate Derivative* yang diatur dalam Perjanjian Induk *International Swaps and Derivative Transactions* (ISDA) 2022 tanggal 20 Agustus 2007. Jaminan uang tunai diberikan dalam mata uang USD dengan jumlah transfer minimal sebesar USD2.000.000 (angka penuh). Bank memiliki kewajiban untuk membayar bunga atas penempatan jaminan ini yang ditentukan dan dihitung dengan menggunakan suku bunga *Secured Overnight Financing Rate* (SOFR).

United Overseas Bank Limited, Singapore ("UOBS")

On 25 August 2022, the Bank and UOBS has signed Cash Collateral Agreement that UOBS provides cash collateral on derivative transactions including FX Derivative and Interest Rate Derivative stipulated in International Swaps and Derivative Transactions (ISDA) 2022 Master Agreement on 20 August 2007. Cash collateral is provided in USD with minimal transfer nominal amounting to USD2,000,000 (full amount). The Bank is obliged to pay interest on the cash collateral placement which is determined and calculated using Secured Overnight Financing Rate (SOFR).

24. Liabilitas Lain-lain (lanjutan)

United Overseas Bank Limited, Singapura ("UOBS") (lanjutan)

Pada tanggal 31 Desember 2025 dan 2024, nilai jaminan uang tunai masing-masing sebesar JPY10.185.860.000 (nilai penuh) dan JPY8.679.000.000 (nilai penuh) (angka penuh) (Catatan 37).

Bunga yang masih harus dibayar atas jaminan uang tunai tersebut sebesar JPY5.288.347 (nilai penuh) dan JPY1.772.388 (nilai penuh) pada tanggal 31 Desember 2025 dan 2024 (Catatan 37).

PT Bank Mandiri (Persero) Tbk ("Bank Mandiri")

Pada tanggal 22 April 2016, Bank dan Bank Mandiri menandatangani Perjanjian Induk Global Pembelian Kembali (GMRA) No.FTS.TRS/IRT.204/2016, No.16/GMG/0008 yang diamandemen dengan GMRA No.TIB.TRS/TLA.91/2023, No.23/GMG/042 yang dalam hal ini salah satu pihak akan menyediakan marjin tunai atas transaksi pembelian kembali efek yang akan dibayarkan kepada salah satu pihak yang memiliki eksposur bersih terhadap pihak lainnya. Pihak yang menerima marjin tunai memiliki kewajiban untuk membayar bunga atas penempatan jaminan ini yang ditentukan dan dihitung dengan menggunakan Suku Bunga Acuan Pasar Uang yang ditetapkan Bank Indonesia.

Pada tanggal 31 Desember 2025 dan 2024, nilai jaminan uang tunai sebesar Rp403.758 dan Rp440.848.

Bunga yang masih harus dibayar atas jaminan uang tunai tersebut sebesar Rp1.536 dan Rp2.107 dan pada tanggal 31 Desember 2025 dan 2024.

***24. Other Liabilities** (continued)*

***United Overseas Bank Limited, Singapore ("UOBS")** (continued)*

As of 31 December 2025 and 2024, the cash collateral amounting to JPY10,185,860,000 and JPY8,679,000,000 (full amount), respectively (Note 37).

Interest payables on the cash collateral amounting to JPY5,288,347 (full amount) and JPY1,772,388 (full amount) as of 31 December 2025 and 2024, respectively (Note 37).

PT Bank Mandiri (Persero) Tbk ("Bank Mandiri")

On 22 April 2016, the Bank and Bank Mandiri has signed the Global Master Repurchase Agreement (GMRA) No.FTS.TRS/IRT.204/2016, No.16/GMG/0008 which is amended with GMRA No.TIB.TRS/TLA.91/2023, No.23/GMG/0042 that one of the parties will provide cash margin on securities sold under repurchase agreements which will be paid to the party who has net eksposure againts other party. The party who receive cash margin is obliged to pay interest on the cash margin placement which is determined and calculated using Money Market Reference Interest Rate as provided by Bank Indonesia.

As of 31 December 2025 and 2024, the cash collateral amounting to Rp403,758 and Rp440,848, respectively.

Interest payables on the cash collateral amounting to Rp1,536 and Rp2,107 as of 31 December 2025 and 2024, respectively.

25. Modal Saham

Pada tanggal 26 Oktober 2023, Bank mendapatkan persetujuan Rapat Umum Pemegang Saham Luar Biasa sebagaimana termuat dalam Akta Berita Acara Rapat Umum Pemegang saham Luar Biasa No. 89 tanggal 26 Oktober 2023 yang dibuat di hadapan Notaris Aulia Taufani, S.H., Notaris di Jakarta yang menyetujui peningkatan modal ditempatkan dan disetor Bank dengan cara mengeluarkan saham baru sebanyak 1.040.946.745 lembar saham dengan nilai nominal masing-masing sebesar Rp250 (nilai penuh) per saham dengan harga penawaran sebesar Rp1.441 (nilai penuh) per lembar saham.

Hasil penerbitan saham tersebut telah diterima oleh Bank sehingga dengan demikian jumlah seluruh saham ditempatkan dan disetor penuh Bank meningkat menjadi sebanyak 12.227.591.633 lembar saham atau sebesar Rp3.056.897.908.250 (nilai penuh) sebagaimana termuat dalam Akta Pernyataan Keputusan Rapat No. 38 tanggal 20 November 2023 yang dibuat di hadapan Notaris Aulia Taufani, S.H., Notaris di Jakarta, yang pemberitahuan perubahan anggaran dasarnya telah diterima dan dicatat dalam Sistem Administrasi Badan Hukum Kementerian Hukum dan Hak Asasi Manusia sebagaimana tercantum dalam surat No. AHU-AH.01.03-0145724 tanggal 23 November 2023. Pada tanggal 30 November 2023, melalui surat dari Otoritas Jasa Keuangan No. SR-123/PB.31/2023, Bank telah memperoleh persetujuan dari Otoritas Jasa Keuangan untuk mencatatkan tambahan modal disetor tersebut sebagai Modal Disetor.

Susunan pemegang saham Bank dan persentase kepemilikannya pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut: (Catatan 1a)

25. Share Capital

On 26 October 2023, the Bank has received approval from the Extraordinary General Meeting of Shareholders as stated in Deed of Minutes of Extraordinary General Meeting of Shareholders No. 89 dated 26 October 2023 made before Notary Aulia Taufani, S.H., Notary in Jakarta, which approved to increase the Bank's issued and paid-up capital by issuing new shares of 1,040,946,745 shares with nominal amount of Rp250 (full amount) per share with offering price of Rp1,441 (full amount) per share.

The result of shares issues has been received by the Bank so therefore the total number of issued and fully paid-up shares of the Bank increases to 12,227,591,633 shares or Rp3,056,897,908,250 (full amount) as stated in Deed of Statement Resolutions No. 38 dated 20 November 2023 made before Notary Aulia Taufani, S.H., Notary in Jakarta, which the notice of amendment has been received and recorded by Legal Entity Administration System of the Ministry of Laws and Human Rights of the Republic of Indonesia as stated in the letter No. AHU-AH.01.03-0145724 dated 23 November 2023. On 30 November 2023, based on letter from the Financial Services Authority No. SR-123/PB.31/2023, the Bank has obtained approval from Financial Services Authority to book the additional paid-in capital as Paid-in Capital.

The Bank's shareholders and percentage of ownership as of 31 December 2025 and 2024 are as follows: (Note 1a)

Pemegang saham	31 Desember 2025 dan 2024/ *31 December 2025 and 2024*			*Shareholders*
	Jumlah saham ditempatkan dan disetor penuh/ ***Issued and fully paid shares***	**Persentase kepemilikan/** ***Percentage of ownership***	**Total modal/** ***Total capital***	
UOB International Investment Private Limited, Singapura	8.430.031.879	68,943%	2.107.508	*UOB International Investment Private Limited, Singapore*
United Overseas Bank Limited, Singapura	3.675.134.661	30,056%	918.784	*United Overseas Bank Limited, Singapore*
Yayasan Kesejahteraan Nusantara	122.308.897	1,000%	30.577	*Yayasan Kesejahteraan Nusantara*
Lain-lain (masing-masing di bawah 1%)	116.196	0,001%	29	*Others (below 1% each)*
Total	**12.227.591.633**	**100,00%**	**3.056.898**	***Total***

25. Modal Saham (lanjutan)

Tujuan utama pengelolaan modal Bank adalah untuk memastikan pemeliharaan rasio modal yang sehat untuk mendukung usaha dan memaksimalkan imbalan bagi pemegang saham.

Selain itu, Bank dipersyaratkan oleh Undang-Undang Perseroan Terbatas efektif tanggal 16 Agustus 2007 untuk mengkontribusikan sampai dengan 20% dari modal saham ditempatkan dan disetor penuh dalam bentuk dana cadangan yang tidak boleh didistribusikan. Persyaratan permodalan tersebut dipertimbangkan oleh Bank pada Rapat Umum Pemegang Saham ("RUPS").

Bank mengelola struktur permodalan dan melakukan penyesuaian terhadap perubahan kondisi ekonomi. Untuk memelihara dan menyesuaikan struktur permodalan, Bank dapat menyesuaikan pembayaran dividen kepada pemegang saham, menerbitkan saham baru atau mengusahakan pendanaan melalui pinjaman. Tidak ada perubahan atas tujuan, kebijakan maupun proses pada tanggal 31 Desember 2025 dan 2024.

Kebijakan Bank adalah mempertahankan struktur permodalan yang sehat untuk mengamankan akses terhadap pendanaan pada biaya yang wajar.

***25. Share Capital** (continued)*

The primary objective of the Bank's capital management is to ensure that it maintains healthy capital ratios in order to support its business and maximize shareholders value.

In addition, the Bank is also required by the Corporate Law effective on 16 August 2007 to contribute and maintain a non-distributable reserve fund until the said reserve reaches 20% of the issued and fully paid up share capital. This capital requirements are considered by the Bank at the Annual General Shareholders' Meeting ("AGM").

The Bank manages its capital structure and makes adjustments to it in light of changes in economic conditions. In order to maintain or adjust the capital structure, the Bank may adjust the dividend payment to shareholders, issue new shares or raise debt financing. There were no changes made in the objectives, policies or processes as of 31 December 2025 and 2024.

The Bank's policy is to maintain a healthy capital structure in order to secure access to finance at a reasonable cost.

26. Tambahan Modal Disetor

Akun ini terdiri dari:

26. Additional Paid-in Capital

This account consists of:

	31 Desember 2025 dan 2024/ *31 December 2025 and 2024*	
Agio saham		*Paid-in capital*
Penawaran Umum Terbatas III tahun 2006	576.625	*Limited Public Offering III year 2006*
Penerbitan saham tahun 2020	1.591.941	*Right issue year 2020*
Penerbitan saham tahun 2023	1.239.767	*Right issue year 2023*
Dividen saham	238.276	*Stock dividend*
Biaya emisi efek ekuitas		*Paid-in capital*
Penawaran Umum Terbatas III tahun 2006	(2.306)	*Limited Public Offering III year 2006*
Selisih nilai transaksi restrukturisasi entitas sepengendali	1.289.647	*Difference in the value of restructuring transactions of entities under common control*
Penyesuaian tambahan modal disetor	4.576	*Adjustment on additional paid-in capital*
Total	**4.938.526**	***Total***

27. Saldo Laba

Dalam Rapat Umum Pemegang Saham Tahunan yang diselenggarakan pada tanggal 29 April 2025 yang berita acaranya diaktakan dengan Akta Notaris Aulia Taufani, S.H., No. 69 pada tanggal yang sama, para pemegang saham setuju untuk menambah dana cadangan umum sebesar Rp4.062 guna memenuhi ketentuan Pasal 70 Undang-undang Perseroan Terbatas dan Pasal 20 Anggaran Dasar Bank serta membukukan seluruh laba bersih yang diperoleh di tahun 2024 setelah dikurangi cadangan wajib sebagai laba ditahan.

Dalam Rapat Umum Pemegang Saham Tahunan yang diselenggarakan pada tanggal 30 April 2024 yang berita acaranya diaktakan dengan Akta Notaris Aulia Taufani, S.H., No. 73 pada tanggal yang sama, para pemegang saham setuju untuk menambah dana cadangan umum sebesar Rp6.750 guna memenuhi ketentuan Pasal 70 Undang-undang Perseroan Terbatas dan Pasal 20 Anggaran Dasar Bank serta membukukan seluruh laba bersih yang diperoleh di tahun 2023 setelah dikurangi cadangan wajib sebagai laba ditahan.

27. Retained Earnings

At the Annual General Meeting of Shareholders held on 29 April 2025, the minutes of which were notarized under Deed No. 69 of Notary Aulia Taufani, S.H., on the same date, the shareholders agreed to increase the amount appropriated for general reserve amounting to Rp4,062 to comply with Article 70 of the Corporation Law and Article 20 of the Bank's Articles of Association and registered the entire net profit earned in 2024 after deduction against reserve as retained earnings.

At the Annual General Meeting of Shareholders held on 30 April 2024, the minutes of which were notarized under Deed No. 73 of Notary Aulia Taufani, S.H., on the same date, the shareholders agreed to increase the amount appropriated for general reserve amounting to Rp6,750 to comply with Article 70 of the Corporation Law and Article 20 of the Bank's Articles of Association and registered the entire net profit earned in 2023 after deduction against reserve as retained earnings.

28. Pendapatan Bunga / *28. Interest Income*

Akun ini diperoleh dari: / *This account is derived from the following:*

	31 Desember/ *31 December* 2025	31 Desember/ *31 December* 2024	
Kredit yang diberikan	8.191.538	7.943.685	*Loans*
Investasi keuangan dan efek-efek yang diperdagangkan	2.722.304	2.773.263	*Financial investments and trading securities*
Penempatan pada Bank Indonesia dan bank lain	229.474	177.852	*Placements with Bank Indonesia and other banks*
Giro pada Bank Indonesia dan bank lain	122.744	118.833	*Current accounts with Bank Indonesia and other banks*
Tagihan atas surat berharga yang dibeli dengan janji dijual kembali	101.576	482.433	*Receivables on securities purchased with agreements to resell*
Total	**11.367.636**	**11.496.066**	***Total***

Provisi dan komisi yang diamortisasi dan diakui sebagai pendapatan bunga untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp466.057 dan Rp388.701.

Provision and commission which are amortized and recognized as interest income for the years ended 31 December 2025 and 2024 amounting to Rp466,057 and Rp388,701, respectively.

Informasi mengenai pendapatan bunga yang diperoleh dari pihak-pihak yang berelasi diungkapkan pada Catatan 37.

Interest income earned from related parties of loan are disclosed in Note 37.

29. Beban Bunga / *29. Interest Expenses*

Akun ini merupakan beban bunga yang timbul atas:

This account represents interest expenses incurred on the following:

	31 Desember/ *31 December* 2025	31 Desember/ *31 December* 2024	
Deposito berjangka	2.421.157	2.699.782	*Time deposits*
Giro	1.129.146	1.027.756	*Demand deposits*
Tabungan	926.447	823.038	*Saving deposits*
Liabilitas atas surat berharga yang dijual dengan janji dibeli kembali	322.595	469.977	*Liabilities on securities sold under repurchase agreements*
Premi penjaminan Pemerintah (Catatan 36)	259.272	245.565	*Premium on Government guarantee (Note 36)*
Simpanan dan pinjaman dari bank lain	179.045	196.089	*Deposits and borrowings from other banks*
Efek utang yang diterbitkan	88.918	125.798	*Debt securities issued*
Setoran jaminan	27.712	52.556	*Margin deposits*
Lain-lain	-	11.130	*Others*
Total	**5.354.292**	**5.651.691**	***Total***

Informasi mengenai beban bunga atas transaksi dengan pihak-pihak yang berelasi diungkapkan pada Catatan 37.

Interest expense on transactions with related parties are disclosed in Note 37.

30. Beban Umum dan Administrasi / *30. General and Administrative Expenses*

Akun ini terdiri dari:

This account consists of:

	31 Desember/ *31 December* 2025	31 Desember/ *31 December* 2024	
Penyusutan aset tetap dan aset hak guna (Catatan 14)	660.942	601.526	*Depreciation of fixed assets and right-of-use assets (Note 14)*
Telekomunikasi, listrik dan air	659.502	654.384	*Telecommunication, electricity, and water*
Pemeliharaan dan perbaikan	579.877	548.682	*Repairs and maintenance*
Jasa *outsourcing*	292.421	387.397	*Outsourcing service*
Iklan dan promosi	181.659	237.900	*Advertising and promotion*
Jasa tenaga ahli	77.291	215.270	*Professional fees*
Pungutan OJK	67.382	84.067	*OJK levy*
Amortisasi aset tak berwujud (Catatan 3)	32.000	33.666	*Amortization of intangible assets (Note 3)*
Barang cetakan dan keperluan kantor	30.974	67.364	*Printed materials and office supplies*
Sewa	20.410	39.139	*Rental*
Asuransi	11.379	12.661	*Insurance*
Keamanan	10.571	12.095	*Security*
Biaya emisi obligasi	3.080	3.697	*Bond issuance cost*
Beban jasa manajemen	-	2.530	*Management fee*
Lain-lain	48.660	44.451	*Others*
Total	**2.676.148**	**2.944.829**	***Total***

31. Beban Gaji dan Kesejahteraan Karyawan / *31. Salaries and Employee Benefits Expenses*

Akun ini terdiri dari: / *This account consists of:*

	31 Desember/ *31 December* 2025	31 Desember/ *31 December* 2024	
Gaji, upah dan tunjangan hari raya	1.874.243	1.996.167	*Salaries, wages and lebaran bonus*
Pengobatan	139.241	130.508	*Medical*
Makan, transportasi dan tunjangan lainnya	132.828	133.984	*Meals, transportation and other allowance*
Manfaat pensiun	109.270	167.450	*Gratuity*
BPJS ketenagakerjaan	84.145	87.677	*Insurance and social security*
Tunjangan pajak PPh 21	66.739	62.060	*Taxable allowance PPh 21*
Insentif	59.153	104.968	*Incentive*
Pendidikan dan pelatihan	31.862	51.840	*Education and training*
Lembur	8.121	8.900	*Overtime*
Imbalan kerja (Catatan 35)	189	80.836	*Employee benefits (Note 35)*
Lain-lain	43.352	43.344	*Others*
Total	**2.549.143**	**2.867.734**	***Total***

32. Laba Per Saham Dasar / *32. Basic Earnings Per Share*

Laba per saham dasar dihitung dengan membagi laba tahun berjalan yang diatribusikan kepada pemegang saham dengan jumlah saham pada tahun bersangkutan.

Basic earnings per share is calculated by dividing the income for the year attributable to the equity holders by the number of shares outstanding during the year.

	31 Desember/ *31 December* 2025	31 Desember/ *31 December* 2024	
Laba tahun berjalan diatribusikan kepada pemegang saham	1.529.077	406.240	*Income for the year attributable to equity holders*
Rata-rata tertimbang jumlah lembar saham yang beredar	12.227.591.633	12.227.591.633	*Weighted average number of shares outstanding*
Laba per saham dasar* (nilai penuh)	**125**	**33**	***Basic earnings per share* (full amount)**

* Bank tidak mempunyai laba per saham dasar yang bersifat dilutif untuk tahun yang berakhir tanggal 31 Desember 2025 dan 2024./*The bank has no dilutive earning per share for the year ended 31 December 2025 and 2024.*

33. Transaksi Pembelian dan Penjualan Tunai Mata Uang Asing

Rincian nilai nominal atas pembelian dan penjualan tunai mata uang asing (*spot*) pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

33. Spot Foreign Currency Bought and Sold

The details of the notional values of spot foreign currencies bought and sold as of 31 December 2025 and 2024 are as follows:

	31 Desember/*31 December* 2025			
	Mata uang asing (nilai penuh)/ *Foreign currencies (full amount)*		**Rupiah**	
Pembelian tunai mata uang asing				*Spot foreign currency bought*
Pihak ketiga	USD	119.040.000	1.984.992	*Third parties*
Pembelian tunai mata uang asing				*Spot foreign currency bought*
Pihak berelasi	USD	6.878.776	114.704	*Related parties*
			2.099.696	
Penjualan tunai mata uang asing				*Spot foreign currency sold*
Pihak ketiga	USD	19.067.500	317.951	*Third parties*
Penjualan tunai mata uang asing				*Spot foreign currency sold*
Pihak berelasi	USD	8.130.381	135.574	*Related parties*
	EUR	165.000	3.229	
			138.803	
			456.754	

	31 Desember/*31 December* 2024			
	Mata uang asing (nilai penuh)/ *Foreign currencies (full amount)*		**Rupiah**	
Pembelian tunai mata uang asing				*Spot foreign currency bought*
Pihak ketiga	USD	102.304.618	1.646.593	*Third parties*
Pembelian tunai mata uang asing				*Spot foreign currency bought*
Pihak berelasi	USD	1.132.614	18.229	*Related parties*
	AUD	160.000	1.602	
			19.831	
			1.666.424	
Penjualan tunai mata uang asing				*Spot foreign currency sold*
Pihak ketiga	USD	11.329.940	182.355	*Third parties*
Penjualan tunai mata uang asing				*Spot foreign currency sold*
Pihak berelasi	USD	469.614	7.558	*Related parties*
	EUR	665.000	11.144	
			18.702	
			201.057	

34. Komitmen dan Kontinjensi / *34. Commitments and Contingencies*

Bank memiliki tagihan dan liabilitas komitmen dan kontinjensi sebagai berikut:

The Bank's commitments and contingencies are as follows:

	31 Desember/ *31 December* 2025	31 Desember/ *31 December* 2024	
Komitmen			*Commitments*
Tagihan komitmen	125.193	131.655	*Commitment receivables*
Liabilitas komitmen			*Commitment liabilities*
Fasilitas kredit yang belum digunakan	(96.847.776)	(86.823.557)	*Unused loan facilities granted*
Irrevocable letters of credit yang masih berjalan	(2.367.682)	(1.491.969)	*Outstanding irrevocable letters of credit*
Liabilitas komitmen - neto	**(99.090.265)**	**(88.183.871)**	***Commitment liabilities - net***
Kontinjensi			*Contingencies*
Liabilitas kontinjensi			*Contingent liabilities*
Bank garansi	(4.224.446)	(2.837.700)	*Bank guarantees*
Standby letters of credit	(2.191.675)	(2.130.793)	*Standby letters of credit*
Liabilities kontinjensi - neto	**(6.416.121)**	**(4.968.493)**	***Contingent liabilities - net***
Liabilitas komitmen dan kontinjensi - neto	**(105.506.386)**	**(93.152.364)**	***Commitments and contingent liabilities - net***

Perubahan cadangan kerugian penurunan nilai adalah sebagai berikut:

The movements in the allowance for impairment losses are as follows:

	Tahap 1/ *Stage 1*	Tahap 2/ *Stage 2*	Tahap 3/ *Stage 3*	Total	
31 Desember 2023	**278.752**	**101.108**	**-**	**379.860**	***31 December 2023***
Aset baru	49.558	27.278	-	76.836	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(68.397)	(57.394)	-	(125.791)	*Assets derecognized or repaid (excluding write-offs)*
Transfer ke Tahap 1	35.849	(35.849)	-	-	*Transfers to Stage 1*
Transfer ke Tahap 2	(1.477)	1.477	-	-	*Transfers to Stage 2*
Transfer ke Tahap 3	(2)	2	-	-	*Transfers to Stage 3*
Pengukuran kembali	(38.457)	46.226	-	7.769	*Remeasurement*
31 Desember 2024	**255.826**	**82.848**	**-**	**338.674**	***31 December 2024***
Aset baru	55.589	6.518	-	62.107	*New assets originated*
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(50.100)	(29.603)	-	(79.703)	*Assets derecognized or repaid (excluding write-offs)*
Transfer ke Tahap 1	35.334	(35.334)	-		*Transfers to Stage 1*
Transfer ke Tahap 2	(427)	427	-		*Transfers to Stage 2*
Transfer ke Tahap 3	-	-	-		*Transfers to Stage 3*
Pengukuran kembali	(42.491)	39.393	-	(3.098)	*Remeasurement*
31 Desember 2025	**253.731**	**64.249**	**-**	**317.980**	***31 December 2025***

35. Liabilitas atas Imbalan Kerja

Bank memiliki program pensiun iuran pasti dan juga mencatat liabilitas estimasi imbalan kerja atas uang pesangon, uang penghargaan masa kerja dan ganti kerugian kepada karyawan untuk menutupi kemungkinan kekurangan, yang untuk perhitungan pada tanggal 31 Desember 2025 dan 2024 sesuai dengan Undang-Undang No. 6 Tahun 2023 tentang Ketenagakerjaan, PP No. 35 Tahun 2021 dan perjanjian ketenagakerjaan Bank.

Program pensiun iuran pasti Bank dikelola oleh Dana Pensiun Lembaga Keuangan (DPLK) Manulife Indonesia (pihak ketiga). Iuran yang dibayarkan kepada DPLK pada tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp165.876 dan Rp164.004.

Iuran pensiun ditetapkan sebesar 16% dari gaji karyawan peserta dana pensiun, dimana sebesar 10% ditanggung oleh Bank dan sisanya 6% ditanggung oleh karyawan. Sejak tanggal 1 Juni 2023, Bank merubah ketentuan, yaitu iuran pensiun ditetapkan dengan minimal 10% dari gaji karyawan peserta dana pensiun, dan bisa ditambahkan dari karyawan secara sukarela sesuai dengan pilihan yang ditentukan Bank. Beban pensiun Bank pada tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 masing-masing berjumlah sebesar Rp118.186 dan Rp116.409.

Estimasi liabilitas imbalan kerja karyawan pada tanggal 31 Desember 2025 dan 2024 dicatat berdasarkan penilaian aktuaria yang masing-masing dilakukan oleh Kantor Konsultan Aktuaria Santhi Devi dan Ardianto Handoyo, aktuaris independen, berdasarkan laporannya bertanggal 4 Februari 2026 dan 16 Januari 2025, dengan menggunakan metode “Projected Unit Credit”.

35. Liability for Employee Benefits

The Bank has defined contribution retirement plan and also recognized estimated liability for termination, gratuity and compensation benefits to cover any deficiency as provided, which the calculation as of 31 December 2025 and 2024 in accordance with Law No. 6 of 2023 on Employment, Government Regulation No. 35 of 2021 and the Bank’s labor agreement.

The Bank’s defined contribution retirement plan is managed by Dana Pensiun Lembaga Keuangan (DPLK) Manulife Indonesia (a third party). The contribution retirement paid to DPLK for the years ended 31 Desember 2025 and 2024 amounting to Rp165,876 and Rp164,004, respectively.

The pension contribution is determined at 16% of the employees’ salary who joined the pension plan, of which 10% is contributed by the Bank and the remaining 6% is contributed by the employees. Since 1 June 2023, the Bank has changed the provisions, namely pension contribution is determined at a minimum of 10% of the employees’ salary who participating in the pension fund, and can be added from employees voluntarily according to the options determined by the Bank. The Bank’s pension expense for the years ended 31 December 2025 and 2024 amounting to Rp118,186 and Rp116,409, respectively.

The estimated liabilities for employee benefits as of 31 December 2025 and 2024 were determined based on the actuarial valuations performed by Kantor Konsultan Aktuaria Santhi Devi dan Ardianto Handoyo, independent actuary, in their reports dated 4 February 2026 and 16 January 2025, using the “Projected Unit Credit” method.

35. Liabilitas atas Imbalan Kerja (lanjutan)

Asumsi-asumsi penting yang digunakan dalam penilaian tersebut adalah sebagai berikut:

35. Liability for Employee Benefits *(continued)*

The principal assumptions used in the valuations are as follows:

	31 Desember/ *31 December* 2025	**31 Desember/ *31 December* 2024**	
Tingkat bunga diskonto	5,50%	6,60%	*Discount interest rate*
Tingkat proyeksi kenaikan gaji	4,50%	4,50%	*Salary increase projection rate*
Tabel kematian	TMI 2019	TMI 2019	*Mortality table*
Tingkat cacat	1% of mortality rate	*1% of mortality rate*	*Disability rate*
Usia pensiun (tahun)	55	55	*Retirement age (years old)*
Tingkat pengunduran diri			*Turnover rate*
Umur 25-29	12,50%	12,50%	*Age 25-29*
Umur 30-34	10,00%	10,00%	*Age 30-34*
Umur 35-39	7,50%	7,50%	*Age 35-39*
Umur 40-44	5,00%	5,00%	*Age 40-44*
Umur 45-49	2,50%	2,50%	*Age 45-49*
Umur 50-54	2,00%	2,00%	*Age 50-54*
Umur >54	0,00%	0,00%	*Age >54*

Beban imbalan kerja / *Employee benefits expenses*

	31 Desember/ *31 December* 2025	**31 Desember/ *31 December* 2024**	
Beban jasa kini	54.052	55.108	*Current service cost*
(Pendapatan)/Biaya jasa lalu amendemen program	(83.908)	-	*Past service (income)/cost - benefit changes*
Beban bunga	25.236	20.368	*Interest cost*
Pengakuan kerugian aktuaria	4.809	5.360	*Recognition of actuarial loss*
Beban imbalan kerja	**189**	**80.836**	***Employee benefits expense***

Nilai kini liabilitas imbalan kerja / *Present value of benefit obligations*

	31 Desember/ *31 December* 2025	**31 Desember/ *31 December* 2024**	
Nilai kini liabilitas imbalan kerja, awal tahun	438.894	344.372	*Present value of benefit obligation, beginning of the year*
Beban jasa kini	54.052	55.108	*Current service cost*
(Pendapatan)/Biaya jasa lalu amendemen program	(83.908)	-	*Past service (income)/cost - benefit changes*
Beban bunga	25.236	20.368	*Interest cost*
Pembayaran manfaat	(73.303)	(29.794)	*Payments of benefits*
Pengukuran kembali aktuarial	(6.491)	43.480	*Remeasurement of defined benefit plan*
Pengakuan kerugian aktuaria	4.809	5.360	*Recognition of actuarial loss*
Nilai kini liabilitas imbalan kerja, akhir tahun	**359.289**	**438.894**	***Present value of benefit obligations, end of year***

35. Liabilitas atas Imbalan Kerja (lanjutan)

Jumlah penyesuaian yang timbul pada liabilitas program untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan posisi empat tahun sebelumnya adalah sebagai berikut (tidak diaudit):

35. Liability for Employee Benefits *(continued)*

The amounts of experience adjustments arising on the plan liabilities for the year ended 31 December 2025 and previous four years are as follows (unaudited):

	31 Desember/*31 December*					
	2025	**2024**	**2023**	**2022**	**2021**	
Nilai kini liabilitas	359.289	438.894	344.372	258.405	278.566	*Present value of benefit obligation*
Penyesuaian liabilitas	(24.913)	39.354	(7.336)	4.323	(19.604)	*Experience adjustment on liability*

Perubahan liabilitas atas imbalan kerja untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

The movements of employee benefits liability for the years ended 31 December 2025 and 2024 are as follows:

	31 Desember/ *31 December* 2025	**31 Desember/ *31 December* 2024**	
Saldo awal tahun	438.894	344.372	*Beginning balance*
Beban imbalan kerja tahun berjalan	189	80.836	*Employee benefits expense during the year*
Total yang diakui di penghasilan komprehensif lainnya	(6.491)	43.480	*Total amount recognized in other comprehensive income*
Pembayaran manfaat	(73.303)	(29.794)	*Payments of benefits*
Saldo akhir tahun	**359.289**	**438.894**	***Ending balance***

Tabel berikut menunjukkan analisa sensitivitas nilai kini liabilitas imbalan kerja diasumsikan terdapat perubahan atas tingkat diskonto dan tingkat kenaikan upah (tidak diaudit):

The tables below show the sensitivity analysis of the present value of employee benefit obligation in the assumed changes in the discount rate and salary increment rate (unaudited):

Tingkat Diskonto

Discount Rate

Perubahan persentase/ *Percentage change*	**Nilai kini liabilitas/ *Present value of employee benefit obligation***	
	31 Desember/ *31 December* 2025	**31 Desember/ *31 December* 2024**
+1%	(347.410)	(422.379)
-1%	372.195	456.930

Tingkat Kenaikan Upah

Salary Increment Rate

Perubahan persentase/ *Percentage change*	**Nilai kini liabilitas/ *Present value of employee benefit obligation***	
	31 Desember/ *31 December* 2025	**31 Desember/ *31 December* 2024**
+1%	397.386	465.435
-1%	(329.348)	(414.693)

35. Liabilitas atas Imbalan Kerja (lanjutan)

Jatuh tempo dari liabilitas imbalan kerja pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut (tidak diaudit):

35. Liability for Employee Benefits *(continued)*

The maturity of the benefits obligation as of 31 December 2025 and 2024 are as follows (unaudited):

	31 Desember/ *31 December* 2025	**31 Desember/ *31 December* 2024**	
Dalam waktu 12 bulan berikutnya	98.973	113.407	*Within the next 12 months*
Antara 1 dan 2 tahun	62.915	68.064	*Between 1 and 2 years*
Antara 2 dan 5 tahun	156.406	200.011	*Between 2 and 5 years*
Antara 5 dan 10 tahun	241.438	333.114	*Between 5 and 10 years*
Total	**559.732**	**714.596**	***Total***

Durasi rata-rata liabilitas imbalan kerja pada tanggal 31 Desember 2025 dan 2024 adalah masing-masing selama 3,6 tahun dan 4,9 tahun (tidak diaudit).

The average duration of employees' benefits liability as of 31 December 2025 and 2024 are 3.6 years and 4.9 years, respectively (unaudited).

36. Jaminan Pemerintah terhadap Liabilitas Pembayaran Bank Umum

Berdasarkan Undang-Undang No. 24 tentang Lembaga Penjaminan Simpanan ("LPS") tanggal 22 September 2004, efektif sejak tanggal 22 September 2005, sebagaimana diubah dengan Undang-Undang No. 7 Tahun 2009 tanggal 13 Januari 2009 tentang Penetapan Peraturan Pemerintah Pengganti Undang-Undang No. 3 Tahun 2008, LPS dibentuk untuk menjamin liabilitas tertentu bank-bank umum berdasarkan program penjaminan yang berlaku, yang besaran nilai jaminannya dapat berubah jika memenuhi kriteria tertentu yang berlaku.

Berdasarkan Peraturan Pemerintah No.66 Tahun 2008 tanggal 13 Oktober 2008 tentang Besaran Nilai Simpanan yang Dijamin Lembaga Penjamin Simpanan, yang disempurnakan melalui Peraturan LPS No. 1/PLPS/2023 tanggal 22 Mei 2023 tentang Program Penjaminan Simpanan bahwa saldo yang dijamin untuk setiap nasabah pada satu Bank adalah paling tinggi sebesar Rp2.000.000.000 (nilai penuh).

Pada tanggal 31 Desember 2025 berdasarkan Pengumuman LPS No.PENG-7/DSPS/2025 tanggal 22 September 2025, simpanan nasabah dijamin hanya jika suku bunganya sama dengan atau dibawah 3,50% untuk simpanan dalam Rupiah dan sama dengan atau dibawah 2,00% untuk simpanan dalam valuta asing.

36. The Government Guarantee for The Payment of Obligations of Commercial Banks

Based on Law No. 24 regarding the Indonesia Deposit Insurance Agency ("LPS") dated 22 September 2004, effective on 22 September 2005, which was amended by the Law No. 7 Year 2009 dated 13 January 2009 regarding the Stipulation of Government Regulation No. 3 Year 2008, LPS was formed to guarantee certain obligations of commercial banks under the applicable guarantee program, in which the amount of guarantee can vary if it meets the applicable criteria.

Based on Government Regulation No. 66 year 2008 dated 13 October 2008 regarding the Amount of Deposit Guaranteed by LPS, which was enhanced by LPS Regulation No. 1/PLPS/2023 dated 22 May 2023 regarding the Deposit Insurance Program, that the balance guaranteed for each customer at one Bank is a maximum of Rp2,000,000,000 (full amount).

As of 31 December 2025 based on the LPS Announcement No.PENG-7/DSPS/2025 dated 22 September 2025, customer deposits are only covered if the interest rate is equal to or below 3.50% for deposits denominated in Rupiah and equal to or below 2.00% for deposits denominated in foreign currency.

36. Jaminan Pemerintah terhadap Liabilitas Pembayaran Bank Umum (lanjutan)

Pada tanggal 31 Desember 2024 berdasarkan Pengumuman LPS No.Peng-3/DSPS/2024 tanggal 28 Mei 2024, simpanan nasabah dijamin hanya jika suku bunganya sama dengan atau dibawah 4,25% untuk simpanan dalam Rupiah dan sama dengan atau dibawah 2,25% untuk simpanan dalam valuta asing.

Pada tanggal 31 Desember 2025 dan 2024, Bank adalah peserta dari program penjaminan tersebut.

36. The Government Guarantee for The Payment of Obligations of Commercial Banks *(continued)*

As of 31 December 2024 based on the LPS Announcement No.Peng-3/DSPS/2024 dated 28 May 2024, customer deposits are only covered if the interest rate is equal to or below 4.25% for deposits denominated in Rupiah and equal to or below 2.25% for deposits denominated in foreign currency.

As of 31 December 2025 and 2024, the Bank is a participant of that guarantee program.

37. Sifat dan Transaksi dengan Pihak Berelasi

37. Nature and Transaction Balances with Related Parties

Pihak berelasi/ ***Related parties***	**Sifat dari hubungan/** ***Nature of relationship***	**Sifat dari transaksi/** ***Nature of transaction***
Dewan Komisaris dan Direksi/ *The Board of Commissioners and the Directors*	Karyawan kunci dan pengurus/ *Key employees and management*	Kredit yang diberikan, Simpanan dari nasabah, Pendapatan dan beban bunga/ *Loans, Deposits from customers, Interest income and expense*
United Overseas Bank Ltd., Singapura/ *United Overseas Bank Ltd., Singapore*	Pemegang saham akhir/ *Ultimate shareholder*	Giro pada bank lain, Tagihan dan liabilitas derivatif, Simpanan dari bank lain, Aset lain-lain: tagihan *spot,* Liabilitas akseptasi, Liabilitas lain-lain: biaya yang masih harus dibayar dan liabilitas *spot*, *Arrangement fee,* Pendapatan dan beban dari transaksi derivatif dan *spot,* Beban bunga, Biaya *outsourcing, Counter guarantee,* Setoran jaminan, Investasi keuangan/ *Current accounts with other banks, Derivative receivables and payables, Deposits from other banks, Other assets: spot receivables, acceptance liabilities, Other liabilities: accrued expenses and spot payable, Arrangement fee, Income and expense from derivative and spot transaction, Interest expense, Outsourcing cost, Counter guarantee, Margin deposits, Financial investments*
United Overseas Bank Ltd., Tokyo/ *United Overseas Bank Ltd., Tokyo*	Mempunyai induk yang sama/ *Owned by the same shareholder*	Giro pada bank lain/ *Current accounts with other banks*
United Overseas Bank Ltd., Hong Kong/ *United Overseas Bank Ltd., Hong Kong*	Mempunyai induk yang sama/ *Owned by the same shareholder*	Giro pada bank lain, Tagihan Derivatif, Liabilitas lain-lain: liabilitas *spot,* Pendapatan dan beban dari transaksi derivatif dan *spot*/ *Current accounts with other banks, Derivative Receivable, Other liabilities: spot payable, Income and expense from derivative and spot transaction*
United Overseas Bank Ltd., Sydney/ *United Overseas Bank Ltd., Sydney*	Mempunyai induk yang sama/ *Owned by the same shareholder*	Giro pada bank lain/ *Current accounts with other banks*

37. Sifat dan Transaksi dengan Pihak Berelasi (lanjutan)

37. Nature and Transaction Balances with Related Parties *(continued)*

Pihak berelasi/ ***Related parties***	**Sifat dari hubungan/** ***Nature of relationship***	**Sifat dari transaksi/** ***Nature of transaction***
United Overseas Bank Ltd., Malaysia/ *United Overseas Bank Ltd., Malaysia*	Mempunyai induk yang sama/ *Owned by the same shareholder*	Giro pada bank lain, Simpanan dari bank lain, Liabilitas akseptasi, *Counter guarantee*/ *Current accounts with other banks, Deposits from other banks, acceptance liabilities, Counter guarantee*
United Overseas Bank Ltd., Shanghai/ *United Overseas Bank Ltd., Shanghai*	Mempunyai induk yang sama/ *Owned by the same shareholder*	Giro pada bank lain/ *Current accounts with other banks*
United Overseas Bank Ltd., Thailand/ *United Overseas Bank Ltd., Thailand*	Mempunyai induk yang sama/ *Owned by the same shareholder*	Giro pada bank lain, Simpanan dari bank lain/ *Current accounts with other banks, Deposits from other banks*
United Overseas Bank Ltd., China/ *United Overseas Bank Ltd., China*	Mempunyai induk yang sama/ *Owned by the same shareholder*	Simpanan dari bank lain, Tagihan derivatif, Aset lain-lain: tagihan *spot,* Liabilitas derivatif, Beban dari transaksi derivatif dan *spot*, *Arrangement fee*/ *Deposits from other banks, Derivative receivables, Other assets: spot receivables, Derivative payables, Expense from derivative and spot transaction, Arrangement fee*
UOB Kay Hian Credit Pte., Ltd./ *UOB Kay Hian Credit Pte., Ltd.*	Mempunyai induk yang sama/ *Owned by the same shareholder*	Tagihan dan liabilitas derivatif, Simpanan dari nasabah, Pendapatan komisi, Pendapatan dan beban dari transaksi derivatif dan *spot,* Beban bunga/ *Derivative receivables and payables, Deposit from customer, Fee income, Income and expense from derivative and spot transaction, Interest expense*
PT Kay Hian Sekuritas/ *PT Kay Hian Sekuritas*	Mempunyai induk yang sama/ *Owned by the same shareholder*	Beban bunga, Pendapatan komisi, Bank Garansi, Simpanan dari nasabah/ *Interest expense, Fee income, Bank Guarantee, Deposit from customer*
PT UOB Property/ *PT UOB Property*	Mempunyai induk yang sama/ *Owned by the same shareholder*	Simpanan dari nasabah, Pendapatan dari transaksi derivatif dan *spot,* Beban bunga, Beban sewa, pemeliharaan dan lainnya, Pendapatan bunga/ *Deposit from customer, Income from derivative and spot transaction, Interest expense, Rental expense, Maintenance and other cost, Interest income*
UOB Kay Hian Pte., Ltd./ *UOB Kay Hian Pte., Ltd.*	Mempunyai induk yang sama/ *Owned by the same shareholder*	Liabilitas lain-lain: Liabilitas *spot*, Pendapatan dan beban dari transaksi derivatif dan *spot,* Beban bunga, Tagihan dan liabilitas derivatif, Simpanan dari nasabah, Pendapatan komisi/ *Other liabilities: Spot payable, Income and expense from derivative and spot transaction, Interest expense, Derivative receivables and payables, Deposit from customer, Commission Fee*
PT Avatec Services Indonesia/ *PT Avatec Services Indonesia*	Mempunyai induk yang sama/ *Owned by the same shareholder*	Simpanan dari nasabah, Beban bunga, Beban pemeliharaan/*Deposits from customers, Interest expense, Maintenance fee*

37. Sifat dan Transaksi dengan Pihak Berelasi (lanjutan)

37. Nature and Transaction Balances with Related Parties (continued)

Pihak berelasi/ *Related parties*	Sifat dari hubungan/ *Nature of relationship*	Sifat dari transaksi/ *Nature of transaction*
UIC Asian Computer Services Pte., Ltd/ *UIC Asian Computer Services Pte., Ltd*	Mempunyai induk yang sama/ *Owned by the same shareholder*	Beban pemeliharaan dan lainnya/ *Maintenance fee and others*
UOB Travel Planner Pte., Ltd./ *UOB Travel Planner Pte., Ltd.*	Mempunyai induk yang sama/ *Owned by the same shareholder*	Beban pemeliharaan dan lainnya/ *Maintenance fee and others*
Junipa Pte., Ltd./ *Junipa Pte., Ltd.*	Mempunyai induk yang sama/ *Owned by the same shareholder*	*Security agent fee*
UOB Asset Management Indonesia/ *UOB Asset Management Indonesia*	Mempunyai induk yang sama/ *Owned by the same shareholder*	Simpanan dari nasabah, Beban bunga, *Selling agent fee, Support service fee*/ *Deposits from customers, Interest expense, Selling agent fee, Support service fee*

Dalam menjalankan kegiatan usahanya, Bank melakukan transaksi-transaksi tertentu dengan pihak berelasi dengan persyaratan dan kondisi yang sama dengan yang berlaku bagi pihak ketiga, kecuali kredit yang diberikan kepada karyawan.

In the normal course of business, the Bank enters into certain transactions with related parties under similar terms and conditions as those with third parties, except for loans to its employees.

Rincian dari transaksi dengan pihak berelasi adalah sebagai berikut:

The details of transactions with related parties are as follows:

	31 Desember/ *31 December* 2025	31 Desember/ *31 December* 2024	
Aset			***Assets***
Giro pada bank lain (Catatan 6)			*Current accounts with other banks (Note 6)*
United Overseas Bank Ltd., Singapura	23.533	22.532	*United Overseas Bank Ltd., Singapore*
United Overseas Bank Ltd., Hong Kong	6.220	6.050	*United Overseas Bank Ltd., Hong Kong*
United Overseas Bank Ltd., Tokyo	1.887	4.020	*United Overseas Bank Ltd., Tokyo*
United Overseas Bank Ltd., Shanghai	1.353	2.016	*United Overseas Bank Ltd., Shanghai*
United Overseas Bank Ltd., Sydney	1.170	759	*United Overseas Bank Ltd., Sydney*
United Overseas Bank Ltd., Thailand	136	142	*United Overseas Bank Ltd., Thailand*
United Overseas Bank Ltd., Malaysia	75	74	*United Overseas Bank Ltd., Malaysia*
	34.374	35.593	
Persentase terhadap jumlah aset	0,02%	0,02%	*Percentage to total assets*
Investasi keuangan (Catatan 9)			*Financial investments (Note 9)*
United Overseas Bank Ltd., Singapura	63.352	19.183	*United Overseas Bank Ltd., Singapore*
Persentase terhadap jumlah aset	0,04%	0,01%	*Percentage to total assets*
Tagihan derivatif			*Derivative receivables*
United Overseas Bank Ltd., Singapura	448.677	544.832	*United Overseas Bank Ltd., Singapore*
United Overseas Bank Ltd., China	317	422	*United Overseas Bank Ltd., China*
	448.994	545.254	
Persentase terhadap jumlah aset	0,26%	0,35%	*Percentage to total assets*

37. Sifat dan Transaksi dengan Pihak Berelasi (lanjutan)

Rincian dari transaksi dengan pihak berelasi adalah sebagai berikut: (lanjutan)

37. Nature and Transaction Balances with Related Parties *(continued)*

The details of transactions with related parties are as follows: (continued)

	31 Desember/ *31 December* 2025	**31 Desember/ *31 December* 2024**	
Aset (lanjutan)			***Assets** (continued)*
Kredit yang diberikan (Catatan 11)	59.454	74.305	*Loans (Note 11)*
Persentase terhadap jumlah aset	0,03%	0,05%	*Percentage to total assets*
Aset lain-lain			*Other Assets*
Tagihan *spot*			*Spot receivable*
United Overseas Bank Ltd., China	321	-	*United Overseas Bank Ltd., China*
United Overseas Bank Ltd., Singapura	17	49	*United Overseas Bank Ltd., Singapore*
	338	49	
Persentase terhadap jumlah aset	0,00%	0,00%	*Percentage to total assets*
Liabilitas			***Liabilities***
Simpanan dari nasabah			*Deposits from customers*
Giro (Catatan 17)	398.907	170.905	*Demand deposits (Note 17)*
Tabungan (Catatan 18)	122.048	132.128	*Saving deposits (Note 18)*
Deposito berjangka (Catatan 19)	124.103	145.485	*Time deposits (Note 19)*
	645.058	448.518	
Persentase terhadap jumlah liabilitas	0,43%	0,32%	*Percentage to total liabilities*
Simpanan dari bank lain (Catatan 20)			*Deposits from other banks (Note 20)*
United Overseas Bank Ltd., Singapura	853.055	2.420.311	*United Overseas Bank Ltd., Singapore*
United Overseas Bank Ltd., China	6.169	1.944	*United Overseas Bank Ltd., China*
United Overseas Bank Ltd., Malaysia	1.706	986	*United Overseas Bank Ltd., Malaysia*
United Overseas Bank Ltd., Thailand	260	740	*United Overseas Bank Ltd., Thailand*
	861.190	2.423.981	
Persentase terhadap jumlah liabilitas	0.57%	1,75%	*Percentage to total liabilities*
Liabilitas derivatif			*Derivative payables*
United Overseas Bank Ltd., Singapura	900.917	1.172.211	*United Overseas Bank Ltd., Singapore*
United Overseas Bank Ltd., China	249	4.483	*United Overseas Bank Ltd., China*
	901.166	1.176.694	
Persentase terhadap jumlah liabilitas	0,60%	0,85%	*Percentage to total liabilities*

37. Sifat dan Transaksi dengan Pihak Berelasi (lanjutan)

Rincian dari transaksi dengan pihak berelasi adalah sebagai berikut: (lanjutan)

37. Nature and Transaction Balances with Related Parties *(continued)*

The details of transactions with related parties are as follows: (continued)

	31 Desember/ *31 December* 2025	**31 Desember/ *31 December* 2024**	
Liabilitas (lanjutan)			***Liabilities*** *(continued)*
Liabilitas akseptasi			*Acceptance payables*
United Overseas Bank Ltd., Singapura	19.456	5.736	*United Overseas Bank Ltd., Singapore*
United Overseas Bank Ltd., Malaysia	-	4.270	*United Overseas Bank Ltd., Malaysia*
	19.456	10.006	
Persentase terhadap jumlah liabilitas	0,01%	0,01%	*Percentage to total liabilities*
Liabilitas *spot*			*Spot payable*
UOB Kay Hian Pte., Ltd.	483	-	*UOB Kay Hian Pte., Ltd.*
United Overseas Bank Ltd., Singapura	72	29	*United Overseas Bank Ltd., Singapore*
	555	29	
Persentase terhadap jumlah liabilitas	0,00%	0,00%	*Percentage to total liabilities*
Liabilitas lain-lain			*Other liabilities*
Biaya yang masih harus dibayar			*Accrued expenses*
United Overseas Bank Ltd., Singapura	168.620	244.696	*United Overseas Bank Ltd., Singapore*
Persentase terhadap jumlah liabilitas	0,11%	0,18%	*Percentage to total liabilities*
Setoran Jaminan			*Margin deposits*
United Overseas Bank Ltd., Singapura	1.084.794	894.197	*United Overseas Bank Ltd., Singapore*
Persentase terhadap jumlah liabilitas	0,72%	0,65%	*Percentage to total liabilities*
Pendapatan			***Income***
Pendapatan bunga (Catatan 28)			*Interest income (Note 28)*
Kredit yang diberikan	3.591	4.255	*Loans*
Persentase terhadap jumlah pendapatan bunga	0,03%	0,04%	*Percentage to total interest income*
Security agent fee			*Security agent fee*
Junipa Pte., Ltd.	360	360	*Junipa Pte., Ltd.*
Arrangement fee			*Arrangement fee*
United Overseas Bank Ltd., Singapura	22.129	27.689	*United Overseas Bank Ltd., Singapore*
United Overseas Bank Ltd., China	-	3.288	*United Overseas Bank Ltd., China*
Pendapatan Komisi			*Fee Income*
PT Kay Hian Sekuritas	3.635	3.713	*PT Kay Hian Sekuritas*
UOB Kay Hian Credit Pte., Ltd.	-	354	*UOB Kay Hian Credit Pte., Ltd.*
Selling Fee Agent			*Selling Fee Agent*
UOB Aset Management Indonesia	5.608	6.714	*UOB Aset Management Indonesia*
Support Service Fee			*Support Service Fee*
UOB Aset Management Indonesia	1.693	1.525	*UOB Aset Management Indonesia*

37. Sifat dan Transaksi dengan Pihak Berelasi (lanjutan)

Rincian dari transaksi dengan pihak berelasi adalah sebagai berikut: (lanjutan)

37. Nature and Transaction Balances with Related Parties *(continued)*

The details of transactions with related parties are as follows: (continued)

	31 Desember/ *31 December* 2025	**31 Desember/ *31 December* 2024**	
Pendapatan (lanjutan)			***Income** (continued)*
Counter Guarantee			*Counter Guarantee*
United Overseas Bank Ltd., Singapura	748	1.235	*United Overseas Bank Ltd., Singapore*
United Overseas Bank Ltd., Malaysia	-	183	*United Overseas Bank Ltd., Malaysia*
	34.173	45.061	
Persentase terhadap jumlah komisi dan jasa administrasi - neto	11,40%	13,65%	*Percentage to administration fees and commissions - net*
Pendapatan (beban) dari transaksi derivatif dan *spot*	653.997	(30.492)	*Income (expense) from derivative and spot transaction*
Beban			***Expense***
Beban bunga (Catatan 29)			*Interest expense (Note 29)*
Simpanan dari bank lain			*Deposits from other banks*
Call Money	46.952	-	*Call Money*
Deposito berjangka	7.500	7.428	*Time deposits*
Giro	4.422	3.056	*Demand deposits*
Tabungan	3.724	3.688	*Saving deposits*
Pinjaman yang diterima	-	9.627	*Borrowings*
Setoran Jaminan			*Margin deposits*
United Overseas Bank Ltd., Singapura	6.981	29.136	*United Overseas Bank Ltd., Singapore*
	69.579	52.935	
Persentase terhadap jumlah beban bunga	1,30%	0,94%	*Percentage to total interest expense*
Biaya *outsourcing* (Catatan 30)			*Outsourcing cost (Note 30)*
United Overseas Bank Ltd., Singapura			*United Overseas Bank Ltd., Singapore*
Dikapitalisasi ke aset tetap peralatan kantor	134.001	190.529	*Capitalized to fixed assets office equipment*
Dibebankan atas aplikasi	309.262	291.047	*Charged for software*
Beban sewa, pemeliharaan dan lainnya			*Rental, maintenance fee and others*
UIC Asian Computer Services	76.256	156.403	*UIC Asian Computer Services*
PT UOB Property	48.733	29.812	*PT UOB Property*
PT Avatec Services Indonesia	-	2.530	*PT Avatec Services Indonesia*
UOB Travel Planner Pte., Ltd.	523	2.022	*UOB Travel Planner Pte., Ltd.*
	568.775	672.343	
Persentase terhadap jumlah beban umum dan administrasi	21,25%	22,83%	*Percentage to general and administrative expenses*
Gaji dan kesejahteraan karyawan			*Salaries and employees' benefits*
Imbalan kerja jangka pendek	113.997	122.296	*Short-term employee benefits*
Imbalan kerja jangka panjang	20.730	15.793	*Long-term employee benefits*
Imbalan pasca kerja	2.058	1.786	*Post-employment benefits*
	136.785	139.875	
Persentase terhadap jumlah gaji dan kesejahteraan karyawan	5,37%	4,88%	*Percentage to salaries and employees' benefits*

37. Sifat dan Transaksi dengan Pihak Berelasi (lanjutan)

Keterangan:

a. Persentase dari giro pada bank lain, investasi keuangan, tagihan derivatif, kredit yang diberikan dan aset lain-lain dihitung terhadap total aset pada masing-masing tanggal laporan posisi keuangan.

b. Persentase dari giro, tabungan, deposito berjangka, simpanan dari bank lain, liabilitas derivatif, liabilitas atas surat berharga yang dijual dengan janji dibeli kembali, efek utang yang diterbitkan, biaya yang masih harus dibayar dan liabilitas lain-lain dihitung terhadap total liabilitas pada masing-masing tanggal laporan posisi keuangan.

c. Persentase dari beban pemeliharaan gedung dihitung terhadap total beban umum dan administrasi untuk masing-masing tahun yang bersangkutan. Beban pemeliharaan gedung merupakan beban pemeliharaan atas gedung UOB Plaza - Thamrin Nine yang dibayarkan ke PT UOB Property.

d. Persentase dari beban umum dan administrasi lainnya dihitung terhadap total beban umum dan administrasi untuk masing-masing tahun yang bersangkutan.

e. Biaya *Outsourcing* merupakan biaya yang dibebankan oleh United Overseas Bank Limited (UOB) kepada Bank sehubungan dengan Master Technology and Operations Services Agreement (MTOSA), dalam ini UOB memberikan peningkatan sistem dan layanan terkait teknologi informasi pada kartu kredit, *treasury* dan aplikasi sistem umum di Bank. Sebagai kompensasi atas layanan, Bank wajib membayar biaya satu kali dan biaya berulang seperti biaya pengembangan dan peningkatan atas aplikasi yang tercantum dalam perjanjian. Persentase tertentu dari biaya *outsourcing* ini dikapitalisasi ke aktiva tetap sebagai modal awal dan bagian yang tidak terpisahkan dari aktiva tetap dan persentase tertentu dibebankan pada operasi berdasarkan perhitungan yang disepakati.

   Sebagai imbalan atas jasa ini, Bank wajib membayar *one time cost* atas beban aktual dan *recurring cost* atas beban pemeliharaan serta biaya peningkatan sistem dan aplikasi teknologi informasi (*enhancement cost*) seperti yang diungkapkan dalam perjanjian tersebut.

37. Nature and Transaction Balances with Related Parties *(continued)*

Notes:

a. The percentages of current accounts with other banks, financial investments, derivative receivables, loans and other assets are computed based on the total assets at statement of financial position dates.

b. The percentages of demand deposits, saving deposits, time deposits, deposits from other banks, derivative payables, liabilities on securities sold under repurchase agreements, debt securities issued, accrued expenses and other liabilities are computed based on the total liabilities at statement of financial position dates.

c. The percentages of building maintenance expenses are computed based on the total general and administrative expenses in each related year. The building maintenance expense represents the maintenance expenses of UOB Plaza - Thamrin Nine which was paid to PT UOB Property.

d. The percentage of other general and administrative expenses is computed based on the total general and administrative expenses for each year.

e. Outsourcing costs represent costs charged by United Overseas Bank Limited (UOB) to the Bank in connection with the Master Technology and Operations Services Agreement (MTOSA), whereby UOB renders system enhancement and information technology related services on credit card, treasury and common system application in the Bank. As compensation to the services the Bank is obliged to pay one-time cost and recurring costs such as development and enhancement costs on the application stated in the agreement. Certain percentage of these outsourcing costs were capitalized to fixed assets as start-up and inseparable part of fixed assets and a certain percentage were charged to operations based on agreed calculations.

   As compensation to the services, the Bank is obliged to pay one time cost and recurring costs such as development and enhancement costs on the application stated in the agreement.

37. Sifat dan Transaksi dengan Pihak Berelasi (lanjutan)

Keterangan: (lanjutan)

f. Pendapatan dan beban bunga dari/kepada pihak-pihak berelasi, yang dihasilkan/ menjadi beban Bank berjumlah kurang dari 10% dari jumlah pendapatan dan beban bunga Bank untuk masing-masing tahun yang bersangkutan.

g. Imbalan kerja jangka pendek yang diterima oleh Dewan Komisaris dan Direksi Bank pada tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp113.997 dan Rp122.296.

Imbalan kerja jangka panjang yang diterima oleh Dewan Komisaris dan Direksi untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp20.730 dan Rp15.793. Biaya yang dikeluarkan oleh Bank terkait program imbalan pasca kerja Dewan Komisaris dan Direksi Bank dengan jumlah masing-masing sebesar Rp2.058 dan Rp1.786, untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 dan seperti yang diungkapkan pada Catatan 1b.

***37. Nature and Transaction Balances with Related Parties** (continued)*

Notes: (continued)

f. Interest income and expenses from/to related parties, which are received/incurred by the Bank is less than 10% of the Bank's total interest income and expenses, respectively, for each related year.

g. Short-term employee benefits received by the Bank's Board of Commissieoners and the Board of Directors for the year ended 31 December 2025 and 2024 amounting to Rp113,997 and Rp122,296, respectively.

Long-term employee benefits received by the Bank's Board of Commissioners and the Board of Directors for the years ended 31 Desember 2025 and 2024 amounting to Rp20,730 and Rp15,793, respectively. Expenses incurred by the Bank relating to post-employment benefits of the Bank's Board of Commissioners and the Board of Directors amounting to Rp2,058 and Rp1,786 for the years ended 31 December 2025 and 2024, respectively and which are disclosed in Note 1b.

38. Jatuh Tempo Aset dan Liabilitas Bank

Aset dan liabilitas Bank pada tanggal 31 Desember 2025 dan 2024 berdasarkan waktu yang tersisa sampai dengan tanggal jatuh tempo adalah sebagai berikut:

38. Remaining Maturity Periods of the Bank's Assets and Liabilities

As of 31 December 2025 and 2024, the Bank's assets and liabilities based on the remaining period of maturities are as follows:

Keterangan	31 Desember/*31 December* 2025							*Description*
	Tanpa jangka waktu/ *No contractual maturity*	Sampai dengan 1 bulan/ *up to 1 month*	Lebih dari 1 bulan sampai dengan 3 bulan/ *More than 1 month up to 3 months*	Lebih dari 3 bulan sampai dengan 12 bulan/ *More than 3 months up to 12 months*	Lebih dari 1 tahun sampai dengan 5 tahun/ *More than 1 year up to 5 years*	Lebih dari 5 tahun/ *More than 5 years*	Total	
Aset								***Assets***
Kas	642.704	-	-	-	-	-	642.704	*Cash*
Giro pada Bank Indonesia	7.115.892	-	-	-	-	-	7.115.892	*Current accounts with Bank Indonesia*
Giro pada bank lain - neto	1.000.149	-	-	-	-	-	1.000.149	*Current accounts with other banks - net*
Penempatan pada Bank Indonesia dan bank lain - neto	-	407.704	-	-	-	-	407.704	*Placements with Bank Indonesia and other banks - net*
Efek-efek yang diperdagangkan	-	20.689	130.115	2.507.841	765.809	329.431	3.753.885	*Trading securities*
Investasi keuangan - neto	-	5.884.714	1.234.227	3.314.152	17.504.903	9.335.711	37.273.707	*Financial investments - net*
Tagihan atas surat berharga yang dibeli dengan janji dijual kembali	-	-	-	1.703.647	-	-	1.703.647	*Receivables on securities purchased with agreements to resell*
Tagihan derivatif	-	220.086	121.831	247.220	980.711	35.078	1.604.926	*Derivative receivables*
Kredit yang diberikan - neto	-	11.072.553	21.018.359	43.814.074	20.794.764	11.257.144	107.956.894	*Loans - net*
Tagihan akseptasi - neto	-	995.861	1.051.773	474.962	67.680	-	2.590.276	*Acceptance receivables - net*
Aset pajak tangguhan - neto	100.444	-	-	-	-	-	100.444	*Deferred tax assets - net*
Aset tetap dan aset hak guna	2.536.904	-	-	-	-	-	2.536.904	*Fixed assets and right-of-use assets*
Aset tidak berwujud	813.973	-	-	-	-	250.667	1.064.640	*Intangible assets*
Aset lain-lain - neto	182.383	1.888.037	604.777	69.554	2.680	-	2.747.431	*Other assets - net*
Total Aset	**12.392.449**	**20.489.644**	**24.161.082**	**52.131.450**	**40.116.547**	**21.208.031**	**170.499.203**	***Total Assets***

38. Jatuh Tempo Aset dan Liabilitas Bank (lanjutan)

Aset dan liabilitas Bank pada tanggal 31 Desember 2025 dan 2024 berdasarkan waktu yang tersisa sampai dengan tanggal jatuh tempo adalah sebagai berikut: (lanjutan)

38. Remaining Maturity Periods of the Bank's Assets and Liabilities *(continued)*

As of 31 December 2025 and 2024, the Bank's assets and liabilities based on the remaining period of maturities are as follows: (continued)

	31 Desember/*31 December* 2025							
Keterangan	**Tanpa jangka waktu/ *No contractual maturity***	**Sampai dengan 1 bulan/ *up to 1 month***	**Lebih dari 1 bulan sampai dengan 3 bulan/ *More than 1 month up to 3 months***	**Lebih dari 3 bulan sampai dengan 12 bulan/ *More than 3 months up to 12 months***	**Lebih dari 1 tahun sampai dengan 5 tahun/ *More than 1 year up to 5 years***	**Lebih dari 5 tahun/ *More than 5 years***	**Total**	***Description***
Liabilitas								***Liabilities***
Liabilitas segera	-	441.003	-	-	-	-	441.003	*Current liabilities*
Simpanan dari nasabah	79.656.725	23.896.620	17.771.461	8.149.867	3.716.627	121.382	133.312.682	*Deposits from customers*
Simpanan dari bank lain	46.519	2.905.000	838.750	5.000	-	-	3.795.269	*Deposits from other banks*
Bunga yang masih harus dibayar	-	189.091	-	-	-	-	189.091	*Interest payables*
Utang pajak	-	141.245	-	-	-	-	141.245	*Tax payables*
Liabilitas derivatif	-	184.534	66.906	237.286	906.506	66.353	1.461.585	*Derivative payables*
Liabilitas akseptasi	-	917.985	755.278	264.535	67.681	-	2.005.479	*Acceptance liabilities*
Liabilitas atas surat berharga yang dijual dengan janji dibeli kembali	-	3.524.684	-	-	-	-	3.524.684	*Liabilities on securities sold under repurchase agreements*
Liabilitas atas imbalan kerja	-	-	-	98.973	62.915	197.401	359.289	*Liabilities for employee benefit*
Efek utang yang diterbitkan	-	97.505	-	749.524	-	97.961	944.990	*Debt securities issued*
Liabilitas lain-lain	1.825.120	924.290	383.523	948.952	118.358	-	4.200.243	*Other liabilities*
Total Liabilitas	**81.528.364**	**33.221.957**	**19.815.918**	**10.454.137**	**4.872.087**	**483.097**	**150.375.560**	***Total Liabilities***
Neto	**(69.135.915)**	**(12.732.313)**	**4.345.164**	**41.677.313**	**35.244.460**	**20.724.934**	**20.123.643**	***Net***

38. Jatuh Tempo Aset dan Liabilitas Bank (lanjutan)

Aset dan liabilitas Bank pada tanggal 31 Desember 2025 dan 2024 berdasarkan waktu yang tersisa sampai dengan tanggal jatuh tempo adalah sebagai berikut: (lanjutan)

38. Remaining Maturity Periods of the Bank's Assets and Liabilities *(continued)*

As of 31 December 2025 and 2024, the Bank's assets and liabilities based on the remaining period of maturities are as follows: (continued)

	31 Desember/*31 December* 2024							
Keterangan	**Tanpa jangka waktu/ *No contractual maturity***	**Sampai dengan 1 bulan/ *up to 1 month***	**Lebih dari 1 bulan sampai dengan 3 bulan/ *More than 1 month up to 3 months***	**Lebih dari 3 bulan sampai dengan 12 bulan/ *More than 3 months up to 12 months***	**Lebih dari 1 tahun sampai dengan 5 tahun/ *More than 1 year up to 5 years***	**Lebih dari 5 tahun/ *More than 5 years***	**Total**	***Description***
Aset								***Assets***
Kas	681.840	-	-	-	-	-	681.840	*Cash*
Giro pada Bank Indonesia	5.798.664	-	-	-	-	-	5.798.664	*Current accounts with Bank Indonesia*
Giro pada bank lain - neto	821.513	-	-	-	-	-	821.513	*Current accounts with other banks - net*
Penempatan pada Bank Indonesia dan bank lain - neto	-	3.657.057	-	-	-	-	3.657.057	*Placements with Bank Indonesia and other banks - net*
Efek-efek yang diperdagangkan	-	169.847	116.823	1.452.137	450.761	117.425	2.306.993	*Trading securities*
Investasi keuangan - neto	-	1.117.164	7.002.022	7.032.873	9.018.309	8.282.458	32.452.826	*Financial investments - net*
Tagihan atas surat berharga yang dibeli dengan janji dijual kembali	-	-	-	-	1.653.008	-	1.653.008	*Receivables on securities purchased with agreements to resell*
Tagihan derivatif	-	317.333	293.008	398.806	1.033.439	19.607	2.062.193	*Derivative receivables*
Kredit yang diberikan - neto	-	17.571.660	15.158.107	36.594.966	18.377.179	8.750.344	96.452.256	*Loans - net*
Tagihan akseptasi - neto	-	648.275	793.491	895.902	80.213	-	2.417.881	*Acceptance receivables - net*
Aset pajak tangguhan - neto	641.832	-	-	-	-	-	641.832	*Deferred tax assets - net*
Aset tetap dan aset hak guna	2.939.616	-	-	-	-	-	2.939.616	*Fixed assets and right-of-use assets*
Aset tidak berwujud	813.973	-	-	-	-	282.667	1.096.640	*Intangible assets*
Aset lain-lain - neto	397.512	2.097.658	553.203	84.953	26.137	-	3.159.463	*Other assets - net*
Total Aset	**12.094.950**	**25.578.994**	**23.916.654**	**46.459.637**	**30.639.046**	**17.452.501**	**156.141.782**	***Total Assets***

38. Jatuh Tempo Aset dan Liabilitas Bank (lanjutan)

Aset dan liabilitas Bank pada tanggal 31 Desember 2025 dan 2024 berdasarkan waktu yang tersisa sampai dengan tanggal jatuh tempo adalah sebagai berikut: (lanjutan)

38. Remaining Maturity Periods of the Bank's Assets and Liabilities *(continued)*

As of 31 December 2025 and 2024, the Bank's assets and liabilities based on the remaining period of maturities are as follows: (continued)

	31 Desember/*31 December* 2024							
Keterangan	**Tanpa jangka waktu/ *No contractual maturity***	**Sampai dengan 1 bulan/ *up to 1 month***	**Lebih dari 1 bulan sampai dengan 3 bulan/ *More than 1 month up to 3 months***	**Lebih dari 3 bulan sampai dengan 12 bulan/ *More than 3 months up to 12 months***	**Lebih dari 1 tahun sampai dengan 5 tahun/ *More than 1 year up to 5 years***	**Lebih dari 5 tahun/ *More than 5 years***	**Total**	***Description***
Liabilitas								***Liabilities***
Liabilitas segera	-	504.053	-	-	-	-	504.053	*Current liabilities*
Simpanan dari nasabah	67.150.561	21.734.599	18.082.211	7.228.162	2.613.821	102.396	116.911.750	*Deposits from customers*
Simpanan dari bank lain	66.509	2.759.250	326.900	1.287.600	-	-	4.440.259	*Deposits from other banks*
Bunga yang masih harus dibayar	-	195.817	-	-	-	-	195.817	*Interest payables*
Utang pajak	-	105.211	-	-	-	-	105.211	*Tax payables*
Liabilitas derivatif	-	431.538	322.056	389.507	1.019.459	63.330	2.225.890	*Derivative payables*
Liabilitas akseptasi	-	590.746	765.830	870.161	80.214	-	2.306.951	*Acceptance liabilities*
Liabilitas atas surat berharga yang dijual dengan janji dibeli kembali	-	5.576.054	-	-	-	-	5.576.054	*Liabilities on securities sold under repurchase agreements*
Liabilitas atas Imbalan kerja		-	-	110.745	176.604	151.545	438.894	*Liabilities for employee benefit*
Efek utang yang diterbitkan	-	-	-	98.684	845.632	97.594	1.041.910	*Debt securities issued*
Liabilitas lain-lain	1.989.897	1.400.832	351.007	663.329	163.761	-	4.568.826	*Other liabilities*
Total Liabilitas	**69.206.967**	**33.298.100**	**19.848.004**	**10.648.188**	**4.899.491**	**414.865**	**138.315.615**	***Total Liabilities***
Neto	**(57.112.017)**	**(7.719.105)**	**4.068.650**	**35.811.449**	**25.739.555**	**17.037.635**	**17.826.167**	***Net***

38. Jatuh Tempo Aset dan Liabilitas Bank (lanjutan)

Tabel di bawah ini menunjukkan sisa jatuh tempo kontraktual dari liabilitas keuangan Bank berdasarkan pada arus kas yang tidak didiskonto:

38. Remaining Maturity Periods of the Bank's Assets and Liabilities *(continued)*

The table below shows the remaining contractual maturities of the Bank's financial liabilities based on undiscounted cash flow:

	31 Desember/*31 December* 2025							
Keterangan	**Tanpa jangka waktu/ *No contractual maturity***	**Sampai dengan 1 bulan/ *up to 1 month***	**Lebih dari 1 bulan sampai dengan 3 bulan/ *More than 1 month up to 3 months***	**Lebih dari 3 bulan sampai dengan 12 bulan/ *More than 3 months up to 12 months***	**Lebih dari 1 tahun sampai dengan 5 tahun/ *More than 1 year up to 5 years***	**Lebih dari 5 tahun/ *More than 5 years***	**Total**	***Description***
Liabilitas segera	-	441.003	-	-	-	-	441.003	*Current liabilities*
Simpanan dari nasabah	79.656.725	24.056.829	17.897.129	8.308.847	3.717.102	121.435	133.758.067	*Deposits from customers*
Simpanan dari bank lain	46.519	2.912.883	838.750	5.000	-	-	3.803.152	*Deposits from other banks*
Bunga yang masih harus dibayar	-	189.091	-	-	-	-	189.091	*Interest payables*
Liabilitas derivatif	-	184.534	66.906	237.286	906.506	66.353	1.461.585	*Derivative payables*
Liabilitas akseptasi	-	917.985	755.278	264.535	67.681	-	2.005.479	*Acceptance liabilities*
Liabilitas atas surat berharga yang dijual dengan janji dibeli kembali	-	3.531.081	-	-	-	-	3.531.081	*Liabilities on securities sold under repurchase agreements*
Liabilitas atas imbalan kerja	-	-	-	98.973	62.915	197.401	359.289	*Liabilities for employee benefit*
Efek utang yang diterbitkan	-	7.123	14.246	802.164	152.074	100.000	1.075.607	*Debt securities issued*
Liabilitas lain-lain	1.825.120	924.290	383.523	948.952	118.358	-	4.200.243	*Other liabilities*
Total Liabilitas	**81.528.364**	**33.164.819**	**19.955.832**	**10.665.757**	**5.024.636**	**485.189**	**150.824.597**	***Total Liabilities***

38. Jatuh Tempo Aset dan Liabilitas Bank (lanjutan)

Tabel di bawah ini menunjukkan sisa jatuh tempo kontraktual dari liabilitas keuangan Bank berdasarkan pada arus kas yang tidak didiskonto: (lanjutan)

38. Remaining Maturity Periods of the Bank's Assets and Liabilities *(continued)*

The table below shows the remaining contractual maturities of the Bank's financial liabilities based on undiscounted cash flow: (continued)

	31 Desember/*31 December* 2024							
Keterangan	**Tanpa jangka waktu/** ***No contractual maturity***	**Sampai dengan 1 bulan/** ***up to 1 month***	**Lebih dari 1 bulan sampai dengan 3 bulan/** ***More than 1 month up to 3 months***	**Lebih dari 3 bulan sampai dengan 12 bulan/** ***More than 3 months up to 12 months***	**Lebih dari 1 tahun sampai dengan 5 tahun/** ***More than 1 year up to 5 years***	**Lebih dari 5 tahun/** ***More than 5 years***	**Total**	***Description***
Liabilitas segera	-	504.053	-	-	-	-	504.053	*Current liabilities*
Simpanan dari nasabah	67.150.561	21.904.030	18.237.965	7.340.858	2.615.327	102.626	117.351.367	*Deposits from customers*
Simpanan dari bank lain	66.509	2.765.125	330.208	1.327.959	-	-	4.489.801	*Deposits from other banks*
Bunga yang masih harus dibayar	-	195.817	-	-	-	-	195.817	*Interest payables*
Liabilitas derivatif	-	431.538	322.056	389.507	1.019.459	63.330	2.225.890	*Derivative payables*
Liabilitas akseptasi	-	590.746	765.830	870.161	80.214	-	2.306.951	*Acceptance liabilities*
Liabilitas atas surat berharga yang dijual dengan janji dibeli kembali	-	5.579.879	-	-	-	-	5.579.879	*Liabilities on securities sold under repurchase agreements*
Liabilitas atas imbalan kerja	-	-	-	110.745	176.604	151.545	438.894	*Liabilities for employee benefit*
Efek utang yang diterbitkan	-	7.678	15.358	165.888	964.943	111.833	1.265.700	*Debt securities issued*
Liabilitas lain-lain	1.989.897	1.400.832	351.007	663.329	163.761	-	4.568.826	*Other liabilities*
Total Liabilitas	**69.206.967**	**33.379.698**	**20.022.424**	**10.868.447**	**5.020.308**	**429.334**	**138.927.178**	***Total Liabilities***

39. Kebijakan Manajemen Risiko

Pelaksanaan fungsi manajemen risiko meliputi hal-hal terkait dengan upaya identifikasi, penilaian, pengukuran, evaluasi, pemantauan dan pengendalian risiko termasuk pengembangan teknologi dan sistem informasi manajemen di setiap jenis risiko yang dihadapi oleh Bank, serta peningkatan kualitas sumber daya manusia dalam pengelolaan risiko tersebut.

Secara garis besar, Kebijakan Manajemen Risiko mengacu pada peraturan regulator, yang penerapannya mencakup empat pilar manajemen risiko yang ditetapkan dalam POJK No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum sebagai berikut:

1. Pengawasan aktif dari Dewan Komisaris dan Direksi;
2. Kecukupan kebijakan dan prosedur manajemen risiko serta penetapan limit risiko;
3. Kecukupan proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko, serta sistem informasi manajemen risiko; dan
4. Sistem pengendalian internal yang menyeluruh.

Dewan Komisaris dan Direksi bertanggung jawab untuk memastikan bahwa 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. Untuk mendukung hal tersebut, dibentuk komite-komite untuk mengkaji masalah terkait manajemen risiko, termasuk rencana perbaikan jika dibutuhkan, memberikan persetujuan atas berbagai kebijakan manajemen risiko, mengkaji laporan profil risiko, dan mengevaluasi pelaksanaan sistem pengendalian Bank. Komite yang dibentuk pada level komisaris salah satunya yaitu Komite Independen Pemantau Risiko (KIPER), sedangkan pada level direksi antara lain Komite Manajemen Risiko (RMC), Komite Aktiva dan Pasiva (ALCO), Komite Kebijakan Kredit (CPC) dan lainnya.

Penetapan kebijakan manajemen risiko sesuai dengan profil risiko Bank yaitu mencakup 8 tipe risiko yang terdiri dari risiko kredit, risiko pasar, risiko likuiditas, risiko operasional, risiko kepatuhan, risiko stratejik, risiko hukum dan risiko reputasi.

39. Risk Management Policies

Implementation of risk management function includes identification, assessment, measurement, evaluation, monitoring and risk controls, including the development of technology and management information system in each risk faced by the Bank, as well as the improvement of human resource quality in order to manage the risks.

Generally, the Risk Management Policy refers to the regulatory provision of which the implementation includes the four pillars of risk management as stipulated in OJK Regulation No. 18/POJK.03/2016 concerning Risk Management Implementation for Commercial Banks as follows:

1. *Active supervision of the Board of Commissioners and the Board of Directors;*
2. *Adequacy of risk management policies, procedures and risk limit stipulation;*
3. *Adequacy of risk identification, measurement, monitoring and controlling process, as well as risk management information system; and*
4. *A comprehensive internal control system.*

The Board of Commissioners and the Board of Directors are responsible to ensure the adequacy of risk management implementation tailored with the characteristic, complexity, and risk profile of the Bank, and have a good understanding on the type and level of risks inherent in the Bank's business activities. To support this, committees are formed to assess issues related to risk management, including the improvement plan if necessary, to give approval for various risk management policies, to assess the risk profile reports and to evaluate the implementation of the Bank's risk control system. One of the committees at the commissioner level is the Risk Monitoring Committee (ROC), whereas at the director level are the Risk Management Committee (RMC), Asset and Liability Committee (ALCO), Credit Policy Committee (CPC) and others.

Risk management policies are determined in accordance with the Bank's risk profile which includes 8 types of risks consists of credit risk, market risk, liquidity risk, operational risk, compliance risk, strategic risk, legal risk and reputation risk.

39. Kebijakan Manajemen Risiko (lanjutan)

Risiko kredit

Risiko kredit didefinisikan sebagai risiko kerugian yang timbul dari kegagalan debitur atau *counterparty* dalam memenuhi kewajiban keuangannya pada saat jatuh tempo.

Dalam mengelola eksposur risiko kredit, Bank menerapkan beberapa prinsip dasar sebagai berikut:

1. Pemisahan tugas antara berbagai fungsi dalam pemberian kredit

   Terdapat pemisahan tugas antara fungsi kerja originasi (bisnis), fungsi kerja administrasi kredit, fungsi kerja kredit, dan fungsi kerja manajemen risiko untuk menjaga independensi dan integritas dari berbagai fungsi kredit tersebut.

   Bank menetapkan struktur delegasi Batas Wewenang Persetujuan Kredit (CDL) yang juga meliputi proses eskalasi persetujuan atas penyimpangan, pelampauan, dan perpanjangan kredit di luar pagu yang telah ditetapkan. Pemberian delegasi Batas Wewenang Persetujuan Kredit yang diberikan kepada individu tertentu dilakukan melalui proses yang ketat dengan mempertimbangkan pengalaman, senioritas dan rekam jejak dari pejabat tersebut. Divisi *Credit Risk Management* bertindak sebagai pengelola Batas Wewenang Persetujuan Kredit dan juga memastikan bahwa hal ini telah diadministrasikan secara baik.

   Divisi *Credit Risk Management* secara independen melakukan pengawasan terhadap risiko kredit dan bertanggung jawab untuk melaporkan dan menganalisa semua elemen risiko kredit.

2. Kebijakan dan prosedur risiko kredit

   Bank telah menerbitkan beberapa kebijakan terkait pengelolaan risiko kredit antara lain sebagai berikut:

   a. Kebijakan Manajemen Risiko Kredit yang mengatur prinsip-prinsip utama dalam pemberian, pengelolaan dan pemantauan risiko kredit.

***39. Risk Management Policies** (continued)*

Credit risk

Credit risk is defined as the risk of loss arising from any failure by a debtor or a counterparty to fulfill its financial obligations as and when they fall due.

In managing credit risk exposure, the Bank applies several basic principles as follows:

1. Segregation of duties among functions in granting credit

   There is segregation of duties between origination function (business), credit administration function, credit function, and risk management function to maintain independence and integrity of the various credit functions.

   The Bank established a structure for the delegation of Credit Discretionary Limits (CDL) which is also including the escalation process for the approval of exception, excesses and credit extension beyond prescribed limits. The delegation of CDL to certain individual is performed through a stringent process that takes into consideration the experience, seniority and track record of the officer. Credit Risk Management Division acts as the custodian of the CDL structure to ensure that the CDLs are properly administered.

   Credit Risk Management Division provides independent oversight of credit risk and is responsible to report and analyse all elements of credit risk.

2. Credit risk policies and procedures

   The Bank has issued several policies related to managing credit risk including the following:

   a. Credit Risk Management Policy that governs core principals in lending, credit risk management and monitoring.

39. Kebijakan Manajemen Risiko (lanjutan)

Risiko kredit (lanjutan)

Dalam mengelola eksposur risiko kredit, Bank menerapkan beberapa prinsip dasar sebagai berikut: (lanjutan)

2. Kebijakan dan prosedur risiko kredit (lanjutan)

   Bank telah menerbitkan beberapa kebijakan terkait pengelolaan risiko kredit antara lain sebagai berikut: (lanjutan)

   b. Kebijakan Kredit Umum untuk segmen *Wholesale Banking* serta Kebijakan Kredit Konsumsi yang mengatur tata cara pemberian kredit konsumsi dan berbagai prinsip dan standar kredit guna mengelola risiko kredit Bank pada segmen *Retail Banking*.
   c. Kebijakan Manajemen Risiko Konsentrasi Kredit untuk mengelola risiko konsentrasi kredit.
   d. Pedoman Klasifikasi Aset Basel yang memberikan pedoman atas pengelompokkan eksposur ke dalam Kelas Aset Basel untuk perhitungan Aktiva Tertimbang Menurut Risiko.

3. Pengelolaan dan pemantauan portofolio kredit

   Divisi *Credit Risk Management* menjadi pengawas independen dan melakukan pemantauan portofolio dengan melakukan kaji ulang secara berkala atas risiko internal dan eksternal dan parameter-parameter risiko kredit seperti tren *delinquency,* Dalam Perhatian Khusus (DPK)*, watchlist accounts*, risiko konsentrasi, pergerakan kualitas kredit dan lainnya.

   Hasil pemantauan portofolio kredit disampaikan kepada Manajemen Senior dan Direksi melalui Laporan *Credit Risk Highlight*.

   Divisi *Credit Risk Management* juga secara independen melakukan reviu terhadap akun-akun *watchlist* dan memastikan bahwa akun-akun tersebut dikelola secara proaktif untuk meminimalkan kerugian Bank serta memiliki kolektibilitas sesuai dengan ketentuan internal Bank dan ketentuan regulator.

39. Risk Management Policies *(continued)*

Credit risk *(continued)*

In managing credit risk exposure, the Bank applies several basic principles as follows: (continued)

2. Credit risk policies and procedures (continued)

   The Bank has issued several policies related to managing credit risk including the following: (continued)

   b. General Credit Policy for Wholesale Banking segments and Consumer Credit Policy that govern the principles of consumer credit extension, and various credit principles and standards by which the Bank undertakes and manages the credit risk in the Retail Banking segments.
   c. Credit Concentration Risk Management Policy to manage credit concentration risk.
   d. Basel Asset Classification Guideline that gives the guidelines for classifying exposures into the Basel Asset Classes for Risk Weighted Asset calculation.

3. Management and monitoring of credit portfolios

   Credit Risk Management Division acts as independent overseer and performs portfolio monitoring by conducting regular reviews of internal and external risk environment and credit risk parameters i.e., delinquency trend, special mention, watchlist accounts, concentration risk, loan quality movement and others.

   Outcomes of credit portfolio monitoring is reported to Senior Management and Board of Directors through the Credit Risk Highlight.

   Credit Risk Management Division also independently review the watchlist accounts and ensure that the accounts are proactively managed to minimize the losses of the Bank and has an appropriate collectability in accordance with the Bank's internal regulations and regulatory provisions.

39. Kebijakan Manajemen Risiko (lanjutan)

Risiko kredit (lanjutan)

Dalam mengelola eksposur risiko kredit, Bank menerapkan beberapa prinsip dasar sebagai berikut: (lanjutan)

3. Pengelolaan dan pemantauan portofolio kredit

Bank juga telah membentuk *Credit Management Working Group* (CMWG) dan *Credit Portfolio Quality Management* (CPQM) yaitu kelompok kerja yang dibentuk dengan tujuan utama untuk melakukan pemantauan atas kualitas kredit yang dimiliki oleh Bank, menerapkan strategi restrukturisasi, melakukan pemantauan portofolio dan membahas langkah penyelesaian terhadap kredit yang dianggap rentan.

Pengelolaan risiko konsentrasi kredit

Risiko konsentrasi kredit didefinisikan sebagai eksposur tunggal atau kelompok atau portofolio yang berpotensi menghasilkan kerugian yang cukup besar (relatif terhadap modal Bank, total aktiva atau tingkat risiko secara keseluruhan) yang mungkin mengancam kesehatan Bank atau kemampuan Bank untuk mempertahankan operasi intinya. Oleh karena kredit adalah aktivitas utama Bank, maka risiko konsentrasi kredit termasuk risiko yang material.

Konsentrasi risiko kredit berdasarkan jenis debitur adalah sebagai berikut:

39. Risk Management Policies *(continued)*

Credit risk *(continued)*

In managing credit risk exposure, the Bank applies several basic principles as follows: (continued)

3. Management and monitoring of credit portfolios (continued)

The Bank formed a Credit Management Working Group (CMWG) and Credit Portfolio Quality Management (CPQM) which are working groups with key objective to monitor credit quality of the Bank, implement restructuring strategy, monitor portfolio performance and discuss account strategies for vulnerable accounts.

Credit concentration risk management

Credit concentration risk is defined as any single or group or portfolio exposures with the potential to generate substantial losses (relative to the Bank's capital, total assets or overall risk level) which may threaten the Bank's health or ability to maintain its core operations. As lending is the Bank's primary activity, therefore credit concentration risk is concerned as material risk.

Concentration of credit risk by type of debtors are as follows:

	31 Desember/*31 December* 2025					
	Wholesale	**Pemerintah dan Bank Indonesia/ *Government and Bank Indonesia***	**Bank**	**Ritel/ *Retail***	**Total**	
Giro pada Bank Indonesia	-	7.115.892	-	-	7.115.892	*Current accounts with Bank Indonesia*
Giro pada bank lain - neto	-	-	1.000.149	-	1.000.149	*Current accounts with other banks - net*
Penempatan pada Bank Indonesia dan bank lain - neto	-	-	407.704	-	407.704	*Placements with Bank Indonesia and other banks - net*
Efek-efek yang diperdagangkan	28.316	3.725.569	-	-	3.753.885	*Trading securities*
Investasi keuangan - neto	1.129.720	753.716	35.390.271	-	37.273.707	*Financial investments - net*
Tagihan derivatif	627.149	71.217	906.560	-	1.604.926	*Derivative receivables*
Kredit yang diberikan - neto	55.003.972	1.619.990	93	51.332.839	107.956.894	*Loans - net*
Tagihan atas surat berharga yang dibeli dengan janji dijual kembali - neto	-	1.703.647	-	-	1.703.647	*Receivables on securities purchased with agreements to resell - net*
Tagihan akseptasi - neto	2.590.276	-	-	-	2.590.276	*Acceptance receivables - net*
Aset lain-lain*	1.256.624	-	-	23.933	1.280.557	*Other assets**
Total	**60.636.057**	**14.990.031**	**37.704.777**	**51.356.772**	**164.687.637**	***Total***
Persentase	36.82%	9.10%	22.90%	31.18%	100%	*Percentage*

* Aset lain-lain terdiri dari piutang bunga, setoran jaminan dan transaksi *spot*.

* *Other assets consist of interest receivables, security deposits and spot transaction.*

39. Kebijakan Manajemen Risiko (lanjutan)

Risiko kredit (lanjutan)

Dalam mengelola eksposur risiko kredit, Bank menerapkan beberapa prinsip dasar sebagai berikut: (lanjutan)

3. Pengelolaan dan pemantauan portofolio kredit (lanjutan)

Pengelolaan risiko konsentrasi kredit (lanjutan)

Konsentrasi risiko kredit berdasarkan jenis debitur adalah sebagai berikut: (lanjutan)

39. Risk Management Policies *(continued)*

Credit risk *(continued)*

In managing credit risk exposure, the Bank applies several basic principles as follows: (continued)

3. Management and monitoring of credit portfolios (continued)

Credit concentration risk management (continued)

Concentration of credit risk by type of debtors are as follows: (continued)

	31 Desember/*31 December* 2024					
	Wholesale	**Pemerintah dan Bank Indonesia/ *Government and Bank Indonesia***	**Bank**	**Ritel/ *Retail***	**Total**	
Giro pada Bank Indonesia	-	5.798.664	-	-	5.798.664	*Current accounts with Bank Indonesia*
Giro pada bank lain - neto	-	-	821.513	-	821.513	*Current accounts with other banks - net*
Penempatan pada Bank Indonesia dan bank lain - neto	-	1.920.406	1.736.651	-	3.657.057	*Placements with Bank Indonesia and other banks - net*
Efek-efek yang diperdagangkan	248.913	2.051.905	6.175	-	2.306.993	*Trading securities*
Investasi keuangan - neto	1.159.506	29.600.732	1.692.588	-	32.452.826	*Financial investments - net*
Tagihan derivatif	2.614	-	2.059.579	-	2.062.193	*Derivative receivables*
Kredit yang diberikan - neto	48.627.541	1.312.735	182	46.511.798	96.452.256	*Loans - net*
Tagihan atas surat berharga yang dibeli dengan janji dijual kembali - neto	-	-	1.653.008	-	1.653.008	*Receivables on securities purchased with agreements to resell - net*
Tagihan akseptasi - neto	2.392.389	-	-	25.492	2.417.881	*Acceptance receivables - net*
Aset lain-lain*	972.186	-	123.431	47.176	1.142.793	*Other assets**
Total	**53.403.149**	**40.684.442**	**8.093.127**	**46.584.466**	**148.765.184**	***Total***
Persentase	35,90%	27,35%	5,44%	31,31%	100,00%	*Percentage*

* Aset lain-lain terdiri dari piutang bunga, setoran jaminan dan transaksi *spot*.

* *Other assets consist of interest receivables, security deposits and spot transaction.*

Eksposur maksimum risiko kredit

Bank menetapkan limit eksposur untuk individual/grup, sektor industri, jangka waktu dan nilai tukar asing, yang telah disesuaikan dengan *risk appetite* dan *risk tolerance* sebagai salah satu alat bagi Bank untuk memonitor dan memitigasi risiko konsentrasi kredit.

Eksposur maksimum aset keuangan Bank untuk risiko kredit sebelum memperhitungkan agunan dan jaminan kredit lainnya adalah sebesar nilai tercatatnya (Catatan 40).

Maximum exposure to credit risk

The Bank sets the exposure limit for single/group, industry sector, tenor and foreign exchange, which is in line with the Bank's risk appetite and risk tolerance as one of the tools for the Bank to monitor and mitigate credit concentration risk.

The Bank's financial asset's maximum exposure to credit risk before taking into account any collateral and other credit enhancements is its carrying value (Note 40).

39. Kebijakan Manajemen Risiko (lanjutan)

Risiko kredit (lanjutan)

Dalam mengelola eksposur risiko kredit, Bank menerapkan beberapa prinsip dasar sebagai berikut: (lanjutan)

3. Pengelolaan dan pemantauan portofolio kredit (lanjutan)

Eksposur maksimum risiko kredit (lanjutan)

Eksposur maksimum dari aset keuangan Bank setelah mempertimbangkan dampak dari jaminan dan pengaturan tambahan lain selain dari kredit yang diberikan dan tagihan atas surat berharga yang dibeli dengan janji dijual kembali sama dengan nilai tercatat.

Untuk aset keuangan yang diakui pada laporan posisi keuangan, eksposur maksimum terhadap risiko kredit sama dengan nilai tercatat. Untuk Bank Garansi dan *Irrevocable Letters of Credit*, eksposur maksimum terhadap risiko kredit adalah nilai maksimum yang harus dibayarkan oleh Bank jika liabilitas atas Bank Garansi dan *Irrevocable Letters of Credit* tersebut terjadi.

Analisis eksposur maksimum risiko kredit setelah memperhitungkan dampak agunan dan mitigasi risiko kredit lainnya adalah sebagai berikut:

a. Nilai tercatat aset keuangan Bank selain pinjaman mewakili eksposur maksimum risiko kredit.

b. Untuk kredit yang diberikan, Bank menggunakan agunan untuk meminimalkan risiko kredit. Pinjaman yang diberikan dan piutang diklasifikasikan menjadi dua kelompok besar yaitu:
   1. *Secured loans.*
   2. *Unsecured loans.*

Untuk *secured loans*, Bank menetapkan jenis dan nilai agunan yang dijaminkan sesuai dengan skema kredit. Jenis agunan terdiri dari:

a. *Physical collateral*, antara lain tanah, bangunan dan BPKB kendaraan bermotor.
b. *Financial collateral*, antara lain simpanan (tabungan, giro dan deposito berjangka), surat berharga dan emas.
c. Lainnya, antara lain garansi, jaminan dari Pemerintah dan jaminan dari lembaga penjamin.

39. Risk Management Policies *(continued)*

Credit risk *(continued)*

In managing credit risk exposure, the Bank applies several basic principles as follows: (continued)

3. Management and monitoring of credit portfolios (continued)

Maximum exposure to credit risk (continued)

The maximum exposure of the Bank's financial asset after considering the impact of collateral and other enhancement arrangement other than loan and receivable and securities purchased with agreement to resell are equal to its carrying value.

For financial assets recognized in the statement of financial position, the carrying amounts of the financial assets best represent the maximum exposure to credit risk. For Bank Guarantees and Irrevocable Letters of Credit, the maximum exposure to credit risk is the maximum amount that the Bank would has to pay if the obligations of the Bank Guarantees and Irrevocable Letters of Credit issued are called upon.

Analysis of maximum exposure to credit risk after taking into account the impact of collaterals and other credit risk mitigations are as follows:

a. The carrying amount of the Bank's financial assets other than loans represent the maximum exposure of credit risk.

b. For the loans, the Bank uses the collateral to minimize the credit risk. Loans and receivables are classified into two major categories as follows:

   1. Secured loans.
   2. Unsecured loans.

For secured loans, the Bank determines the type and value of collateral according to the loan scheme. Types of collateral are as follows:

a. Physical collateral, such as land, buildings and proof of vehicle ownership.

b. Financial collateral, such as deposits (saving deposits, demand deposits and time deposits), securities, and gold.
c. Others, such as guarantees, Government guarantees and guarantee institution.

39. Kebijakan Manajemen Risiko (lanjutan)

Risiko kredit (lanjutan)

Dalam mengelola eksposur risiko kredit, Bank menerapkan beberapa prinsip dasar sebagai berikut: (lanjutan)

3. Pengelolaan dan pemantauan portofolio kredit (lanjutan)

Eksposur maksimum risiko kredit (lanjutan)

Apabila terjadi gagal bayar, Bank akan menggunakan agunan tersebut sebagai pilihan terakhir untuk pemenuhan kewajiban *counterparty.*

Unsecured loan adalah ketika fasilitas diberikan tanpa agunan (termasuk pinjaman tanpa jaminan penuh dan pinjaman dengan jaminan sebagian). Bank memberikan pinjaman utamanya berdasarkan arus kas dari debitur sedangkan agunan merupakan langkah mitigasi risiko kredit. Bank senantiasa menerapkan prinsip kehati-hatian dalam pemberian kredit. Keputusan kredit termasuk maksimum eksposur kredit dibuat berdasarkan penilaian menyeluruh atas prospek dan kinerja debitur termasuk arus kas atau kemampuan membayarnya (misalnya mempertimbangkan *internal credit rating*, perilaku kredit masa lalu debitur dari biro kredit dan sumber eksternal lainnya).

Kredit yang diberikan menurut sektor industri pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

39. Risk Management Policies *(continued)*

Credit risk *(continued)*

In managing credit risk exposure, the Bank applies several basic principles as follows: (continued)

3. Management and monitoring of credit portfolios (continued)

Maximum exposure to credit risk (continued)

In times of default, the Bank will use the collateral as the last resort in recovering the obligation of the counterparty.

Unsecured loan is when the facility is granted without any collateral (including fully unsecured loan and partially secured loan). The Bank grants loan mainly based on debtor cash flow whilst collateral are used as credit risk mitigant. The Bank exercises prudence at all times in the granting of such credit. Credit decisions including maximum credit exposure are made based on thorough assessment of the debtor's prospect and performance as well as their cash flow or repayment capability (such as considering on debtor internal credit rating, past credit behavior from credit bureau and other external sources).

Loans based on industrial sector as of 31 December 2025 and 2024 are as follows:

	31 Desember/ *31 December* 2025	**31 Desember/ *31 December* 2024**	
Industri pengolahan	29.318.787	24.247.358	*Processing industry*
Perdagangan besar dan eceran	26.461.314	20.200.588	*Wholesale and retail trading*
Rumah tangga	15.605.428	16.582.987	*Household*
Pertambangan dan penggalian	9.210.379	11.540.589	*Mining and excavation*
Aktivitas keuangan dan asuransi	6.820.913	7.500.227	*Financial and insurance activities*
Informasi dan komunikasi	5.996.446	2.197.093	*Information and communication*
Pertanian, kehutanan dan perikanan	4.616.313	4.544.252	*Agriculture, forestry and fisheries*
Pengangkutan dan pergudangan	4.059.656	3.750.994	*Transportation and warehousing*
Real estate	3.326.532	2.980.475	*Real estate*
Penyedia akomodasi dan penyedia makanan dan minuman	1.858.581	1.943.693	*Accommodation and food and beverages provider*
Pengadaan listrik, gas dan udara	1.635.691	373.318	*Electricity, gas and air procurement*
Konstruksi gedung	1.281.472	3.181.682	*Building construction*
Lainnya	1.590.828	1.368.553	*Others*
Total	111.782.340	100.411.809	*Total*
Cadangan kerugian penurunan nilai	(3.825.446)	(3.959.553)	*Allowance for impairment losses*
Neto	**107.956.894**	**96.452.256**	***Net***

39. Kebijakan Manajemen Risiko (lanjutan)

Risiko kredit (lanjutan)

Dalam mengelola eksposur risiko kredit, Bank menerapkan beberapa prinsip dasar sebagai berikut: (lanjutan)

3. Pengelolaan dan pemantauan portofolio kredit (lanjutan)

Eksposur maksimum risiko kredit (lanjutan)

Eksposur terbesar Bank pada tanggal 31 Desember 2025 dan 2024 adalah sektor industri pengolahan dengan proporsi masing-masing sebesar 26,23% dan 24,15% dari total kredit Bank yang terdiversifikasi ke dalam berbagi jenis sub industri dan hal tersebut masih sesuai dengan *risk appetite* dan *risk tolerance* yang dimiliki oleh Bank.

Kredit yang diberikan berdasarkan sisa umur jatuh tempo pada tanggal 31 Desember 2025 adalah sebagai berikut:

	Baki debet kredit/ ***Loan outstanding***	**Persentase (%)/** ***Percentage (%)***	
≤ 1 tahun	78.586.962	70,30%	*≤ 1 year*
> 1 tahun ≤ 2 tahun	1.622.275	1,45%	*> 1 year ≤ 2 years*
> 2 tahun ≤ 5 tahun	19.906.779	17,81%	*>2 years ≤ 5 years*
> 5 tahun	11.666.324	10,44%	*> 5 years*
Total	**111.782.340**	**100,00%**	***Total***

Kredit yang diberikan berdasarkan sisa umur jatuh tempo pada tanggal 31 Desember 2024 adalah sebagai berikut:

	Baki debet kredit/ ***Loan outstanding***	**Persentase (%)/** ***Percentage (%)***	
≤ 1 tahun	72.038.381	71,75%	*≤ 1 year*
> 1 tahun ≤ 2 tahun	2.382.237	2,37%	*> 1 year ≤ 2 years*
> 2 tahun ≤ 5 tahun	16.923.744	16,85%	*>2 years ≤ 5 years*
> 5 tahun	9.067.447	9,03%	*> 5 years*
Total	**100.411.809**	**100,00%**	***Total***

Sebagian besar jangka waktu kredit atau sebesar 70,30% jatuh tempo dalam kurun waktu kurang dari satu tahun, sedangkan untuk kredit dengan jangka waktu lebih besar dari lima tahun memiliki porsi sebesar 10,44% dan hal ini masih sesuai dengan *risk appetite* dan *risk tolerance* yang dimiliki oleh Bank.

39. Risk Management Policies *(continued)*

Credit risk *(continued)*

In managing credit risk exposure, the Bank applies several basic principles as follows: (continued)

3. Management and monitoring of credit portfolios (continued)

Maximum exposure to credit risk (continued)

The biggest Bank's exposure on 31 December 2025 and 2024 is processing industry with proportion of around 26.23% and 24.15%, respectively from total loan which diversified into various sub industry type and it is still within the Bank's risk appetite and risk tolerance.

Loans based on remaining maturities as of 31 December 2025 are as follows:

Loans based on remaining maturities as of 31 December 2024 are as follows:

Most of the loan tenor or 70.30% is within less than one year and loan with tenor of more than five years is 10.44% and it is within the Bank's risk appetite and risk tolerance.

39. Kebijakan Manajemen Risiko (lanjutan)

Risiko kredit (lanjutan)

Dalam mengelola eksposur risiko kredit, Bank menerapkan beberapa prinsip dasar sebagai berikut: (lanjutan)

3. Pengelolaan dan pemantauan portofolio kredit (lanjutan)

Eksposur maksimum risiko kredit (lanjutan)

Tabel di bawah ini menunjukkan eksposur maksimum neto (setelah memperhitungkan agunan) atas risiko kredit untuk tagihan atas surat berharga yang dibeli dengan janji dijual kembali pada tanggal 31 Desember 2025 dan 2024:

***39. Risk Management Policies** (continued)*

***Credit risk** (continued)*

In managing credit risk exposure, the Bank applies several basic principles as follows: (continued)

3. Management and monitoring of credit portfolios (continued)

Maximum exposure to credit risk (continued)

The table below shows the net maximum exposure (after considering collateral) to credit risk of receivable on securities purchased with agreement to resell as of 31 December 2025 and 2024:

	Eksposur maksimum/ ***Maximum exposure***	**Agunan/** ***Collateral***	**Eksposur - neto/** ***Exposure - net***	
31 Desember 2025				***31 December 2025***
Tagihan atas surat berharga yang dibeli dengan janji dijual kembali	1.703.647	1.944.107	0%	*Receivable on securities purchased with agreements to resell*
31 Desember 2024				***31 December 2024***
Tagihan atas surat berharga yang dibeli dengan janji dijual kembali	1.653.008	1.654.050	0%	*Receivable on securities purchased with agreements to resell*

Manajemen kredit bermasalah

Kredit bermasalah dikelola secara terpusat oleh divisi independen yaitu *Special Asset Management* (SAM) untuk segmen *Corporate* dan *Commercial Banking*, *Business Banking Credit Management* (BBCM) untuk segmen *Business Banking* dan *Retail Credit Management* (RCM) untuk segmen *Retail Banking*. Divisi-divisi tersebut memiliki dua fungsi utama sebagai berikut:

1. Fungsi Restrukturisasi yang secara proaktif mengelola kredit bermasalah. Tujuan utamanya adalah untuk menangani kredit bermasalah agar kembali lancar sehingga akun tersebut dapat ditransfer kembali ke fungsi kerja bisnis; dan

2. Fungsi *Recovery* yang mengelola kredit bermasalah dengan tujuan utama untuk memaksimalkan pemulihan utang.

Managing non-performing loans

Non-performing loans are centrally managed by independent units that are Special Asset Management (SAM) for Corporate and Commercial Banking segment, Business Banking Credit Management (BBCM) for Business Banking segment and Retail Credit Management (RCM) for Retail Banking segment. Those divisions have two main functions as follows:

1. Restructuring Function which proactively manages the non-performing loans. Its main objective is to handle non-performing loans back to performing so that these accounts can be transferred back to the Business Units; and

2. Recovery Function which manages non-performing loans with the main objective to maximize debt recovery.

39. Kebijakan Manajemen Risiko (lanjutan)

Risiko kredit (lanjutan)

Dalam mengelola eksposur risiko kredit, Bank menerapkan beberapa prinsip dasar sebagai berikut: (lanjutan)

3. Pengelolaan dan pemantauan portofolio kredit (lanjutan)

Eksposur kredit berdasarkan Basel

Saat ini Bank menggunakan Pendekatan Standar berdasarkan Basel mengikuti pedoman dari regulator dalam mengukur Aktiva Tertimbang Menurut Risiko (ATMR) untuk risiko kredit. Informasi dan pedoman peringkat ATMR untuk risiko kredit diatur dalam Kebijakan Klasifikasi Aset.

Berdasarkan Pendekatan Standar, eksposur Bank dibagi menjadi 15 klasifikasi aset dan portofolio sebagai berikut:

a. Pemerintah
b. Entitas sektor publik bukan pemerintah pusat
c. Bank pembangunan *multilateral* dan Lembaga internasional lainnya
d. Bank
e. Korporasi
f. Karyawan/pensiunan
g. Klaim beragunan rumah tinggal
h. Klaim beragunan *real estate* komersial
i. Klaim yang telah jatuh tempo
j. Aset lainnya
k. Surat berharga/piutang subordinasi, ekuitas dan instrumen model lainnya
l. Pengadaan tanah, pengelolaan tanah dan konstruksi
m. Mikro, usaha kecil dan Retail
n. *Covered bond*
o. Perusahaan efek & jasa keuangan lain

Untuk tujuan manajemen risiko internal, Bank telah menerapkan penggunaan model *Internal Rating* pada segmen *Wholesale Banking* dan senantiasa mengembangkan perangkat tambahan, sistem dan proses untuk mendukung penerapan praktik manajemen risiko yang hati-hati.

39. Risk Management Policies *(continued)*

Credit risk *(continued)*

In managing credit risk exposure, the Bank applies several basic principles as follows: (continued)

3. Management and monitoring of credit portfolios (continued)

Credit exposures under Basel

The Bank currently uses the Standardized Approach under Basel according to regulatory guidelines to measure the Risk Weighted Asset (RWA) for credit risk. The information and guidelines of rating for RWA for credit risk is regulated in the Asset Classification Policy.

Under the Standardized Approach, the Bank's exposures are classified into 15 assets classification and portfolios as follows:

a. Sovereigns
b. Non-central government public sector entities
c. Multilateral development bank and other international institutions
d. Banks
e. Corporate
f. Employee/retiree
g. Claim secured by residential property
h. Claim secured by commercial real estate
i. Overdue claims
j. Other assets
k. Subordinated receivables, equity and other capital instruments
l. Land procurement, soil processing and/or construction
m. Micro business, small business & retail
n. Covered bond
o. Securities companies and other financial services

For the purpose of internal risk management, the Bank has implemented Internal Rating model on the Wholesale Banking segment and continuously enhances the Bank's risk management systems and processes to support the Bank in the implementation of a prudent risk management.

39. Kebijakan Manajemen Risiko (lanjutan)

Risiko kredit (lanjutan)

Dalam mengelola eksposur risiko kredit, Bank menerapkan beberapa prinsip dasar sebagai berikut: (lanjutan)

3. Pengelolaan dan pemantauan portofolio kredit (lanjutan)

Informasi kualitas kredit atas aset keuangan pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

39. Risk Management Policies *(continued)*

Credit risk *(continued)*

In managing credit risk exposure, the Bank applies several basic principles as follows: (continued)

3. Management and monitoring of credit portfolios (continued)

The information on the credit quality of financial assets as of 31 December 2025 and 2024 are as follows:

	31 Desember/*31 December* 2025				
	Belum jatuh tempo dan tidak mengalami penurunan nilai/ *Neither past due not impaired*	**Jatuh tempo dan tidak mengalami penurunan nilai/ *Past-due but not impaired***	**Mengalami penurunan nilai/ *Impaired***	**Total**	
Giro pada Bank Indonesia	7.115.892	-	-	7.115.892	*Current account with Bank Indonesia*
Giro pada bank lain	1.002.791	-	-	1.002.791	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	407.704	-	-	407.704	*Placements with Bank Indonesia and other banks*
Efek-efek yang diperdagangkan	3.753.885	-	-	3.753.885	*Trading securities*
Investasi keuangan	37.293.368	-	-	37.293.368	*Financial investment*
Tagihan derivatif	1.604.926	-	-	1.604.926	*Derivative receivables*
Kredit yang diberikan	106.398.543	3.371.585	2.012.212	111.782.340	*Loans*
Tagihan atas surat berharga yang dibeli dengan janji dijual kembali	1.703.647	-	-	1.703.647	*Receivables on securities purchased with agreements to resell*
Tagihan akseptasi	2.594.758	-	-	2.594.758	*Acceptance receivables*
Aset lain-lain*	1.280.557	-	-	1.280.557	*Other assets**
Total	163.156.071	3.371.585	2.012.212	168.539.868	*Total*
Cadangan kerugian penurunan nilai	(1.313.498)	(1.673.470)	(865.263)	(3.852.231)	*Allowance for impairment losses*
Neto	**161.842.573**	**1.698.115**	**1.146.949**	**164.687.637**	***Net***

* Aset lain-lain terdiri dari piutang bunga, setoran jaminan dan transaksi *spot.*

* *Other assets consist of interest receivables, security deposits and spot transaction.*

	31 Desember/*31 December* 2024				
	Belum jatuh tempo dan tidak mengalami penurunan nilai/ *Neither past due not impaired*	**Jatuh tempo dan tidak mengalami penurunan nilai/ *Past-due but not impaired***	**Mengalami penurunan nilai/ *Impaired***	**Total**	
Giro pada Bank Indonesia	5.798.664	-	-	5.798.664	*Current account with Bank Indonesia*
Giro pada bank lain	827.049	-	-	827.049	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	3.657.057	-	-	3.657.057	*Placements with Bank Indonesia and other banks*
Efek-efek yang diperdagangkan	2.306.993	-	-	2.306.993	*Trading securities*
Investasi keuangan	32.468.862	-	-	32.468.862	*Financial investment*
Tagihan derivatif	2.113.608	-	-	2.113.608	*Derivative receivables*
Kredit yang diberikan	94.447.691	3.909.270	2.054.848	100.411.809	*Loans*
Tagihan atas surat berharga yang dibeli dengan janji dijual kembali	1.653.008	-	-	1.653.008	*Receivables on securities purchased with agreements to resell*
Tagihan akseptasi	2.422.663	-	-	2.422.663	*Acceptance receivables*
Aset lain-lain*	1.142.793	-	-	1.142.793	*Other assets**
Total	146.838.388	3.909.270	2.054.848	152.802.506	*Total*
Cadangan kerugian penurunan nilai	(1.696.042)	(1.402.103)	(939.177)	(4.037.322)	*Allowance for impairment losses*
Neto	**145.142.346**	**2.507.167**	**1.115.671**	**148.765.184**	***Net***

* Aset lain-lain terdiri dari piutang bunga, setoran jaminan dan transaksi *spot.*

* *Other assets consist of interest receivables, security deposits and spot transaction.*

39. Kebijakan Manajemen Risiko (lanjutan)

Risiko kredit (lanjutan)

Dalam mengelola eksposur risiko kredit, Bank menerapkan beberapa prinsip dasar sebagai berikut: (lanjutan)

3. Pengelolaan dan pemantauan portofolio kredit (lanjutan)

Analisis umur kredit yang diberikan yang jatuh tempo tetapi tidak mengalami penurunan nilai pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

39. Risk Management Policies *(continued)*

Credit risk *(continued)*

In managing credit risk exposure, the Bank applies several basic principles as follows: (continued)

3. Management and monitoring of credit portfolios (continued)

The aging analysis of loans that are past due but not impaired as of 31 December 2025 and 2024 are as follows:

	31 Desember/*31 December* 2025				
	1 sampai 30 hari/ *1 to 30 days*	**31 sampai 60 hari/ *31 to 60 days***	**61 sampai 90 hari/ *61 to 90 days***	**Total**	
Investasi	1.490.404	-	-	1.490.404	*Investment*
Modal kerja	1.008.026	182	3.166	1.011.374	*Working capital*
Konsumen	869.177	40	590	869.807	*Consumer*
Total	3.367.607	222	3.756	3.371.585	*Total*
Cadangan kerugian penurunan nilai	(1.672.637)	(51)	(782)	(1.673.470)	*Allowance for impairment losses*
Neto	**1.694.970**	**171**	**2.974**	**1.698.115**	***Net***

	31 Desember/*31 December* 2024				
	1 sampai 30 hari/ *1 to 30 days*	**31 sampai 60 hari/ *31 to 60 days***	**61 sampai 90 hari/ *61 to 90 days***	**Total**	
Investasi	1.486.024	-	-	1.486.024	*Investment*
Modal kerja	1.302.433	39	2.426	1.304.898	*Working capital*
Konsumen	1.115.809	151	2.388	1.118.348	*Consumer*
Total	3.904.266	190	4.814	3.909.270	*Total*
Cadangan kerugian penurunan nilai	(1.400.826)	(70)	(1.207)	(1.402.103)	*Allowance for impairment losses*
Neto	**2.503.440**	**120**	**3.607**	**2.507.167**	***Net***

Bank melakukan penilaian terhadap tiga pilar dalam menilai aset keuangan yang jatuh tempo atau mengalami penurunan. Ketiga pilar tersebut adalah prospek bisnis, kinerja debitur dan kemampuan bayar debitur sesuai dengan kebijakan regulator.

The Bank uses three pillars approach in assessing financial assets that are past due or impaired. Those three pillars are business prospect, performance of the borrower and repayment capability which are in line with the regulatory provision.

Bank memperhitungkan agunan yang layak dalam menghitung cadangan kerugian penurunan nilai. Agunan yang layak yang diperhitungkan oleh Bank adalah kas/setara kas, tanah dan bangunan.

The Bank takes into account the eligible collaterals in calculating the allowance for impairment losses. The eligible collaterals recognized by the Bank are cash/cash equivalents, land and buildings.

39. Kebijakan Manajemen Risiko (lanjutan)

Risiko pasar

Risiko pasar adalah risiko yang timbul dari pergerakan variabel pasar pada posisi yang dimiliki oleh Bank yang dapat menimbulkan kerugian bagi Bank. Variabel pasar yang mempengaruhi posisi Bank adalah suku bunga dan nilai tukar termasuk perubahan harga *option.*

Kerangka kerja risiko pasar Bank terdiri dari kebijakan dan praktek risiko pasar, pendelegasian wewenang, limit risiko pasar, penilaian dan model risiko. Kerangka kerja ini juga meliputi proses produk/aktivitas baru untuk memastikan isu-isu risiko pasar telah diidentifikasi secara memadai sebelum diluncurkan.

Direksi mendelegasikan wewenang kepada Komite Aktiva dan Pasiva (ALCO) untuk melakukan pengawasan aktif terhadap manajemen risiko pasar. ALCO melakukan kajian dan memberikan arahan atas seluruh hal terkait risiko pasar.

Bank menggunakan Pendekatan Standar untuk menghitung modal risiko pasar sesuai dengan ketentuan OJK Nomor 23/SEOJK.03/2022 tentang Perhitungan Aset Tertimbang Menurut Risiko Untuk Risiko Pasar Bagi Bank Umum. Bank memiliki modal yang kuat pada tanggal 31 Desember 2025 dan 2024. Modal Bank lebih dari cukup untuk menutup potensi kerugian yang mungkin timbul dari fluktuasi tingkat bunga dan nilai tukar.

Untuk kepentingan pemantauan dan pelaporan internal, risiko pasar secara portofolio diukur dan dikontrol menggunakan model internal. Bank mengadopsi *Expected Shortfall* (ES) dengan menggunakan pendekatan simulasi historis untuk mengukur potensi kerugian pada tingkat kepercayaan sebesar 97,5 persen dengan menggunakan data historis selama 250 hari. Perkiraan ES diuji kembali (*back-testing*) dengan menggunakan data laba rugi pada *trading book* (baik itu laba rugi aktual maupun laba rugi hipotesis) sebagai suatu proses verifikasi keakuratan & ketangguhan metodologi tersebut. Proses pengujian kembali ini dilakukan guna menganalisa apakah penyimpangan yang terjadi disebabkan oleh kelemahan pada model perhitungan atau karena volatilitas pasar.

***39. Risk Management Policies** (continued)*

Market risk

Market risk is the risk arising from movements in market variables on the position held by the Bank which can result in losses for the Bank. Market variables that influence the position of the Bank are interest rates and exchange rates, including changes in the price of the option.

The Bank's market risk framework comprises market risk policies and practices, delegation of authority, market risk limits, valuation and risk models. This framework also encompasses the new product/service program process to ensure the market risk issues are adequately identified prior to its launch.

The Board of Directors delegates authority to the Assets and Liabilities Committee (ALCO) to conduct active monitoring on market risk management. ALCO reviews and provides direction on all market risk related matters.

The Bank adopts the Standardized Approach to calculate the regulatory market risk capital in compliance with OJK's regulation no 23/SEOJK.03/2022 on Calculation of Risk Weighted Assets for Market Risk for Commercial Bank. The Bank has a strong capital base as of 31 December 2025 and 2024, respectively. The Bank's capital is more than sufficient to cover any potential losses that might arise from interest rate and exchange rate fluctuations.

For the purposes of internal monitoring and reporting, market risk on a portfolio basis is measured and controlled based on internal models. The Bank adopts the Expected Shortfall (ES) using historical simulation approach to measure the potential loss at a 97.5 percent confidence level based on 250 days historical price changes. ES estimation are back tested (backtesting) against profit or loss of trading book (actual or hypothetical profit & loss) as a verification process of the accuracy & robustness of the methodology. The backtesting process analyses whether the exceptions are due to model deficiencies or market volatility.

39. Kebijakan Manajemen Risiko (lanjutan)

Risiko pasar (lanjutan)

Berdasarkan hasil model *back-testing,* pengukuran ES telah memadai terhadap kerugian hipotesis dan aktual yang terjadi untuk periode satu tahun. Untuk melengkapi pengukuran ES tersebut, *stress-test* dilakukan pada portofolio *trading* untuk mengidentifikasi ketahanan Bank dalam kondisi krisis.

Perhitungan ES telah memperhitungkan faktor korelasi antar instrumen pada seluruh posisi *trading book* Bank (tidak diaudit).

39. Risk Management Policies *(continued)*

Market risk *(continued)*

Based on back-testing result, the ES forecast model was adequate to the hypothetical and actual loss for the whole year result. To complement the ES measurement, stress-test is performed on the trading portfolio in order to identify the Bank's vulnerability in the event of crisis.

ES calculation already includes correlation factors across instruments in trading book portfolios of the Bank (unaudited).

	31 Desember/*31 December* 2025				
	Akhir tahun/ *Year end*	**Tinggi/ *High***	**Rendah/ *Low***	**Rata-rata/ *Average***	
Total ES	**9.005**	**10.468**	**7.107**	**8.801**	***Total ES***

a. Risiko nilai tukar

Risiko nilai tukar adalah risiko pada pendapatan dan nilai ekonomis dari aset, kewajiban, dan derivatif keuangan dalam mata uang asing yang disebabkan oleh fluktuasi nilai tukar.

Risiko nilai tukar dikelola melalui kebijakan dan limit risiko yang disetujui oleh ALCO. Limit yang memiliki komponen risiko nilai tukar diantaranya limit *Expected Shortfall* dan FX NOP berdasarkan mata uang asing. *Market Risk Management & Product Control* secara harian memantau aktivitas risiko pasar dan/atau ekposur terhadap limit yang telah disetujui oleh ALCO, dan melaporkan kejadian pelampauan limit kepada pejabat terkait untuk mendapatkan persetujuan/ pengesahan.

Risiko nilai tukar Bank dinilai relatif rendah dikarenakan Posisi Devisa Neto (PDN) Bank tercatat sangat rendah dan masih di bawah ketentuan regulator. Berdasarkan simulasi, setiap pelemahan mata uang Rupiah terhadap Dolar Amerika Serikat sebesar 100 pips akan menimbulkan potensi keuntungan sebesar Rp0,1 milyar.

a. Foreign exchange risk

Foreign exchange risk is the risk to earnings and economic value of foreign currency assets, liabilities and financial derivatives caused by fluctuation in foreign exchange rates.

Foreign exchange risk is managed through policies and risk limits approved by the Asset and Liability Committee (ALCO). The limits that has foreign exchange risk component include Expected Shorfall and FX NOP by currencies. Market Risk Management & Product Control on a daily basis monitors market risk activities and/or exposures against the approved ALCO limits, and escalates any excesses to appropriate officers for approval/ratification.

Foreign exchange risk is assessed at relatively low as Bank's Net Open Position (NOP) recorded very low and still below regulator requirement. Based on simulation, any weakening of IDR currency around 100 pips against USD would result in potential profit of Rp0.1 billion.

39. Kebijakan Manajemen Risiko (lanjutan)

Risiko pasar (lanjutan)

b. Risiko suku bunga pada *banking book*

Risiko suku bunga pada *banking book* didefinisikan sebagai risiko potensi penurunan atau kerugian pada rentabilitas (pendapatan bunga bersih) dan modal (nilai ekonomis Bank) akibat perubahan dari suku bunga.

Eksposur dinilai secara bulanan menggunakan perangkat analisa statis dan simulasi seperti jadwal *repricing* dan analisa sensitivitas. Perangkat tersebut dapat memberikan indikasi atas dampak potensial perubahan suku bunga pada pendapatan bunga dan harga melalui analisa sensitivitas pada aktiva dan pasiva ketika suku bunga mengalami perubahan. Kesenjangan pada tenor yang lebih panjang akan mengalami perubahan *price-value* yang lebih besar dibandingkan dengan posisi serupa pada tenor yang lebih pendek.

Nilai Ekonomis pada Ekuitas (EVE) diterapkan untuk mengukur risiko suku bunga dari perubahan suku bunga menggunakan berbagai macam skenario suku bunga seperti perubahan bentuk pada kurva suku bunga yang meliputi skenario perubahan suku bunga yang ekstrim.

Delta EVE banking book pada tanggal 31 Desember 2025 tercatat sebesar Rp1,88 triliun atau sebesar 9,98% dari modal inti, sedangkan PV01 banking book sebesar Rp3,65 milyar. Hal ini berarti, setiap kenaikan 1 bps pada suku bunga pasar akan memberikan dampak potensial kerugian pada Bank sebesar Rp3,65 milyar. Sedangkan perhitungan Delta NII menunjukkan adanya potensi kerugian sebesar Rp567,86 milyar.

39. Risk Management Policies *(continued)*

Market risk *(continued)*

b. Interest rate risk in the banking book

Interest rate risk in the banking book is defined as the risk of potential reduction in or loss of earnings (net interest income) and capital (the economic value of the Bank) due to changes in interest rates.

Exposure is quantified on a monthly basis using static and simulation analysis tools such as repricing schedules and sensitivity analysis. They provide indications of the potential impact of interest rate changes on interest income and price value through analysis of the sensitivity of assets and liabilities from any changes in interest rates. Mismatches in the longer tenor will experience greater change in the price-value of interest rate positions than similar positions in the shorter tenor.

Economic Value of Equity (EVE) is applied to measure the interest rate risk from any changes of interest rate using a variety of interest rate scenarios such as changes in shape of the curve of interest rates which include extreme changes in the interest rate scenario.

Delta EVE banking book as of 31 December 2025 was recorded at Rp1.88 trillion or 9.98% of Tier 1 capital, meanwhile PV01 banking book was recorded at Rp3.65 billion. That means every increase of 1 bps on market interest rate is expected to have an impact on the Bank's potential losses amounting to Rp3.65 billion. While delta NII calculation shows a potential loss of Rp567.86 billion.

39. Kebijakan Manajemen Risiko (lanjutan)

Risiko likuiditas

Risiko likuiditas didefinisikan sebagai risiko yang muncul akibat ketidakmampuan Bank untuk memenuhi kewajiban keuangannya baik terhadap nasabah maupun regulator, tanpa menimbulkan biaya atau kerugian yang signifikan.

Pengukuran utama yang digunakan oleh Bank dalam mengelola risiko likuiditas adalah dengan mengukur dan memantau *Liquidity Coverage Ratio* (LCR), *Net Stable Funding Ratio* (NSFR) dan *Net Cumulative Outflow* (NCO) dengan menggunakan skenario *'business as usual'* serta memantau rasio-rasio likuiditas lainnya sebagai indikator peringatan dini seperti rasio penurunan simpanan bukan bank, rasio 50 dan 20 nasabah terbesar bukan bank, rasio pendanaan melalui *swap*, rasio *undrawn facility* dan nasabah terbesar bank. Proyeksi arus kas menggunakan *behavioral modelling* untuk memastikan arus kas telah mencerminkan perilaku kegiatan bisnis dalam kondisi normal.

Di samping itu, Bank juga melakukan pemantauan secara berkala terhadap stabilitas pendanaan inti yang terdiri dari dana-dana stabil bukan bank seperti giro, tabungan, dan deposito berjangka melalui analisa terhadap volatilitasnya.

Bank juga memantau *stress-testing limit* dengan skenario '*Bank Specific Crisis'* dan *'General Market Crisis*'.

Pada tanggal 31 Desember 2025, Bank telah mencatat simpanan nasabah sebesar Rp133,3 triliun atau naik sebesar 14,03% dibandingkan dengan simpanan nasabah pada tanggal 31 Desember 2024, dalam hal ini giro naik sebesar 21,61% menjadi Rp39,1 triliun, tabungan naik sebesar 15,75% menjadi Rp40,6 triliun, dan deposito berjangka naik sebesar 7,91% menjadi Rp53,6 triliun.

LCR dan NSFR pada tanggal 31 Desember 2025 masing-masing berada pada level 300% dan 121% (tidak diaudit) yang kedua rasio ini jauh berada di atas ketentuan regulator sebesar 100%. Bank secara berkesinambungan akan terus menjaga tingkat LCR dan NSFR agar berada dalam kisaran yang sehat.

***39. Risk Management Policies** (continued)*

Liquidity risk

Liquidity risk is defined as the risk that arises from its inability to meet its obligations to customer and regulator without incurring significant costs or losses.

The key measures used by the Bank for managing liquidity risk with measuring and monitoring Liquidity Coverage Ratio (LCR), Net Stable Funding Ratio (NSFR) and Net Cumulative Outflow (NCO) with using cash 'business as usual' scenario also by monitoring the other liquidity ratios as early warning indicator i.e., percentage decreased in non-bank deposits, top 50 and 20 non-bank depositors' ratios, swap funding ratio, undrawn facility ratio and top single bank depositor. Cash flow projection is using behavioral modelling to ensure that the cash flow reflects the business-as-usual behavior.

Besides, the Bank also monitors the stability of its core deposits on a regular basis which consists of stable non-bank deposits such as demand deposits, saving accounts, and time deposits by analyzing their volatility overtime.

The Bank also monitors stress-test limit using 'Bank Specific Crisis' and 'General Market Crisis' scenarios.

As of 31 December 2025, the Bank has recorded Rp133.3 trillion of customer's deposits which increased by 14.03% compared to 31 December 2024, contributed by demand deposits which increased by 21.61% to Rp39.1 trillion, saving deposits which increased by 15.75% to Rp40.6 trillion, and time deposits which increased by 7.91% to Rp53.6 trillion.

LCR and NSFR as of 31 December 2025 were maintained at level of 300% and 121% respectively (unaudited) which these two ratios were above regulatory minimum requirement level of 100%. The Bank will continuously maintain the LCR and NSFR in a sound range.

39. Kebijakan Manajemen Risiko (lanjutan)

Risiko likuiditas (lanjutan)

Disamping itu pengukuran dan pemantauan terhadap analisa *gap*, limit-limit yang ditetapkan, *stress-testing*, dan Rencana Pendanaan Darurat dilaksanakan secara konsisten.

Rencana Pendanaan Darurat menjadi komponen penting dalam kerangka kerja manajemen likuiditas dan berfungsi sebagai perpanjangan atas kebijakan operasional atau manajemen likuiditas sehari-hari. Walaupun Bank memantau kebutuhan likuiditas dan pendanaan secara berkala, penting juga untuk mengetahui kejadian yang tak terduga, kondisi ekonomi dan pasar, masalah pendapatan atau situasi di luar kendali yang dapat menyebabkan krisis likuiditas. Rencana Pendanaan Darurat menguraikan tindakan yang harus diambil oleh Bank pada saat terjadi krisis likuiditas dan akan diaktifkan jika terjadi krisis atau *liquidity stress.*

Hal ini berfungsi untuk mengidentifikasi dan mengetahui potensi krisis likuiditas, menentukan tanggung jawab dan tindakan manajemen yang terkait pada saat krisis, memperbaiki area yang menjadi perhatian dan memastikan bahwa arus informasi tepat waktu sehingga dapat memfasilitasi pengambilan keputusan secara cepat dan efektif.

Tingkat kerumitan dan detail dari rencana tersebut disesuaikan dengan kompleksitas, eksposur risiko, aktivitas, produk, dan struktur organisasi Bank untuk menentukan indikator yang paling relevan untuk digunakan dalam mengelola likuiditas dan pendanaan. Selain itu, Bank juga telah menetapkan *Liquidity Crisis Management Team* yang bertanggung jawab untuk mengevaluasi posisi likuiditas dan menentukan tindakan yang akan diambil pada saat terjadi krisis.

Analisa arus kas mengenai kebutuhan pendanaan bersih melibatkan penyusunan laporan arus kas berdasarkan jatuh tempo (kontraktual) aktual dari arus kas tersebut maupun secara *behavioral*. Profil arus kas kontraktual mengalokasikan aset-aset, liabilitas-liabilitas dan rekening administratif ke dalam jangka waktu berdasarkan sisa jatuh tempo aset, liabilitas, dan rekening administratif tersebut. Sedangkan arus kas secara *behavioral* berdasarkan perilaku arus kas secara bisnis pada umumnya. Dalam arus kas secara perilaku bisnis pada umumnya, dilakukan pengukuran arus kas yang menetap (*Core*) maupun tidak menetap (*Non Core)*.

39. Risk Management Policies *(continued)*

Liquidity risk *(continued)*

In addition to the above measurement and monitoring of the gap analysis, defined limits, stress testing, and Contingency Funding Plan are consistently implemented.

The Contingency Funding Plan (CFP) is a critical component of the liquidity management framework and serves as an extension of the Bank's operational or daily liquidity management policy. Although the Bank periodically monitors liquidity and funding requirements, it is important to recognize the unexpected events, economic or market conditions, earnings problems or situations beyond its control that could cause a liquidity crisis. The CFP outlines the actions to be taken by the Bank in the event of a liquidity crisis and would be activated in the event of a liquidity stress situation.

It serves to identify and recognize a liquidity crisis, define the appropriate management responsibilities and responses during a crisis, rectify areas of concern and ensure that information flows remain timely and uninterrupted so it can facilitate quick and effective decision-making.

The level of sophistication and detail of the plan would commensurate with the complexity, risk exposure, activities, products and organization structure of the Bank to identify the indicators that are most relevant to its management of liquidity and funding. In addition, the Bank also has established a Liquidity Crisis Management Team which is responsible to evaluate the liquidity position and decide the actions to be taken when crisis occurs.

The cash flow analysis of net funding requirement involves the preparation of cash flow mismatch based on actual contractual and behavioral maturity. Contractual cash flow profiles allocate the assets, liabilities and off-balance sheet items into time band by remaining maturity of the assets, liabilities and off balance sheet items. While behavioral cash flow is based on Business As Usual (BAU). In behavioral cash flow, core non-core measurement is conducted.

39. Kebijakan Manajemen Risiko (lanjutan)

Risiko likuiditas (lanjutan)

Dari analisa arus kas secara perilaku bisnis pada umumnya, diperoleh *gap Net Cumulative Outflow* (NCO) yang diperkirakan akan dihadapi Bank dan dilakukan pengawasan secara harian.

Tabel jatuh tempo aset dan liabilitas Bank berdasarkan jangka waktu kontraktual yang tersisa dapat dilihat pada Catatan 38.

39. Risk Management Policies *(continued)*

Liquidity risk *(continued)*

From the behaviour or Business As Usual (BAU) cash flow analysis, it is obtained the expected Net Cumulative Outflow (NCO) gap that will be encountered by the Bank and is monitored in daily basis.

Maturity table of the Bank's asset and liabilities based on contractual can be seen in Note 38.

40. Nilai Wajar Instrumen Keuangan

Tabel di bawah ini menyajikan perbandingan antara nilai tercatat, seperti yang dilaporkan dalam laporan posisi keuangan dengan nilai wajar semua aset keuangan dan liabilitas keuangan.

40. Fair Value of Financial Instruments

The tables below present the comparison between the carrying values as reported in the statement of financial position and the fair values of all financial assets and liabilities.

31 Desember/	***31 December* 2025**		
	Nilai tercatat/ ***Carrying value***	**Nilai wajar/** ***Fair value***	
Aset Keuangan			***Financial Assets***
Biaya perolehan yang diamortisasi			***Amortised cost***
Kas	642.704	642.704	*Cash*
Giro pada Bank Indonesia	7.115.892	7.115.892	*Currents accounts with Bank Indonesia*
Giro pada bank lain - neto	1.000.149	1.000.149	*Current accounts with other banks - net*
Penempatan pada Bank Indonesia dan bank lain - neto	407.704	407.704	*Placement with Bank Indonesia and other banks - net*
Investasi keuangan - neto	7.521.243	7.521.243	*Financial investments - net*
Kredit yang diberikan - neto	107.956.894	107.956.894	*Loans - net*
Tagihan akseptasi - neto	2.590.276	2.590.276	*Acceptance receivables - net*
Aset lain-lain*	1.280.557	1.280.557	*Other assets**
Diukur pada nilai wajar melalui laba rugi			***Fair value through profit or loss***
Efek-efek yang diperdagangkan	3.753.885	3.753.885	*Trading securities*
Tagihan derivatif	1.604.926	1.604.926	*Derivative receivables*
Tagihan atas surat berharga yang dibeli dengan janji dijual kembali - neto	1.703.647	1.703.647	*Receivables on securities purchased with agreements to resell - net*
Diukur pada nilai wajar melalui penghasilan komprehensif lain			***Fair value through other comprehensive income***
Investasi keuangan	29.752.464	29.752.464	*Financial investments*
Total	**165.330.341**	**165.330.341**	***Total***

* Aset lain-lain terdiri dari piutang bunga, setoran jaminan dan transaksi *spot.*
** Liabilitas lain-lain terdiri dari biaya yang masih harus dibayar, setoran jaminan dan transaksi *spot.*

* *Other assets consists of interest receivables, security deposits and spot transactions.*
** *Other liabilities consists of accrued expenses, security deposits and spot transactions.*

40. Nilai Wajar Instrumen Keuangan (lanjutan)

Tabel di bawah ini menyajikan perbandingan antara nilai tercatat, seperti yang dilaporkan dalam laporan posisi keuangan dengan nilai wajar semua aset keuangan dan liabilitas keuangan. (lanjutan)

***40. Fair Value of Financial Instruments** (continued)*

The tables below present the comparison between the carrying values as reported in the statement of financial position and the fair values of all financial assets and liabilities. (continued)

	31 Desember/ *31 December* 2025		
	Nilai tercatat/ *Carrying value*	**Nilai wajar/ *Fair value***	
Liabilitas Keuangan			***Financial Liabilities***
Diukur pada nilai wajar melalui laporan laba rugi			***Fair value through profit or loss***
Liabilitas derivatif	1.461.585	1.461.585	*Derivative payables*
Liabilitas atas surat berharga yang dijual dengan janji dibeli kembali	3.524.684	3.524.684	*Liabilities on securities sold under repurchase agreement*
Liabilitas Lain-lain			***Other Liabilities***
Liabilitas segera	441.003	441.003	*Current liabilities*
Simpanan dari nasabah	133.312.682	133.312.682	*Deposits from customers*
Simpanan dari bank lain	3.795.269	3.795.269	*Deposits from other banks*
Bunga yang masih harus dibayar	189.091	189.091	*Interest payables*
Liabilitas akseptasi	2.005.479	2.005.479	*Acceptance payables*
Efek utang yang diterbitkan - neto	944.990	992.267	*Debt securities issued - net*
Liabilitas lain-lain**	2.849.074	2.849.074	*Other liabilities***
Total	**148.523.857**	**148.571.134**	***Total***

	31 Desember/ *31 December* 2024		
	Nilai tercatat/ *Carrying value*	**Nilai wajar/ *Fair value***	
Aset Keuangan			***Financial Assets***
Biaya perolehan yang diamortisasi			***Amortised cost***
Kas	681.840	681.840	*Cash*
Giro pada Bank Indonesia	5.798.664	5.798.664	*Currents accounts with Bank Indonesia*
Giro pada bank lain - neto	821.513	821.513	*Current accounts with other banks - net*
Penempatan pada Bank Indonesia dan bank lain - neto	3.657.057	3.657.057	*Placement with Bank Indonesia and other banks - net*
Investasi keuangan - neto	9.528.940	9.528.940	*Financial investments - net*
Kredit yang diberikan - neto	96.452.256	96.452.256	*Loans - net*
Tagihan akseptasi - neto	2.417.881	2.417.881	*Acceptance receivables - net*
Aset lain-lain*	1.142.793	1.142.793	*Other assets**
Diukur pada nilai wajar melalui laba rugi			***Fair value through profit or loss***
Efek-efek yang diperdagangkan	2.306.993	2.306.993	*Trading securities*
Tagihan derivatif	2.062.193	2.062.193	*Derivative receivables*
Tagihan atas surat berharga yang dibeli dengan janji dijual kembali - neto	1.653.008	1.653.008	*Receivables on securities purchased with agreements to resell - net*
Diukur pada nilai wajar melalui penghasilan komprehensif lain			***Fair value through other comprehensive income***
Investasi keuangan	22.923.886	22.923.886	*Financial investments*
Total	**149.447.024**	**149.447.024**	***Total***

* Aset lain-lain terdiri dari piutang bunga, setoran jaminan dan transaksi *spot.*

** Liabilitas lain-lain terdiri dari biaya yang masih harus dibayar, setoran jaminan dan transaksi *spot.*

** Other assets consists of interest receivables, security deposits and spot transactions.*

*** Other liabilities consists of accrued expenses, security deposits and spot transactions.*

40. Nilai Wajar Instrumen Keuangan (lanjutan)

Tabel di bawah ini menyajikan perbandingan antara nilai tercatat, seperti yang dilaporkan dalam laporan posisi keuangan dengan nilai wajar semua aset keuangan dan liabilitas keuangan. (lanjutan)

***40. Fair Value of Financial Instruments** (continued)*

The tables below present the comparison between the carrying values as reported in the statement of financial position and the fair values of all financial assets and liabilities. (continued)

	31 Desember/ *31 December* 2024		
	Nilai tercatat/ *Carrying value*	**Nilai wajar/ *Fair value***	
Liabilitas Keuangan			***Financial Liabilities***
Diukur pada nilai wajar melalui laporan laba rugi			***Fair value through profit or loss***
Liabilitas derivatif	2.225.890	2.225.890	*Derivative payables*
Liabilitas atas surat berharga yang dijual dengan janji dibeli kembali	5.576.054	5.576.054	*Liabilities on securities sold under repurchase agreement*
Liabilitas Lain-lain			***Other Liabilities***
Liabilitas segera	504.053	504.053	*Current liabilities*
Simpanan dari nasabah	116.911.750	116.911.750	*Deposits from customers*
Simpanan dari bank lain	4.440.259	4.440.259	*Deposits from other banks*
Bunga yang masih harus dibayar	195.817	195.817	*Interest payables*
Liabilitas akseptasi	2.306.951	2.306.951	*Acceptance payables*
Efek utang yang diterbitkan - neto	1.041.910	956.551	*Debt securities issued - net*
Liabilitas lain-lain**	2.789.648	2.789.648	*Other liabilities***
Total	**135.992.332**	**135.906.973**	***Total***

* Aset lain-lain terdiri dari piutang bunga, setoran jaminan dan transaksi *spot.*
** Liabilitas lain-lain terdiri dari biaya yang masih harus dibayar, setoran jaminan dan transaksi *spot.*

** Other assets consists of interest receivables, security deposits and spot transactions.*
*** Other liabilities consists of accrued expenses, security deposits and spot transactions.*

Nilai wajar aset dan liabilitas keuangan, kecuali efek-efek yang diperdagangkan, tagihan dan liabilitas derivatif, investasi keuangan yang tersedia untuk dijual dan efek utang yang diterbitkan, mendekati nilai tercatatnya karena aset dan liabilitas keuangan dalam jumlah signifikan memiliki jangka waktu yang pendek dan/atau suku bunganya sering ditinjau ulang. Tagihan dan liabilitas derivatif nilai wajarnya dihitung berdasarkan teknik penilaian. Efek-efek yang diperdagangkan dan investasi keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain, nilai wajarnya berdasarkan harga yang dapat diperoleh atau dapat diobservasi. Nilai wajar dari efek utang yang diterbitkan dihitung menggunakan diskonto arus kas berdasarkan tingkat suku bunga pasar.

The fair value of financial assets and liabilities, except for trading securities, derivative receivables and liabilities, financial investments available-for-sale and debt securities issued, approximate its carrying values because financial assets and liabilities in significant amount have short-term period and/or the interest rate is frequently reviewed. The fair value of derivative receivables and liabilities are based on valuation technique. Trading securities and financial investment at fair value through other comprehensive income, its fair value is based on quoted or observable prices. The fair value of debt securities issued are calculated using discounted cash flows using market interest rate.

Penilaian atas nilai wajar instrumen keuangan berdasarkan hierarki nilai wajar dapat dilihat pada Catatan 2af.

Valuation for the fair value of financial instruments based on the fair value hierarchy refer to Note 2af.

40. Nilai Wajar Instrumen Keuangan (lanjutan)

Tabel di bawah ini menyajikan aset dan liabilitas yang diakui pada nilai wajar berdasarkan hierarki yang digunakan oleh Bank untuk menentukan dan mengungkapkan nilai wajar dari aset dan liabilitas:

***40. Fair Value of Financial Instruments** (continued)*

The tables below show the asset and liabilities recognized at fair value based on the hierarchy used by the Bank in determining and disclosing the fair value of asset and liabilities:

	31 Desember/ *31 December* 2025				
	Tingkat 1/ *Level 1*	**Tingkat 2/ *Level 2***	**Tingkat 3/ *Level 3***	**Total**	
Aset yang diukur pada nilai wajar					***Assets measured at fair value***
Investasi keuangan	29.752.464	-	-	29.752.464	*Financial investments*
Efek-efek yang diperdagangkan	3.753.885	-	-	3.753.885	*Trading securities*
Tagihan derivatif	-	1.604.926	-	1.604.926	*Derivative receivables*
Tagihan atas surat berharga yang dibeli dengan janji dijual kembali	-	1.703.647	-	1.703.647	*Receivables on securities purchased with agreements to resell*
Total aset yang diukur pada nilai wajar	**33.506.349**	**3.308.573**	**-**	**36.814.922**	***Total assets measured at fair value***
Aset yang nilai wajarnya diungkapkan					***Assets for which fair value are disclosed***
Kredit yang diberikan - neto	-	-	111.782.340	111.782.340	*Loans - net*
Investasi keuangan - neto	-	7.521.243	-	7.521.243	*Financial investments - net*
Agunan yang diambil alih - neto	-	-	135.313	135.313	*Foreclosed assets - net*
Properti terbengkalai	-	-	28.849	28.849	*Abandoned property*
Total aset yang nilai wajarnya diungkapkan	**-**	**7.521.243**	**111.946.502**	**119.467.745**	***Total assets for which fair value are disclosed***
Total	**33.506.349**	**10.829.816**	**111.946.502**	**156.282.667**	***Total***
Liabilitas yang diukur pada nilai wajar					***Liabilities measured at fair value***
Liabilitas derivatif	-	1.461.585	-	1.461.585	*Derivative liabilities*
Liabilitas atas surat berharga yang dijual dengan janji dibeli kembali	-	3.524.684	-	3.524.684	*Receivables on securities purchased with agreements to resell*
Total liabilitas yang diukur pada nilai wajar	**-**	**4.986.269**	**-**	**4.986.269**	***Total liabilities measured at fair value***
Liabilitas yang nilai wajarnya diungkapkan					***Liabilities for which fair value are disclosed***
Efek utang yang diterbitkan - neto	**-**	992.267	**-**	992.267	*Debt securities issued - net*
Total liabilitas yang nilai wajarnya diungkapkan	**-**	**992.267**	**-**	**992.267**	***Total liabilities for which fair value are disclosed***
Total	**-**	**5.978.536**	**-**	**5.978.536**	***Total***

40. Nilai Wajar Instrumen Keuangan (lanjutan)

Tabel di bawah ini menyajikan aset dan liabilitas yang diakui pada nilai wajar berdasarkan hierarki yang digunakan oleh Bank untuk menentukan dan mengungkapkan nilai wajar dari aset dan liabilitas: (lanjutan)

***40. Fair Value of Financial Instruments** (continued)*

The tables below show the asset and liabilities recognized at fair value based on the hierarchy used by the Bank in determining and disclosing the fair value of asset and liabilities: (continued)

	31 Desember/ *31 December* 2024				
	Tingkat 1/ *Level 1*	**Tingkat 2/ *Level 2***	**Tingkat 3/ *Level 3***	**Total**	
Aset yang diukur pada nilai wajar					***Assets measured at fair value***
Investasi keuangan	22.923.886	-	-	22.923.886	*Financial investments*
Efek-efek yang diperdagangkan	2.306.993	-	-	2.306.993	*Trading securities*
Tagihan derivatif	-	2.062.193	-	2.062.193	*Derivative receivables*
Tagihan atas surat berharga yang dibeli dengan janji dijual kembali	-	1.653.008	-	1.653.008	*Receivables on securities purchased with agreements to resell*
Total aset yang diukur pada nilai wajar	**25.230.879**	**3.715.201**	**-**	**28.946.080**	***Total assets measured at fair value***
Aset yang nilai wajarnya diungkapkan					***Assets for which fair value are disclosed***
Kredit yang diberikan - neto	-	-	96.452.256	96.452.256	*Loans - net*
Investasi keuangan - neto	-	9.528.940	-	9.528.940	*Financial investments - net*
Agunan yang diambil alih - neto	-	-	149.034	149.034	*Foreclosed assets - net*
Properti terbengkalai	-	-	28.534	28.534	*Abandoned property*
Total aset yang nilai wajarnya diungkapkan	**-**	**9.528.940**	**96.629.824**	**106.158.764**	***Total assets for which fair value are disclosed***
Total	**25.230.879**	**13.244.141**	**96.629.824**	**135.104.844**	***Total***
Liabilitas yang diukur pada nilai wajar					***Liabilities measured at fair value***
Liabilitas derivatif	-	2.225.890	-	2.225.890	*Derivative liabilities*
Liabilitas atas surat berharga yang dijual dengan janji dibeli kembali	-	5.576.054	-	5.576.054	*Receivables on securities purchased with agreements to resell*
Total liabilitas yang diukur pada nilai wajar	**-**	**7.801.944**	**-**	**7.801.944**	***Total liabilities measured at fair value***
Liabilitas yang nilai wajarnya diungkapkan					***Liabilities for which fair value are disclosed***
Efek utang yang diterbitkan - neto	-	956.551	-	956.551	*Debt securities issued - net*
Total liabilitas yang nilai wajarnya diungkapkan	**-**	**956.551**	**-**	**956.551**	***Total liabilities for which fair value are disclosed***
Total	**-**	**8.758.495**	**-**	**8.758.495**	***Total***

41. Informasi Segmen Operasi

Segmen operasi dilaporkan sesuai dengan laporan internal Bank yang disiapkan untuk mengambil keputusan operasional, yaitu Direksi yang bertanggung jawab untuk mengalokasikan sumber daya ke segmen tertentu dan penilaian atas performanya.

Untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024, Bank memiliki tiga segmen operasi yang diklasifikasikan berdasarkan produk dan jasa sebagai berikut:

- *Wholesale* yang terdiri segmen *commercial banking*, *corporate banking*, *financial institution group*, *multi national companies, treasury* dan *investment banking.*
- *Retail* yang terdiri dari segmen *personal financial services,* kartu kredit, *privillage banking dan digital banking.*
- Lain-lain yang terdiri dari segmen yang tidak dapat dialokasikan ke segmen *wholesale* atau *retail.*

Tabel berikut menyajikan informasi segmen bisnis Bank berdasarkan segmen operasi:

41. Operating Segment Information

Operating segments are reported in accordance with the internal reporting provided to determine operational decision, which is the Board of Directors who are responsible for allocating resources to certain segments and performance assessments.

For the year ended 31 December 2025 and 2024, the Bank has three operating segments classified based on products and services as follows:

- *Wholesale consists of commercial banking, corporate banking, financial institution group, multi national companies, treasury and investment banking segment.*
- *Retail consists of personal financial services, credit card*, *privillage banking and digital banking segments.*
- *Other comprises segments that cannot be allocated to the wholesale or retail.*

The tables below show the business segment information of the Bank based on operating segment:

	31 Desember/*31 December* 2025				
	Wholesale	***Retail***	**Lainnya/ *Others***	**Total**	
Laporan laba rugi dan penghasilan komprehensif lain					***Statement of profit or loss and other comprehensive income***
Pendapatan*	3.678.133	1.892.571	2.380.598	7.951.302	*Income**
Beban**	(1.054.417)	(1.849.647)	(2.321.227)	(5.225.291)	*Expenses***
Cadangan kerugian penurunan nilai	(291.912)	(422.248)	(53.923)	(768.083)	*Allowance for impairment losses*
Laba sebelum beban pajak	2.331.804	(379.324)	5.448	1.957.928	*Income before tax expense*
Beban pajak				(428.851)	*Tax expense*
Laba tahun berjalan				**1.529.077**	***Income for the year***
Laporan posisi keuangan					***Statement of financial position***
Jumlah aset	147.761.656	15.545.958	7.191.589	170.499.203	*Total assets*
Jumlah liabilitas	106.443.259	39.516.807	4.415.494	150.375.560	*Total liabilities*

* Pendapatan terdiri dari Pendapatan bunga neto, Pendapatan operasional lainnya, dan Pendapatan non-operasional.
** Beban terdiri dari Gaji dan kesejahteraan karyawan dan Beban umum dan administrasi.

* *Income consists of Interest income-net, Other operating income, and Non-operating income.*
** *Expense consists of Salaries and employee's benefits and General and administrative expenses.*

41. Informasi Segmen Operasi (lanjutan)

Tabel berikut menyajikan informasi segmen bisnis Bank berdasarkan segmen operasi: (lanjutan)

41. Operating Segment Information (continued)

The tables below show the business segment information of the Bank based on operating segment: (continued)

	31 Desember/*31 December* 2024				
	Wholesale	***Retail***	**Lainnya/ *Others***	**Total**	
Laporan laba rugi dan penghasilan komprehensif lain					***Statement of profit or loss and other comprehensive income***
Pendapatan*	3.661.217	2.781.687	1.011.557	7.454.461	*Income**
Beban**	(1.750.640)	(2.754.818)	(1.307.105)	(5.812.563)	*Expenses***
Cadangan kerugian penurunan nilai	(474.341)	(604.595)	2.078	(1.076.858)	*Allowance for impairment losses*
Laba sebelum beban pajak	1.436.236	(577.726)	(293.470)	565.040	*Income before tax expense*
Beban pajak				(158.800)	*Tax expense*
Laba tahun berjalan				**406.240**	***Income for the year***
Laporan posisi keuangan					***Statement of financial position***
Jumlah aset	132.104.591	16.376.467	7.660.724	156.141.782	*Total assets*
Jumlah liabilitas	92.165.445	36.498.952	9.651.218	138.315.615	*Total liabilities*

* Pendapatan terdiri dari Pendapatan bunga neto, Pendapatan operasional lainnya, dan Pendapatan non-operasional.
** Beban terdiri dari Gaji dan kesejahteraan karyawan dan Beban umum dan administrasi.

* *Income consists of Interest income-net, Other operating income, and Non-operating income.*
** *Expense consists of Salaries and employee's benefits and General and administrative expenses.*

Informasi yang berkaitan dengan segmen geografis Bank disajikan dalam tabel di bawah ini:

Information concerning the geographical segments of the Bank are set out in the tables below:

	31 Desember/*31 December* 2025				
	Jakarta/ *Jakarta*	**Sumatera/ *Sumatera***	**Jawa Timur dan Bali/ *East Java and Bali***	**Total**	
Laporan laba rugi dan penghasilan komprehensif lain					***Statement of profit or loss and other comprehensive income***
Pendapatan*	6.787.768	570.540	592.994	7.951.302	*Income**
Laporan posisi keuangan					***Statement of financial position***
Jumlah aset	131.967.123	20.425.882	18.106.198	170.499.203	*Total assets*

	31 Desember/*31 December* 2024				
	Jakarta/ *Jakarta*	**Sumatera/ *Sumatera***	**Jawa Timur dan Bali/ *East Java and Bali***	**Total**	
Laporan laba rugi dan penghasilan komprehensif lain					***Statement of profit or loss and other comprehensive income***
Pendapatan*	6.305.306	579.714	569.441	7.454.461	*Income**
Laporan posisi keuangan					***Statement of financial position***
Jumlah aset	136.470.625	8.301.791	11.369.366	156.141.782	*Total assets*

* Pendapatan terdiri dari Pendapatan bunga neto, Pendapatan operasional lainnya, dan Pendapatan non-operasional.
** Beban terdiri dari Gaji dan kesejahteraan karyawan dan Beban umum dan administrasi.

* *Income consists of Interest income-net, Other operating income, and Non-operating income.*
** *Expense consists of Salaries and employee's benefits and General and administrative expenses.*

42. Tambahan Informasi Arus Kas

Perubahan pada liabilitas yang timbul dari aktivitas pendanaan pada laporan arus kas adalah sebagai berikut:

42. Supplementary Cash Flow Information

Changes in liabilities arising from financing activities in the cash flow statement are as follows:

	1 Januari/ *1 January* 2025	Arus kas/*Cash flows*		Perubahan non-kas/ *Non-cash changes*	Selisih kurs/ *Foreign exchange*	31 Desember/ *31 December* 2025	
		Penerimaan/ *Proceeds*	Pembayaran/ *Payment*				
Efek utang yang diterbitkan	1.050.000	-	(100.000)	-	-	950.000	*Debt securities issued*
Beban terkait efek utang yang diterbitkan	(8.090)	-	-	3.080	-	(5.010)	*Cost of debt securities issued*
Efek utang yang diterbitkan neto	1.041.910	-	(100.000)	3.080	-	944.990	*Debt securities issued - net*
Liabilitas sewa	133.551	-	(92.538)	36.391	-	77.404	*Lease liabilities*
Total	**1.175.461**	**-**	**(192.538)**	**39.471**	**-**	**1.022.394**	***Total***

	1 Januari/ *1 January* 2024	Arus kas/*Cash flows*		Perubahan non-kas/ *Non-cash changes*	Selisih kurs/ *Foreign exchange*	31 Desember/ *31 December* 2024	
		Penerimaan/ *Proceeds*	Pembayaran/ *Payment*				
Efek utang yang diterbitkan	1.450.000	200.000	(600.000)	-	-	1.050.000	*Debt securities issued*
Beban terkait efek utang yang diterbitkan	(6.577)	-	(4.953)	3.440	-	(8.090)	*Cost of debt securities issued*
Efek utang yang diterbitkan neto	1.443.423	200.000	(604.953)	3.440	-	1.041.910	*Debt securities issued - net*
Liabilitas sewa	187.538	-	(106.246)	52.259	-	133.551	*Lease liabilities*
Total	**1.630.961**	**200.000**	**(711.199)**	**55.699**	**-**	**1.175.461**	***Total***

43. Standar Akuntansi yang Telah Disahkan Namun Belum Berlaku Efektif

Standar akuntansi yang telah diterbitkan sampai tanggal penerbitan laporan keuangan Bank namun belum berlaku efektif diungkapkan berikut ini. Manajemen bermaksud untuk menerapkan standar-standar tersebut yang dipertimbangkan relevan terhadap Bank pada saat efektif, dan dampaknya terhadap posisi dan kinerja keuangan Bank masih diestimasi pada tanggal penerbitan laporan keuangan ini.

Efektif berlaku pada atau setelah tanggal 1 Januari 2026

Standar tersebut akan berlaku efektif pada tanggal 1 Januari 2026 dan penerapan dini diperbolehkan.

43. Accounting Standards Issued but not yet Effective

The accounting standards that have been issued up to the date of issuance of the Bank's financial statements, but not yet effective are disclosed below. The management intends to adopt these standards that are considered relevant to the Bank when they become effective, and the impact to the financial position and performance of the Bank is still being estimated as at the authorization date of this financial statements.

Effective on or after 1 January 2026

The above standards will be effective on 1 January 2026 and early adoption is permitted.

43. Standar Akuntansi yang Telah Disahkan Namun Belum Berlaku Efektif (lanjutan)

Efektif berlaku pada atau setelah tanggal 1 Januari 2026 (lanjutan)

PSAK 107 “Instrumen Keuangan Pengungkapan tentang Klasifikasi dan Pengukuran Instrumen Keuangan.

Amendemen ini mengubah ketentuan dalam PSAK 107 terkait persyaratan pengungkapan investasi pada instrumen ekuitas yang diukur pada nilai wajar melalui penghasilan komprehensif lain dan menambah ketentuan terkait instrumen keuangan dengan persyaratan kontraktual yang mengubah waktu atau jumlah arus kas kontraktual.

PSAK 109 “Instrumen Keuangan”

Amendemen ini menambahkan dan mengklarifikasi ketentuan dalam PSAK 109 terkait penghentian pengakuan liabilitas keuangan, serta mengklarifikasi penilaian karakteristik arus kas untuk aset keuangan dengan fitur *ESG-linked*, aset keuangan dengan fitur non-recourse, dan instrumen yang terikat secara kontraktual seperti tranche.

Pada saat penerbitan laporan keuangan, Bank masih mempelajari dampak yang mungkin timbul dari penerapan standar akuntansi baru dan revisi tersebut serta pengaruhnya pada laporan keuangan Bank.

Efektif berlaku pada atau setelah tanggal 1 Januari 2027

Standar tersebut akan berlaku efektif pada tanggal 1 Januari 2027 dan penerapan dini diperbolehkan.

Amandemen PSAK No. 118: Penyajian dan Pengungkapan dalam Laporan Keuangan.

Standar akuntansi baru yang mengatur persyaratan untuk penyajian dan pengungkapan informasi dalam laporan keuangan bertujuan umum untuk membantu memastikan laporan keuangan menyediakan informasi relevan yang merepresentasikan secara tepat aset, liabilitas, ekuitas, penghasilan dan beban. PSAK No. 118 akan menggantikan PSAK No. 201: Penyajian Laporan Keuangan.

***43. Accounting Standards Issued but not yet Effective** (continued)*

***Effective on or after 1 January 2026** (continued)*

SFAS 107: "Financial Instruments: Disclosures about the Classification and Measurement of Financial Instruments."

The amendments also revise the statement in SFAS 107 regarding the disclosure requirements for investments in equity instruments measured at fair value through other comprehensive income and adding statament related to financial instruments with contractual terms that alter the timing or amount of contractual cash flows

SFAS 109 "Financial Instruments"

These amendments adding and clarify statement in SFAS 109 regarding derecognition of financial liabilities, as well as clarify the assessment of cash flow characteristics for financial assets with ESG-linked features, financial assets with non-recourse features, and contractually bound instruments such as tranches.

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

Effective on or after 1 January 2027

The above standards will be effective on 1 January 2027 and early adoption is permitted.

Amandments SFAS No. 118: Presentation and Disclosure in Financial Statements.

A new accounting standard that establishes requirements for the presentation and disclosure of information in general-purpose financial statements to help ensure that financial statements provide relevant information that faithfully represents assets, liabilities, equity, income, and expenses. SFAS No. 118 will replace SFAS No. 201: Presentation of Financial Statements.

44. Analisis Kualitas Kredit

Pengukuran kerugian kredit ekspektasian

Peningkatan risiko kredit secara signifikan

Ketika menentukan apakah risiko gagal bayar pada instrumen keuangan telah meningkat secara signifikan sejak pengakuan awal, Bank memperbangkan informasi yang wajar dan relevan yang mendukung dan tersedia tanpa biaya atau upaya yang berlebihan. Hal tersebut mencakup informasi dan analisa kuantitatif dan kualitatif, berdasarkan pada pengalaman historis dan penilaian pakar kredit dan termasuk perkiraan masa depan.

Tujuan dari penilaian ini adalah untuk mengidentifikasi apakah peningkatan risiko kredit secara signifikan atas eksposur telah terjadi dengan membandingkan:

- *Probability of default* (PD) atas umur tersisa pada tanggal pelaporan; dengan
- *Probability of default (PD)* atas umur tersisa yang di estimasi pada saat pengakuan awal eksposur (jika relevan, disesuaikan dengan perubahan ekspektasi pembayaran di muka).

Bank menggunakan kriteria berikut dalam menentukan apakah peningkatan risiko kredit secara signifikan atas eksposur tersebut telah terjadi:

- Tertunggak lebih dari 30 hari;
- Dalam Perhatian Khusus (DPK) berdasarkan OJK 3 pilar;
- Kredit yang direstrukturisasi; dan
- Termasuk dalam kategori *Watchlist (with High Risk).*

Penentuan struktur *probability of default*

Bank menggunakan model statistik untuk menganalisa data yang dikumpulkan dan menghasilkan perkiraan *probability of default* (PD) atas umur tersisa dan bagaimana hal ini diperkirakan akan berubah sebagai akibat dari berlalunya waktu.

Penentuan terjadinya peningkatan risiko kredit secara signifikan

Bank menggunakan sejumlah kriteria untuk menentukan telah terjadi peningkatan risiko kredit secara signifikan.

44. Credit Quality Analysis

Measurement of expected credit losses

Significant increase in credit risk

When determining whether the risk of default on financial instruments has increased significantly since initial recognition, the Bank considers reasonable and supported relevant information that is available without excessive costs or efforts. This includes quantitative and qualitative information and analysis, based on historical experience and credit expert assessments and including forward-looking estimates.

The purpose of this assessment is to identify whether a significant increase in credit risk of exposure has occurred by comparing:

- *Probability of default (PD) for the remaining tenor at the reporting date; with*
- *Probability of default (PD) for the estimated remaining tenor at initial recognition of the exposure (if relevant, adjusted for change in expectations of prepayment).*

The Bank uses these criterias for determining whether there has been a significant increase in credit:

- *Days past due above 30 days;*
- *Special Mention based on OJK 3 pillars;*
- *Loan restructure; and*
- *Included as part of Watchlist (with High Risk).*

Determination of the probability of default structure

The Bank uses a statistical model to analyze the collected data and produce an estimate of the probability of default (PD) for the remaining life and how this is expected to change as a result of the passage of time.

Determination of significant increase in credit risk

The Bank uses several criterias for determining that credit risk has increased significantly.

44. Analisis Kualitas Kredit (lanjutan)

Pengukuran kerugian kredit ekspektasian (lanjutan)

Penentuan terjadinya peningkatan risiko kredit secara signifikan (lanjutan)

Kriteria tersebut ditetapkan menggunakan faktor kuantitatif dan kualitatif termasuk penentuan berdasarkan status hari tunggakan yang dapat mengindikasikan telah terjadi peningkatan risiko kredit yang signifikan terhadap saat awal diberikan.

Bank menggunakan penilaian dari analis kredit dan pengalaman historis yang relevan, dalam menentukan bahwa eksposur mungkin saja telah mengalami peningkatan risiko kredit yang signifikan berdasarkan indikator kualitatif tertentu yang dianggap dapat mengindikasikan hal tersebut yang pengaruhnya mungkin belum sepenuhnya tercermin pada saat dilakukan analisis kuantitatif.

Bank menentukan bahwa peningkatan risiko kredit secara signifikan belum terjadi apabila masih kurang dari 30 hari tunggakan. Hari tunggakan ditentukan dengan menghitung jumlah hari sejak tanggal jatuh tempo awal bila pembayaran penuh belum diterima. Tanggal jatuh tempo ditentukan tanpa mempertimbangkan masa tenggang yang mungkin tersedia bagi peminjam.

Bank memantau efektivitas kriteria yang digunakan dalam mengidentifikasi peningkatan risiko kredit yang signifikan dengan cara reviu berkala.

Modifikasi aset keuangan

Ketentuan kontraktual pinjaman dapat dimodifikasi untuk beberapa alasan, termasuk perubahan kondisi pasar, retensi pelanggan dan faktor-faktor lain yang tidak terkait dengan penurunan kredit. Pinjaman yang ketentuan kontraktualnya dimodifikasi dapat menyebabkan pinjaman awal dihentikan pengakuannya dan pinjaman hasil modifikasi diakui sebagai pinjaman baru pada nilai wajar.

44. Credit Quality Analysis *(continued)*

Measurement of expected credit losses *(continued)*

Determination of significant increase in credit risk *(continued)*

The criterias are determined using qualitative and quantitative factors including determination based on arrear day status that can indicate significant increase in credit risk since initial recognition.

The Bank also uses the judgment of credit analysts and, if possible, relevant historical experience, in determining that the exposure may have experienced a significant increase in credit risk based on certain qualitative indicators that are considered to indicate this and their effects may not be fully reflected in quantitative analysis in a comprehensive manner on a timely manner.

The Bank determines that a significant increase in credit risk has not occurred if it is still less than 30 days in arrears. Arrear days are determined by counting the number of days from the initial due date where full payment has not been received. The due date is determined without considering the grace period that might be available to the borrower.

The Bank monitors the effectiveness of the criteria used in identifying significant increases in credit risk by periodic review.

Modification of financial assets

Loan contractual terms can be modified for a number of reasons, including changes in market conditions, customer retention and other factors not related to the current credit decline. Loans with modified contractual terms can cause the initial loan to be derecognized and recognized the modified loan as a new loan at fair value.

44. Analisis Kualitas Kredit (lanjutan)

Pengukuran kerugian kredit ekspektasian (lanjutan)

Definisi gagal bayar (*default*)

Bank menganggap aset keuangan dalam keadaan *default*/gagal bayar ketika:
- Debitur tidak mungkin membayar kewajiban kreditnya secara penuh, tanpa bantuan (*recourse*) dari Bank; atau
- Debitur telah melewati jatuh tempo lebih dari 90 hari atas kewajiban kredit material apa pun kepada Bank.
- Kualitatif seperti pelanggaran persyaratan perjanjian (kovenan); dan
- Kuantitatif seperti status tunggakan.

Input, asumsi, dan teknik yang digunakan dalam mengestimasi penurunan nilai

Penggunaan informasi perkiraan masa depan (*forward-looking*)

Bank menggunakan informasi *forward-looking* dalam menilai apakah telah terjadi peningkatan risiko kredit secara signifikan dan pengukuran kerugian kredit ekspektasian. Berdasarkan saran dari pakar ekonomi dan pertimbangan berbagai informasi aktual dan perkiraan eksternal, Bank merumuskan pandangan dasar (*base case*) tentang pergerakan variabel ekonomi yang relevan di masa depan serta perkiraan skenario lain yang mungkin terjadi. Proses ini meliputi pengembangan dua atau lebih skenario ekonomi tambahan dan mempertimbangkan probabilitas relatif dari keluaran (*output*) yang mungkin. Informasi eksternal mencakup data ekonomi dan perkiraan yang diterbitkan oleh, seperti badan pemerintah dan analis sektor swasta dan akademisi terpilih.

Pandangan dasar (*base case*) mencerminkan keluaran dengan probabilitas yang paling tinggi dan digunakan dalam perencanaan strategis dan anggaran. Skenario yang lain, mencerminkan keluaran yang lebih optimis dan keluaran yang lebih pesimis.

Bank menggunakan berbagai variabel makro ekonomi (MEV) untuk memperkirakan masa depan (*forward-looking*), antara lain pertumbuhan Produk Domestik Bruto (PDB), tingkat pengangguran, dan tingkat inflasi.
Input utama dalam pengukuran kerugian kredit ekspektasian adalah variabel berikut :
- *Probability of default* (PD).
- *Loss of given default* (LGD).
- *Exposure at default* (EAD).

***44. Credit Quality Analysis** (continued)*

***Measurement of expected credit losses** (continued)*

Definition of failed payment (default)

The Bank considers financial assets as default when:
- *The debtor is unlikely to pay its credit obligation in full, without assistance (recourse) from the Bank; or*
- *The debtor has past due more than 90 days for any material credit obligations to the Bank.*
- *Qualitative such as violations of the terms of the agreement (covenants); and*
- *Quantitative such as arrears status.*

Inputs, assumptions, and techniques used in estimating impairment

Use of forward-looking information

The Bank uses forward-looking information in assessing whether there has been a significant increase in credit risk and measurement of expected credit losses. Based on advice from economists and consideration of various actual information and external forecast, the Bank formulated a base case for the movement of relevant economic variables in future as well as forecasts of other possible scenarios. This process involves developing two or more additional economic scenarios and considering the relative probabilities of the possible outputs. External information includes economic data and estimation published by, such as government agencies and selected private sector analysts and academics.

The base case reflects the output with the highest probability and is used in strategic planning and budgeting. Another scenario, reflects more optimistic outputs and/or more pessimistic outputs.

The Bank uses various macro-economic variables (MEV) to estimate the forward-looking, such as Gross Domestic Product (GDP) growth, unemployment rate, and inflation rate.

The main inputs in measuring expected credit loss are the following variables:
- *Probability of default (PD).*
- *Loss of given default (LGD).*
- *Exposure at default (EAD).*

44. Analisis Kualitas Kredit (lanjutan)

Pengukuran kerugian kredit ekspektasian (lanjutan)

Input, asumsi, dan teknik yang digunakan dalam mengestimasi penurunan nilai (lanjutan)

Penggunaan informasi perkiraan masa depan (*forward-looking*) (lanjutan)

Parameter ini umumnya berasal dari model statistik yang dikembangkan secara internal dan data historis lainnya.

PD adalah tingkat kemungkinan kegagalan debitur memenuhi kewajiban.

LGD adalah besarnya tingkat kerugian yang diakibatkan kegagalan debitur memenuhi kewajiban yang dapat diukur berdasarkan beberapa pendekatan antara lain *Expected Recoveries*, *Collateral Shortfall*, dan *Loss on Disposal*.
EAD dipandang sebagai estimasi atas sejauh mana suatu bank dapat terpapar oleh suatu *counterparty* ketika *counterparty* tersebut mengalami gagal bayar. EAD sama dengan jumlah saat ini yang belum dilunasi dalam hal eksposur tetap seperti pinjaman berjangka. Untuk eksposur berulang seperti kredit, EAD dapat dibagi menjadi *drawn* dan *undrawn commitments*, biasanya *drawn commitments* diketahui sedangkan *undrawn commitments* perlu diperkirakan sampai pada nilai EAD.

Ketika pemodelan parameter dilakukan secara kolektif, instrumen keuangan dikelompokkan berdasarkan:
- Aset dapat dikelompokkan berdasarkan karakteristik risiko bersama; dan
- Hasil evaluasi harus konsisten terlepas dari apakah aset dievaluasi secara individual atau sebagai bagian dari grup.

44. Credit Quality Analysis *(continued)*

Measurement of expected credit losses *(continued)*

Inputs, assumptions, and techniques used in estimating impairment *(continued)*

Use of forward-looking information (continued)

These parameters generally come from statistical models that are developed internally and other historical data.

PD is the probability of debtor failure to fulfill the obligations.

LGD is the amount of loss caused by the debtor's failure to meet the obligations which can be measured based on several approaches including Expected Recoveries, Collateral Shortfalls, and Loss on Disposal.

EAD is seen as an estimation of the extent to which a bank may be exposed to a counterparty in the event of, and at the time of, that counterparty's default. EAD is equal to the current amount outstanding in case of fixed exposures such as term loans. For revolving exposures like lines of credit, EAD can be divided into drawn and undrawn commitments; typically the drawn commitment is known whereas the undrawn commitment needs to be estimated to arrive at a value of EAD.

When parameter modeling is done collectively, financial instruments are grouped according to:

- *Assets may be grouped based on shared risk characteristics; and*
- *The outcome of the evaluation shall be consistent regardless of whether the asset is evaluated individually or as part of a group.*

45. Informasi Tambahan / *45. Additional Information*

Informasi tambahan berikut merupakan informasi yang dipersyaratkan untuk diungkapkan oleh Otoritas Jasa Keuangan (OJK) sebagai informasi tambahan atas Standar Akuntansi Keuangan di Indonesia:

The following additional informations are required for disclosure by Financial Service Authorities (OJK), which is in addition to the Indonesian Accounting Standards:

a. Giro Wajib Minimum (GWM) / *a. Minimum Reserve Requirements (GWM)*

Bank dipersyaratkan untuk memiliki Giro Wajib Minimum (GWM) dalam mata uang Rupiah dalam kegiatannya sebagai bank umum, serta GWM dalam mata uang asing dalam kegiatannya melakukan transaksi mata uang asing.

The Bank is required to maintain Minimum Statutory Reserves (GWM) in Rupiah for conventional banking and statutory reserves in foreign currencies for foreign exchange transactions.

Pada tanggal 31 Desember 2025 dan 2024, GWM dalam Rupiah dan mata uang asing masing-masing adalah sebagai berikut:

As of 31 December 2025 and 2024, GWM in Rupiah and foreign currencies are as follows:

	31 Desember/ *31 December* 2025	31 Desember/ *31 December* 2024	
Rupiah			*Rupiah*
GWM Harian	9,07%	7,52%	*Daily GWM*
GWM Rata-rata	10,06%	9,11%	*Average GWM*
Penyangga Likuiditas Makroprudensial	41,86%	37,98%	*Macroprudential Liquidity Buffer*
Rasio Intermediasi Makroprudensial	78,83%	88,83%	*Macroprudential Intermediation Ratio*
Valuta asing			*Foreign currencies*
GWM Harian	4,16%	4,17%	*Daily GWM*
GWM Rata-rata	4,12%	4,14%	*Average GWM*

GWM adalah simpanan minimum yang wajib dipelihara oleh Bank dalam bentuk saldo rekening giro pada Bank Indonesia yang besarnya ditetapkan oleh Bank Indonesia sebesar persentase tertentu dari dana pihak ketiga dalam rupiah dan valuta asing.

GWM is a minimum reserve that should be maintained by the Bank in the current account with Bank Indonesia, the amount of which is determined by Bank Indonesia at a certain percentage of third party fund in rupiah and foreign currency.

Penyangga Likuiditas Makroprudensial (PLM) adalah cadangan likuiditas minimum dalam Rupiah yang wajib dipelihara oleh Bank dalam bentuk surat berharga yang besarnya ditetapkan oleh Bank Indonesia sebesar persentase tertentu dari dana pihak ketiga dalam Rupiah.

Macroprudential Liquidity Buffer (PLM) is the minimum liquidity reserve in Rupiah that the Bank is required to maintain in form of the percentage of treasury bonds over third party funds in Rupiah.

45. Informasi Tambahan (lanjutan)

Informasi tambahan berikut merupakan informasi yang dipersyaratkan untuk diungkapkan oleh Otoritas Jasa Keuangan (OJK) sebagai informasi tambahan atas Standar Akuntansi Keuangan di Indonesia: (lanjutan)

a. Giro Wajib Minimum (GWM) *(lanjutan)*

Rasio Intermediasi Makroprudensial (RIM) adalah rasio hasil perbandingan pinjaman yang diberikan dan surat berharga korporasi yang dimiliki oleh Bank terhadap dana pihak ketiga dalam bentuk giro, tabungan dan simpanan berjangka (tidak termasuk dana antarbank), surat berharga yang diterbitkan oleh Bank kepada pihak ketiga bukan bank dan pinjaman yang diterima dalam bentuk pinjaman bilateral dan sindikasi dengan sisa jangka waktu lebih dari 1 tahun dan bukan merupakan pinjaman antarbank dalam negeri dan *overdraft*.

Rasio GWM Bank pada tanggal 31 Desember 2025 dan 2024 telah sesuai dengan Peraturan Bank Indonesia (PBI) No. 11 tahun 2024 tanggal 31 Desember 2024 tentang Pengdenalian Moneter yang mencabut PBI No.20/3/PBI/2018 tanggal 29 Maret 2018 tentang Giro Wajib Minimum Bank Umum dalam Rupiah dan Valuta Asing bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah. PBI tersebut dijelaskan lebih lanjut melalui Peraturan Anggota Dewan Gubernur (PADG) No. 24/8/PADG/2022 tanggal 30 Juni 2022 tentang Peraturan Pelaksanaan Pemenuhan Giro Wajib Minimum dalam Rupiah dan Valuta Asing bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah sebagaimana telah diubah sebanyak 4 (empat) kali melalui PADG No. 2 tahun 2023 tanggal 24 Maret 2023, PADG No. 12 tahun 2023 tanggal 27 September 2023, PADG No. 8 tahun 2025 tanggal 27 Maret 2025, dan PADG No. 31 tahun 2025 tanggal 23 Desember 2025. Parameter pemenuhan GWM Rupiah ditetapkan sebesar 0% untuk GWM harian dan bertahap untuk pemenuhan GWM secara rata-rata yaitu sebesar 7,5% mulai tanggal 1 Juli hingga 31 Agustus 2022 dan sebesar 9,0% mulai tanggal 1 September 2022.

45. Additional Information *(continued)*

The following additional informations are required for disclosure by Financial Service Authorities (OJK), which is in addition to the Indonesian Accounting Standards: (continued)

a. Minimum Reserve Requirements (GWM) *(continued)*

Macroprudential Intermediation Ratio (RIM) is resulted from comparison of loan and corporate bonds owned by the Bank towards third party funds in form of demand deposits, saving deposits and time deposits (excluded deposits from other banks) and bonds issued by the Bank to non-bank third parties and borrowings in the form of bilateral and syndicated loans with remaining term of more than 1 year and are not domestic interbank loans and overdraft.

The Bank's GWM ratios as of 31 December 2025 and 2024 have already complied with Bank Indonesia Regulation No. 11 Year 2024 dated 31 December 2024 regarding Monetary Control which repeals PBI No. 20/3/PBI/2018 dated 29 March 2018 concerning Regulations for the Fulfillment of Minimum Statutory Current Accounts in Rupiah and Foreign Currencies for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units. This PBI elaborates on the regulation through the Board of Governors Regulation (PADG) No. 24/8/PADG/2022 dated 30 June 2022, concerning the Implementation Regulation for Meeting the Minimum Mandatory Reserve in Rupiah and Foreign Currency for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units, as amended 4 (four) times through PADG No. 2 year 2023 dated 24 March 2023, PADG No. 12 year 2023 dated 27 September 2023, PADG No. 8 year 2025 dated 27 March 2025, dan PADG No. 31 year 2025 dated 23 December 2025. The parameter of required GWM Rupiah is determined at 0% which is fulfilled on a daily basis and gradually for the average basis, at 7.5% from 1 July to 31 August 2022 and at 9.0% from 1 September 2022.

45. Informasi Tambahan (lanjutan)

Informasi tambahan berikut merupakan informasi yang dipersyaratkan untuk diungkapkan oleh Otoritas Jasa Keuangan (OJK) sebagai informasi tambahan atas Standar Akuntansi Keuangan di Indonesia: (lanjutan)

a. Giro Wajib Minimum (GWM) *(lanjutan)*

Bank Indonesia melakukan penguatan kebijakan insentif untuk mendorong peranan perbankan dalam pembiayaan kepada sektor prioritas sesuai Peraturan Bank Indonesia (PBI) No. 24/5/PBI/2022 tentang Insentif bagi Bank yang Memberikan Penyediaan Dana untuk Kegiatan Ekonomi Tertentu dan Inklusif tanggal 25 Februari 2022, sebagaimana diatur lebih lanjut melalui PADG No. 24/4/PADG/2022 tanggal 1 Maret 2022 sebagaimana telah diubah dengan perubahan terakhir PADG No. 1 Tahun 2023 tanggal 15 Februari 2023, yang selanjutnya diubah melalui PADG No. 11 tahun 2023 tanggal 27 September 2023 dan perubahan terakhir melalui PADG No. 4 Tahun 2024 tanggal 22 Mei 2024 tentang "Peraturan Pelaksanaan Kebijakan Insentif Likuiditas Makroprudensial" Bank Indonesia memberikan insentif berupa kelonggaran atas kewajiban pemenuhan GWM dalam rupiah yang wajib dipenuhi secara harian sebesar 3,20% dan kewajiban pemenuhan GWM dalam rupiah berdasarkan prinsip syariah sebesar 2,50%.
Insentif bagi Bank yang melakukan penyediaan dana untuk kegiatan ekonomi tertentu dan inklusif ditetapkan oleh Bank Indonesia dan berlaku mulai tanggal 1 Desember 2023 sampai dengan tanggal 29 Februari 2024.

Rasio Intermediasi Makroprudensial (RIM) dan Penyangga Likuiditas Makroprudensial (PLM) Bank pada tanggal 31 Desember 2024 dan 2023 mengacu pada PADG No.24/14/PADG/2022 tanggal 1 November 2022 tentang perubahan kelima atas PADG No.21/22/PADG/2019 tanggal 28 November 2019 dan PBI No.23/17/PBI/2021 tanggal 17 Desember 2021 tentang perubahan ketiga atas PBI No.20/4/PBI/2018 tanggal 29 Maret 2018 tentang Rasio Intermediasi Makroprudensial dan Penyangga Likuiditas Makroprudensial bagi Bank Umum Konvensional yang parameter pemenuhan batas bawah RIM diberlakukan sejak tanggal 1 Januari 2022 batasan RIM adalah kurang dari 84%.

45. Additional Information *(continued)*

The following additional informations are required for disclosure by Financial Service Authorities (OJK), which is in addition to the Indonesian Accounting Standards: (continued)

a. Minimum Reserve Requirements (GWM) *(continued)*

Bank Indonesia has strengthened incentive policy to stimulate the role of banks in financing priority sectors in accordance with Bank Indonesia Regulation (PBI) No. 24/5/PBI/2022 regarding Incentives for Banks Providing Funds for Certain and Inclusive Economic Activities dated 25 February 2022, as further regulated through PADG No. 24/4/PADG/2022 dated 1 March 2022 as amended by the latest amendment of PADG No. 1 of 2023 dated 15 February, 2023, which then amended by PADG No. 11 year of 2023 dated 27 September 2023 and the latest amendment by PADG No. 11 year 2024 dated 22 May 2024 regarding "Regulations for Implementing Macroprudential Liquidity Incentive Policy" Bank Indonesia provides incentives in the form of leniency on the obligation to fulfill the statutory reserve in rupiah which must be fulfilled on a daily basis of 3.20% and the obligation to fulfill the statutory reserve in rupiah based on sharia principles is 2.50%.

This incentive is given to Banks that provide funds for certain and inclusive economic activities as stipulated by Bank Indonesia and are valid from 1 December 2023 to 29 February 2024.

The Bank's Macroprudential Intermediation Ratio (RIM) and Macroprudential Liquidity Buffer (PLM) as of 31 December 2024 and 2023 refers to PADG No.24/14/PADG/2022 dated 1 November 2022 regarding the fifth amendment of PADG No.21/22/PADG/2019 dated 28 November 2019 and PBI No.23/17/PBI/2021 dated 17 December 2021 regarding the third amendment of PBI No.20/4/PBI/2018 dated 29 March 2018 regarding Macroprudential Intermediation Ratio and Macroprudential Liquidity Buffer for Conventional Bank which the limit parameter lower RIM are implemented from 1 January 2022 the RIM limit is less than 84%.

45. Informasi Tambahan (lanjutan)

Informasi tambahan berikut merupakan informasi yang dipersyaratkan untuk diungkapkan oleh Otoritas Jasa Keuangan (OJK) sebagai informasi tambahan atas Standar Akuntansi Keuangan di Indonesia: (lanjutan)

a. Giro Wajib Minimum (GWM) *(lanjutan)*

Untuk batas atas RIM tetap sebesar 94% dan PLM sebesar 4%. Pada tanggal 31 Desember 2025 dan 2024 rasio RIM adalah sebesar 74,73% dan 88,83%. Bank telah memperhitungkan Giro RIM sesuai dengan ketentuan yang berlaku.

b. Klasifikasi Berdasarkan Kolektibilitas OJK

1) Giro Pada Bank Lain

Berdasarkan kolektibilitas, seluruh giro pada bank lain pada tanggal 31 Desember 2025 dan 2024 diklasifikasikan lancar.

2) Penempatan pada Bank Indonesia dan Bank Lain

Berdasarkan kolektibilitas, seluruh penempatan pada Bank Indonesia dan bank lain pada tanggal 31 Desember 2025 dan 2024 diklasifikasikan lancar.

3) Efek-efek yang Diperdagangkan

Manajemen Bank berkeyakinan bahwa pada tanggal 31 Desember 2025 dan 2024, seluruh efek-efek yang diperdagangkan digolongkan lancar dan tidak mengalami penurunan nilai.

4) Investasi Keuangan

Berdasarkan kolektibilitas, seluruh investasi keuangan pada tanggal 31 Desember 2025 dan 2024 diklasifikasikan lancar.

***45. Additional Information** (continued)*

The following additional informations are required for disclosure by Financial Service Authorities (OJK), which is in addition to the Indonesian Accounting Standards: (continued)

***a. Minimum Reserve Requirements (GWM)** (continued)*

The upper limit for RIM is fixed at 94% and PLM at 4%. As of 31 December 2025 and 2024, the RIM ratio are 74.73% and 88.83%. The Bank has calculated Giro RIM in accordance with applicable regulations.

b. Classification Based on OJK Collectability

1) Current Accounts with Other Banks

By collectability, all current accounts with other banks as of 31 December 2025 and 2024 are classified as current.

2) Placement with Bank Indonesia and other banks

By collectability, all placements with Bank Indonesia and other banks as of 31 December 2025 and 2024 are classified as current.

3) Trading Securities

The Bank's management believes that as of 31 December 2025 and 2024, all trading securities are classified as current and not impaired.

4) Financial Investments

By collectability, all financial investments as of 31 December 2025 and 2024 are classified as current.

45. Informasi Tambahan (lanjutan)

Informasi tambahan berikut merupakan informasi yang dipersyaratkan untuk diungkapkan oleh Otoritas Jasa Keuangan (OJK) sebagai informasi tambahan atas Standar Akuntansi Keuangan di Indonesia: (lanjutan)

b. Klasifikasi Berdasarkan Kolektibilitas OJK (lanjutan)

5) Kredit yang Diberikan

	31 Desember/ *31 December* 2025	31 Desember/ *31 December* 2024	
Rupiah			*Rupiah*
Lancar	69.163.868	66.286.914	*Current*
Dalam perhatian khusus	2.474.050	2.512.770	*Special mention*
Kurang lancar	147.228	286.143	*Sub-standard*
Diragukan	176.641	444.839	*Doubtful*
Macet	1.679.274	1.290.500	*Loss*
	73.641.061	70.821.166	
Mata uang asing			*Foreign currencies*
Lancar	37.234.676	28.161.183	*Current*
Dalam perhatian khusus	897.534	1.396.099	*Special mention*
Kurang lancar	-	8.513	*Sub-standard*
Diragukan	-	-	*Doubtful*
Macet	9.069	24.848	*Loss*
	38.141.279	29.590.643	
Total	111.782.340	100.411.809	*Total*
Cadangan kerugian penurunan nilai	(3.825.446)	(3.959.553)	*Allowance for impairment losses*
Neto	**107.956.894**	**96.452.256**	***Net***

Restrukturisasi kredit berdasarkan kolektibilitas adalah sebagai berikut:

	31 Desember/ *31 December* 2025	31 Desember/ *31 December* 2024	
Rupiah			*Rupiah*
Lancar`	994.086	1.207.017	*Current*
Dalam perhatian khusus	1.609.807	1.302.644	*Special mention*
Kurang lancar	56.219	66.556	*Sub-standard*
Diragukan	41.438	283.875	*Doubtful*
Macet	1.012.273	684.446	*Loss*
	3.713.823	3.544.538	
Mata uang asing			*Foreign currencies*
Lancar	308.171	334.112	*Current*
Dalam perhatian khusus	897.534	1.396.099	*Special mention*
Kurang lancar	-	8.513	*Sub-standard*
Macet	4.169	4.024	*Loss*
	1.209.874	1.742.748	
Total	4.923.697	5.287.286	*Total*
Cadangan kerugian penurunan nilai	(1.797.054)	(1.933.488)	*Allowance for impairment losses*
Neto	**3.126.643**	**3.353.798**	***Net***

45. Additional Information *(continued)*

The following additional informations are required for disclosure by Financial Service Authorities (OJK), which is in addition to the Indonesian Accounting Standards: (continued)

b. Classification Based on OJK Collectability *(continued)*

5) Loans

Restructured loan by collectability as follows:

45. Informasi Tambahan (lanjutan)

Informasi tambahan berikut merupakan informasi yang dipersyaratkan untuk diungkapkan oleh Otoritas Jasa Keuangan (OJK) sebagai informasi tambahan atas Standar Akuntansi Keuangan di Indonesia: (lanjutan)

b. Klasifikasi Berdasarkan Kolektibilitas OJK (lanjutan)

5) Kredit yang Diberikan (lanjutan)

Berikut ini adalah informasi signifikan lainnya sehubungan dengan kredit yang diberikan:

a. Kredit bermasalah (NPL) pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp2.012.212 dan Rp2.054.843.

Rasio NPL kotor pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar 1,80% dan 2,05% dari total kredit yang diberikan, sedangkan rasio NPL neto masing-masing sebesar 1,02% dan 1,11% dari jumlah kredit yang diberikan. Rasio NPL neto dihitung sesuai dengan peraturan Bank Indonesia No. 15/2/PBI/2013 tanggal 20 Mei 2013, yang rasio kredit bermasalah bank umum secara neto adalah maksimal sebesar 5% dari jumlah kredit yang diberikan.

b. Rasio kredit usaha kecil terhadap jumlah kredit yang diberikan adalah sebesar 0,05% dan 0,69% masing-masing pada tanggal 31 Desember 2025 dan 2024.

c. Pada tanggal 31 Desember 2025 dan 2024, Bank telah mematuhi ketentuan Batas Maksimum Pemberian Kredit (BMPK), baik terhadap pihak-pihak berelasi maupun kepada pihak yang tidak berelasi.

***45. Additional Information** (continued)*

The following additional informations are required for disclosure by Financial Service Authorities (OJK), which is in addition to the Indonesian Accounting Standards: (continued)

***b. Classification Based on OJK Collectability** (continued)*

***5) Loans** (continued)*

The other significant information relating to loans are as follows: (continued)

a. Non-Performing Loans (NPL) amounting to Rp2,012,212 and Rp2,054,843 as of 31 December 2025 and 2024, respectively.

Gross NPL ratio as of 31 December 2025 and 2024 represents 1.80% and 2.05% of the total loans, respectively, whereas net NPL ratio represents 1.02% and 1.11% of the total loans, respectively. Net NPL ratio is calculated in accordance with Bank Indonesia Regulation No. 15/2/PBI/2013 dated 20 May 2013, that the maximum net NPL ratio is 5% of the commercial bank's total loans.

b. The ratio of loans to small businesses to the total loans is 0.05% and 0.69% as of 31 December 2025 and 2024, respectively.

c. As of 31 December 2025 and 2024, the Bank is in compliance with the legal lending limit (BMPK) regulations, both for the related and non-related party borrowers.

45. Informasi Tambahan (lanjutan)

Informasi tambahan berikut merupakan informasi yang dipersyaratkan untuk diungkapkan oleh Otoritas Jasa Keuangan (OJK) sebagai informasi tambahan atas Standar Akuntansi Keuangan di Indonesia: (lanjutan)

b. Klasifikasi Berdasarkan Kolektibilitas OJK (lanjutan)

6) Tagihan atas Surat Berharga yang Dibeli dengan Janji Dijual Kembali

Berdasarkan kolektibilitas, seluruh tagihan atas surat berharga yang dibeli dengan janji dijual kembali pada tanggal 31 Desember 2025 dan 2024 diklasifikasikan lancar.

7) Tagihan dan Liabilitas Akseptasi

Berdasarkan kolektibilitas, seluruh tagihan atas surat berharga yang dibeli dengan janji dijual kembali pada tanggal 31 Desember 2025 dan 2024 diklasifikasikan lancar.

45. Additional Information *(continued)*

The following additional informations are required for disclosure by Financial Service Authorities (OJK), which is in addition to the Indonesian Accounting Standards: (continued)

b. Classification Based on OJK Collectability *(continued)*

6) Receivables on Securities Purchased with Agreements to Resell

By collectability, all receivables on securities purchased with agreements to resell as of 31 December 2025 and 2024 are classified as current.

7) Acceptance Receivables and Payables

By collectability, all receivables on securities purchased with agreements to resell as of 31 December 2025 and 2024 are classified as current.

	31 Desember/ ***31 December* 2025**	**31 Desember/** ***31 December* 2024**	
Rupiah			*Rupiah*
Lancar	210.006	274.162	*Current*
Mata uang asing			*Foreign currencies*
Lancar	2.384.752	2.148.501	*Current*
Total	2.594.758	2.422.663	*Total*
Cadangan kerugian penurunan nilai	(4.482)	(4.782)	*Allowance for impairment losses*
Neto	**2.590.276**	**2.417.881**	***Net***

45. Informasi Tambahan (lanjutan)

Informasi tambahan berikut merupakan informasi yang dipersyaratkan untuk diungkapkan oleh Otoritas Jasa Keuangan (OJK) sebagai informasi tambahan atas Standar Akuntansi Keuangan di Indonesia: (lanjutan)

45. Additional Information *(continued)*

The following additional informations are required for disclosure by Financial Service Authorities (OJK), which is in addition to the Indonesian Accounting Standards: (continued)

c. Posisi Devisa Neto

c. Net Open Position

Posisi Devisa Neto (PDN) pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

The Net Open Positions (NOP) as of 31 Desember 2025 dan 2024 are as follows:

	31 Desember/*31 December* 2025					
	Mata uang asing (nilai penuh)/ *Foreign currencies (full amount)*		**Ekuivalen rupiah/ *Rupiah equivalent***			
	Aset/ *Assets*	**Liabilitas/ *Liabilities***	**Aset/ *Assets***	**Liabilitas/ *Liabilities***	**Posisi Devisa Neto/ *Net Open Position***	
Keseluruhan (laporan posisi keuangan dan rekening administratif)						*Aggregate (statement of financial position and and administrative accounts)*
Yen Jepang	26.867.257.281	26.778.861.684	2.861.363	2.851.949	9.414	*Japanese Yen*
Dolar Amerika Serikat	9.578.782.763	9.570.704.184	159.726.203	159.591.492	134.711	*United States Dollar*
Krona Swedia	2.629.937	1.729.294	4.758	3.129	1.629	*Swedish Krona*
Dolar Singapura	412.934.024	412.637.068	5.353.710	5.349.860	3.850	*Singapore Dollar*
Yuan Cina (CNH)	2.691.419.162	2.821.912.771	6.419.035	6.730.262	311.227	*(CNH) Chinese Yuan*
Dolar Australia	90.901.013	88.348.566	1.013.750	985.284	28.466	*Australian Dollar*
Euro Eropa	275.912.320	275.957.285	5.400.003	5.400.883	880	*European Euro*
Yuan Cina (CNY)	151.662.850	22.044.608	361.673	52.570	309.103	*(CNY) Chinese Yuan*
Dolar Hong Kong	5.527.118	5.148.063	11.841	11.029	812	*Hong Kong Dollar*
Pound Sterling Inggris	5.973.856	5.998.618	134.051	134.606	555	*Great Britain Pound Sterling*
Dolar Selandia Baru	2.313.594	2.262.758	22.270	21.781	489	*New Zealand Dollar*
Dolar Kanada	2.193.827	2.202.220	26.693	26.796	103	*Canadian Dollar*
Franc Swiss	22.374.130	22.387.358	470.448	470.726	278	*Swiss Franc*
Baht Thailand	257.684	-	136	-	136	*Thailand Baht*
Ringgit Malaysia	18.335	-	75	-	75	*Malaysian Ringgit*
Total	**40.110.157.894**	**40.010.194.477**	**181.806.009**	**181.630.367**	**801.728**	***Total***
Total modal Desember 2025					**20.313.884**	***Total capital December 2025***
Rasio PDN atas modal Desember 2025 (keseluruhan)					3,95%	*Percentage of NOP to December 2025 capital (aggregate)*
Total modal November 2025 (tidak diaudit)					**20.072.111**	***Total capital November 2025*** *(unaudited)*
Rasio PDN atas modal November 2025 (keseluruhan) (tidak diaudit)					3,99%	*Percentage of NOP to November 2025 capital (aggregate) (unaudited)*

45. Informasi Tambahan (lanjutan)

Informasi tambahan berikut merupakan informasi yang dipersyaratkan untuk diungkapkan oleh Otoritas Jasa Keuangan (OJK) sebagai informasi tambahan atas Standar Akuntansi Keuangan di Indonesia: (lanjutan)

c. Posisi Devisa Neto (lanjutan)

Posisi Devisa Neto (PDN) pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut: (lanjutan)

45. Additional Information *(continued)*

The following additional informations are required for disclosure by Financial Service Authorities (OJK), which is in addition to the Indonesian Accounting Standards: (continued)

c. Net Open Position *(continued)*

The Net Open Positions (NOP) as of 31 December 2025 dan 2024 are as follows: (continued)

	31 Desember/*31 December* 2024					
	Mata uang asing (nilai penuh)/ *Foreign currencies (full amount)*		**Ekuivalen rupiah/ *Rupiah equivalent***			
	Aset/ *Assets*	**Liabilitas/ *Liabilities***	**Aset/ *Assets***	**Liabilitas/ *Liabilities***	**Posisi Devisa Neto/ *Net Open Position***	
Keseluruhan (laporan posisi keuangan dan rekening administratif)						*Aggregate (statement of financial position and and administrative accounts)*
Yen Jepang	24.260.533.527	24.217.550.197	2.499.562	2.495.134	4.428	*Japanese Yen*
Dolar Amerika Serikat	9.340.656.877	9.397.027.204	150.337.872	151.245.152	907.280	*United States Dollar*
Krona Swedia	94.335.683	93.349.215	138.037	136.595	1.442	*Swedish Krona*
Dolar Singapura	422.618.786	424.453.937	5.005.740	5.027.477	21.737	*Singapore Dollar*
Yuan Cina (CNH)	4.596.091.726	4.595.827.477	10.104.507	10.103.927	580	*(CNH) Chinese Yuan*
Dolar Australia	81.260.844	81.427.870	813.706	815.378	1.672	*Australian Dollar*
Euro Eropa	68.961.819	68.825.554	1.155.669	1.153.387	2.282	*European Euro*
Yuan Cina (CNY)	70.705.370	69.937.291	155.904	154.211	1.693	*(CNY) Chinese Yuan*
Dolar Hong Kong	5.631.080	5.395.204	11.674	11.185	489	*Hong Kong Dollar*
Pound Sterling Inggris	3.921.148	3.899.674	79.280	78.845	435	*Great Britain Pound Sterling*
Dolar Selandia Baru	6.374.937	6.397.692	57.808	58.014	206	*New Zealand Dollar*
Dolar Kanada	3.339.478	3.265.035	37.407	36.574	833	*Canadian Dollar*
Franc Swiss	4.148.533	4.142.963	73.907	73.807	100	*Swiss Franc*
Baht Thailand	301.608	-	142	-	142	*Thailand Baht*
Ringgit Malaysia	20.435	-	74	-	74	*Malaysian Ringgit*
Total	**38.958.901.851**	**38.971.499.313**	**170.471.289**	**171.389.686**	**943.393**	***Total***
Total modal Desember 2024					**17.491.372**	***Total capital December 2024***
Rasio PDN atas modal Desember 2024 (keseluruhan)					5,39%	*Percentage of NOP to December 2024 capital (aggregate)*
Total modal November 2024 (tidak diaudit)					**17.594.380**	***Total capital November 2024*** *(unaudited)*
Rasio PDN atas modal November 2024 (keseluruhan) (tidak diaudit)					5,36%	*Percentage of NOP to November 2024 capital (aggregate) (unaudited)*

45. Informasi Tambahan (lanjutan)

Informasi tambahan berikut merupakan informasi yang dipersyaratkan untuk diungkapkan oleh Otoritas Jasa Keuangan (OJK) sebagai informasi tambahan atas Standar Akuntansi Keuangan di Indonesia: (lanjutan)

c. Posisi Devisa Neto (lanjutan)

Posisi Devisa Neto (PDN) pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut: (lanjutan)

Sesuai dengan PBI No. 17/5/PBI/2015 tanggal 29 Mei 2015 tentang perubahan keempat atas PBI No. 5/13/PBI/2003 tanggal 17 Juli 2003 tentang Posisi Devisa Neto, bank diwajibkan untuk memelihara PDN secara keseluruhan setinggi-tingginya adalah sebesar 20% dari modal.

PDN secara keseluruhan merupakan jumlah absolut dari selisih antara aset dan liabilitas dalam mata uang asing yang disajikan dalam Rupiah ditambah dengan selisih bersih dari tagihan dan liabilitas komitmen dan kontinjensi yang dicatat dalam rekening administratif untuk setiap mata uang asing yang disajikan dalam Rupiah.

PDN Bank pada tanggal 31 Desember 2025 dan 2024 telah memenuhi ketentuan BI.

45. Additional Information *(continued)*

The following additional informations are required for disclosure by Financial Service Authorities (OJK), which is in addition to the Indonesian Accounting Standards: (continued)

c. Net Open Position *(continued)*

The Net Open Positions (NOP) as of 31 Desember 2025 dan 2024 are as follows: (continued)

In accordance with PBI No. 17/5/PBI/2015 dated 29 May 2015 regarding the fourth amendment of PBI No. 5/13/PBI/2003 dated 17 July 2003 regarding Net Open Position, banks are required to maintain overall NOP at a maximum of 20% of capital.

Overall NOP is the absolute amount of the difference between assets and liabilities denominated in foreign currencies which is presented in Rupiah plus the net difference from claims and liabilities on commitments and contingencies recorded in administrative accounts for each foreign currency which is presented in Rupiah.

The NOP of the Bank as of 31 December 2025 and 2024 are in compliance with BI regulations.

45. Informasi Tambahan (lanjutan)

Informasi tambahan berikut merupakan informasi yang dipersyaratkan untuk diungkapkan oleh Otoritas Jasa Keuangan (OJK) sebagai informasi tambahan atas Standar Akuntansi Keuangan di Indonesia: (lanjutan)

d. Rasio Kewajiban Penyediaan Modal Minimum (KPMM)

Pada tanggal 31 Desember 2025 dan 2024 rasio Kewajiban Penyediaan Modal Minimum (KPMM) Bank dihitung berdasarkan POJK No. 27 tahun 2022 tanggal 26 Desember 2022 tentang Perubahan Kedua atas POJK No. 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum dengan perhitungan sebagai berikut:

***45. Additional Information** (continued)*

The following additional informations are required for disclosure by Financial Service Authorities (OJK), which is in addition to the Indonesian Accounting Standards: (continued)

d. Minimum Required Capital Adequacy (CAR)

As of 31 December 2025 and 2024, the Bank's Capital Adequacy Ratio (CAR) is computed in accordance with POJK No. 27 year 2022 dated 26 December 2022 in accordance with Second Ammendment of POJK No. 11/POJK.03/2016 regarding Minimum Capital Requirement with calculation as follows:

	31 Desember/ *31 December* 2025	**31 Desember/ *31 December* 2024**	
Modal inti	18.865.052	16.000.044	*Core capital*
Modal pelengkap	1.448.832	1.491.328	*Supplementary capital*
Total modal	20.313.884	17.491.372	*Total capital*
Aset Tertimbang Menurut Risiko Kredit	95.042.657	95.081.237	*Credit Risk Weighted Assets*
Aset Tertimbang Menurut Risiko Pasar	2.810.129	3.195.173	*Market Risk Weighted Assets*
Aset Tertimbang Menurut Risiko Operasional	8.248.064	7.641.321	*Operational Risk Weighted Assets*
Rasio CET1	17,78%	15,11%	*CET1 ratio*
Rasio *Tier 1*	17,78%	15,11%	*Tier 1 ratio*
Rasio *Tier 2*	1,37%	1,41%	*Tier 2 ratio*
Rasio total	19,15%	16,51%	*Total ratio*
Rasio KPMM yang diwajibkan sesuai dengan profil risiko	9,00%	9,00%	*Required Capital Adequacy Ratio in accordance with risk profile*
Capital conservation buffer	2,50%	2,50%	*Capital conservation buffer*
Countercyclical buffer	0,00%	0,00%	*Countercyclical buffer*
Capital surcharge untuk Bank Sistemik	1,00%	1,00%	*Capital surcharge for D-SIB*
Persentase *buffer* yang wajib dipenuhi oleh Bank	3,50%	3,50%	*Buffer which must be fulfilled by the Bank*
CET1 untuk *buffer*	10,15%	7,51%	*CET1 for buffer*

Bank juga diwajibkan untuk membentuk tambahan modal sebagai penyangga dengan penjelasan sebagai berikut:

a. *Capital Conservation Buffer* adalah tambahan modal yang berfungsi sebagai penyangga apabila terjadi kerugian pada periode krisis;

The Bank also required to establish additional capital as a buffer with explanation as follows:

a. Capital Conservation Buffer is additional capital which serves as a buffer in the event of a loss in the period of crisis;

45. Informasi Tambahan (lanjutan)

Informasi tambahan berikut merupakan informasi yang dipersyaratkan untuk diungkapkan oleh Otoritas Jasa Keuangan (OJK) sebagai informasi tambahan atas Standar Akuntansi Keuangan di Indonesia: (lanjutan)

d. Rasio Kewajiban Penyediaan Modal Minimum (KPMM) (lanjutan)

Bank juga diwajibkan untuk membentuk tambahan modal sebagai penyangga dengan penjelasan sebagai berikut: (lanjutan)

b. *Countercyclical Buffer* adalah tambahan modal yang berfungsi untuk mengantisipasi kerugian apabila terjadi pertumbuhan kredit perbankan yang berlebihan sehingga berpotensi mengganggu stabilitas sistem keuangan;

c. *Capital Surcharge* untuk *Domestic Systemically Important Bank (D-SIB)* adalah tambahan modal yang berfungsi untuk mengurangi dampak negatif terhadap stabilitas sistem keuangan dan perekonomian apabila terjadi kegagalan Bank yang berdampak sistemik melalui peningkatan kemampuan Bank dalam menyerap kerugian.

Pemenuhan modal sebagai penyangga harus dipenuhi dengan menggunakan komponen Modal Inti Utama (*Common Equity Tier 1*).

e. Penitipan Harta

Bank juga memberikan jasa penitipan harta. Pada tanggal 6 Juli 2010, Bank telah memperoleh Surat Keputusan Badan Pengawas Pasar Modal dan Lembaga Keuangan No. KEP-287/BL/2010 tentang Penetapan Penggunaan Persetujuan Bank Umum Sebagai Kustodian atas nama PT Bank UOB Indonesia.

46. Penyelesaian Laporan Keuangan

Manajemen bertanggung jawab atas penyajian laporan keuangan yang telah diselesaikan dan diotorisasi untuk terbit oleh Direksi Bank pada tanggal 25 Februari 2026.

45. Additional Information *(continued)*

The following additional informations are required for disclosure by Financial Service Authorities (OJK), which is in addition to the Indonesian Accounting Standards: (continued)

d. Minimum Required Capital Adequacy (CAR) *(continued)*

The Bank also required to establish additional capital as a buffer with explanation as follows: (continued)

b. Countercyclical Buffer is an additional capital which serves to anticipate losses in the event of excessive credit growth and thus, potentially disrupt the stability of the financial system;

c. Capital Surcharge for Domestic Systemically Important Banks (D-SIB) is additional capital which serves to reduce the negative impact on the stability of the financial system and economy in the event of the Bank's failure which has a systemic effect through an increase in the Bank's ability to absorb losses.

Fulfillment of capital as a buffer should be met by using components of Common Equity Tier 1.

e. Custodianship

The Bank engages in the provision of custodial services. On 6 July 2010, the Bank has obtained a Decree of the Capital Market and Financial Institutions Supervisory Agency No. KEP-287/BL/2010 about The Stipulation of Use of Approval of Commercial Bank as Custodian on behalf of PT Bank UOB Indonesia.

46. Completion of the Financial Statements

The management is responsible for the preparation of financial statements which were completed and authorized for issuance by the Bank's Board of Directors on 25 February 2026.

Right By You

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