# PT. BANK PANIN Tbk
# DAN ENTITAS ANAK/AND ITS SUBSIDIARIES

**LAPORAN KEUANGAN KONSOLIDASIAN/**
**CONSOLIDATED FINANCIAL STATEMENTS**

**PADA TANGGAL 30 SEPTEMBER 2025 (TIDAK DIAUDIT) DAN 31 DESEMBER 2024 (DIAUDIT) SERTA PERIODE SEMBILAN BULAN YANG BERAKHIR 30 SEPTEMBER 2025 DAN 2024 (TIDAK DIAUDIT)/ AS OF SEPTEMBER 30, 2025 (UNAUDITED) AND DECEMBER 31, 2024 (AUDITED) AND FOR THE NINE-MONTH PERIODS ENDED SEPTEMBER 30, 2025 AND 2024 (UNAUDITED)**

PANIN BANK

PaninBank

| | Halaman/ Page | |
|---|---|---|
| **SURAT PERNYATAAN DIREKSI** | | **DIRECTOR'S STATEMENT LETTER** |
| **LAPORAN KEUANGAN KONSOLIDASIAN -** 30 September 2025 dan 31 Desember 2024 serta periode sembilan bulan yang berakhir 30 September 2025 dan 2024 | | **CONSOLIDATED FINANCIAL STATEMENTS -** September 30, 2025 and December 31, 2024 and for the nine-month periods ended September 30, 2025 and 2024 |
| Laporan Posisi Keuangan Konsolidasian | 1 | Consolidated Statements of Financial Position |
| Laporan Laba Rugi Dan Penghasilan Komprehensif Lain Konsolidasian | 3 | Consolidated Statements of Profit or Loss and Other Comprehensive Income |
| Laporan Perubahan Ekuitas Konsolidasian | 5 | Consolidated Statements of Changes in Equity |
| Laporan Arus Kas Konsolidasian | 6 | Consolidated Statements of Cash Flows |
| Catatan atas Laporan Keuangan Konsolidasian | 8 | Notes to Consolidated Financial Statements |
| **INFORMASI TAMBAHAN** | | **SUPPLEMENTARY INFORMATION** |
| Daftar I : Laporan Posisi Keuangan Entitas Induk | 220 | Schedule I : Parent Entity's Statement of Financial Position |
| Daftar II : Laporan Laba Rugi Dan Penghasilan Komprehensif Lain Entitas Induk | 222 | Schedule II : Parent Entity's Statement of Profit or Loss and Other Comprehensive Income |
| Daftar III : Laporan Perubahan Ekuitas Entitas Induk | 223 | Schedule III : Parent Entity's Statement of Changes in Equity |
| Daftar IV : Laporan Arus Kas Entitas Induk | 224 | Schedule IV : Parent Entity's Statement of Cash Flows |
| Daftar V : Investasi Entitas Induk Dalam Entitas Anak Dan Entitas Asosiasi | 225 | Schedule V : Parent Entity's Investments in Subsidiaries and Associates |

PaninBank

SURAT PERNYATAAN DIREKSI
TENTANG
TANGGUNG JAWAB ATAS LAPORAN KEUANGAN KONSOLIDASIAN
PADA TANGGAL 30 SEPTEMBER 2025 DAN 31 DESEMBER 2024
SERTA PERIODE SEMBILAN BULAN YANG BERAKHIR 30 SEPTEMBER 2025 DAN 2024
**PT BANK PAN INDONESIA Tbk DAN ENTITAS ANAK/**
DIRECTORS' STATEMENT LETTER
RELATING TO
THE RESPONSIBILITY ON THE CONSOLIDATED FINANCIAL STATEMENTS
AS OF SEPTEMBER 30, 2025 AND DECEMBER 31, 2024
AND FOR THE NINE-MONTH PERIODS ENDED SEPTEMBER 30, 2025 AND 2024
**PT BANK PAN INDONESIA Tbk AND ITS SUBSIDIARIES**

Kami yang bertanda tangan dibawah ini/We, the undersigned:

1. Nama/ Name : Herwidayatmo
   Alamat kantor/Office address : Bank Panin Pusat
   Jl. Jend. Sudirman – Senayan
   Jakarta 10270
   Alamat domisili sesuai KTP atau kartu identitas lain/
   Domicile as stated in ID Card : Jakarta
   Nomor Telepon/Phone Number : (021) 2700545
   Jabatan/Position : Presiden Direktur/President Director

2. Nama/Name : Hendrawan Danusaputra
   Alamat kantor/Office address : Bank Panin Pusat
   Jl. Jend. Sudirman – Senayan
   Jakarta 10270
   Alamat domisili sesuai KTP atau kartu identitas lain/
   Domicile as stated in ID Card : Jakarta
   Nomor Telepon/Phone Number : (021) 2700545
   Jabatan/ Position : Wakil Presiden Direktur/Deputy President Director

menyatakan bahwa:

1. Bertanggung jawab atas penyusunan dan penyajian laporan keuangan konsolidasian;
2. Laporan keuangan konsolidasian telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia;
3. a. Semua informasi dalam laporan keuangan konsolidasian telah dimuat secara lengkap dan benar;
   b. Laporan keuangan konsolidasian tidak mengandung informasi atau fakta material yang tidak benar, dan tidak menghilangkan informasi atau fakta material;
4. Bertanggung jawab atas sistem pengendalian intern dalam Bank.

state that:

1. We are responsible for the preparation and presentation of the consolidated financial statements;
2. The consolidated financial statements have been prepared and presented in accordance with Indonesian Financial Accounting Standards;
3. a. All information contained in the consolidated financial statements is complete and correct;
   b. The consolidated financial statements do not contain misleading material information or facts, and do not omit material information and facts.
4. We are responsible for the Bank's internal control system.

Demikian pernyataan ini dibuat dengan sebenarnya.

This statement letter is made truthfully.

Jakarta, 27 Oktober / October 27, 2025

| Presiden Direktur/President Director | Wakil Presiden Direktur/ Deputy President Director |
|---|---|
| **Herwidayatmo** | **Hendrawan Danusaputra** |

**PT BANK PAN INDONESIA Tbk DAN ENTITAS ANAK**
**LAPORAN POSISI KEUANGAN KONSOLIDASIAN**
**30 SEPTEMBER 2025 (TIDAK DIAUDIT) DAN 31 DESEMBER 2024 (DIAUDIT)**

**PT BANK PAN INDONESIA Tbk AND ITS SUBSIDIARIES**
**CONSOLIDATED STATEMENTS OF FINANCIAL POSITION**
**SEPTEMBER 30, 2025 (UNAUDITED) AND DECEMBER 31, 2024 (AUDITED)**

| | 30 SEPTEMBER/ SEPTEMBER 30, 2025 | Catatan/ Notes | 31 DESEMBER/ DECEMBER 31, 2024 | |
|---|---|---|---|---|
| | Rp Juta/ Rp Million | | Rp Juta/ Rp Million | |
| **ASET** | | | | **ASSETS** |
| **KAS** | 1,255,200 | 5 | 1,809,940 | **CASH** |
| **GIRO PADA BANK INDONESIA** | 10,969,576 | 6 | 9,286,821 | **DEMAND DEPOSITS WITH BANK INDONESIA** |
| **GIRO PADA BANK LAIN** | | 7 | | **DEMAND DEPOSITS WITH OTHER BANKS** |
| Pihak berelasi | 74,281 | 48 | 101,290 | Related parties |
| Pihak ketiga | 538,611 | | 582,580 | Third parties |
| Cadangan kerugian penurunan nilai | (9) | | (17) | Allowance for impairment losses |
| Bersih | 612,883 | | 683,853 | Net |
| **PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN** | | 8 | | **PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS** |
| Pihak ketiga | 3,405,919 | | 6,075,004 | Third parties |
| Cadangan kerugian penurunan nilai | (125) | | (641) | Allowance for impairment losses |
| Bersih | 3,405,794 | | 6,074,363 | Net |
| **EFEK-EFEK** | | 9 | | **SECURITIES** |
| Pihak ketiga | 47,762,416 | | 62,289,222 | Third parties |
| Cadangan kerugian penurunan nilai | (3) | | (21) | Allowance for impairment losses |
| Bersih | 47,762,413 | | 62,289,201 | Net |
| **TAGIHAN DERIVATIF - PIHAK KETIGA** | 33,531 | 10 | 40,010 | **DERIVATIVE RECEIVABLES - THIRD PARTIES** |
| **EFEK YANG DIBELI DENGAN JANJI DIJUAL KEMBALI** | | 11 | | **SECURITIES PURCHASED WITH AGREEMENTS TO RESELL** |
| Pihak ketiga | 5,711,460 | | 1,095,467 | Third parties |
| Cadangan kerugian penurunan nilai | (377) | | (693) | Allowance for impairment losses |
| Bersih | 5,711,083 | | 1,094,774 | Net |
| **KREDIT** | | 12 | | **LOANS** |
| Pihak berelasi | 1,279,274 | 48 | 1,280,761 | Related parties |
| Pihak ketiga | 132,228,712 | | 138,656,102 | Third parties |
| Cadangan kerugian penurunan nilai | (6,567,167) | | (7,431,282) | Allowance for impairment losses |
| Bersih | 126,940,819 | | 132,505,581 | Net |
| **PIUTANG SEWA PEMBIAYAAN** | | 13 | | **FINANCE LEASE RECEIVABLES** |
| Pihak ketiga | 695,738 | | 603,216 | Third parties |
| Cadangan kerugian penurunan nilai | (13,696) | | (14,953) | Allowance for impairment losses |
| Bersih | 682,042 | | 588,263 | Net |
| **TAGIHAN ANJAK PIUTANG** | | 13 | | **FACTORING RECEIVABLES** |
| Pihak ketiga | 75,000 | | 75,000 | Third parties |
| Cadangan kerugian penurunan nilai | (30,951) | | (30,951) | Allowance for impairment losses |
| Bersih | 44,049 | | 44,049 | Net |
| **PIUTANG PEMBIAYAAN KONSUMEN** | | 14 | | **CONSUMER FINANCING RECEIVABLES** |
| Pihak ketiga | 8,295,303 | | 8,781,636 | Third parties |
| Cadangan kerugian penurunan nilai | (182,727) | | (215,888) | Allowance for impairment losses |
| Bersih | 8,112,576 | | 8,565,748 | Net |
| **PIUTANG JUAL DAN SEWA-BALIK** | | 15 | | **SALES AND LEASE-BACK RECEIVABLES** |
| Pihak ketiga | 104,084 | | 98,087 | Third parties |
| Cadangan kerugian penurunan nilai | (235) | | (210) | Allowance for impairment losses |
| Bersih | 103,849 | | 97,877 | Net |
| **TAGIHAN AKSEPTASI** | | 16 | | **ACCEPTANCES RECEIVABLE** |
| Pihak ketiga | 1,542,957 | | 1,415,079 | Third parties |
| Cadangan kerugian penurunan nilai | (5,036) | | (6,358) | Allowance for impairment losses |
| Bersih | 1,537,921 | | 1,408,721 | Net |
| **PENYERTAAN DALAM BENTUK SAHAM** | 787,824 | 17 | 775,604 | **INVESTMENT IN SHARES OF STOCK** |
| **BIAYA DIBAYAR DIMUKA** | 290,985 | | 110,096 | **PREPAID EXPENSE** |
| **ASET TETAP DAN ASET HAK GUNA - BERSIH** | 9,753,414 | 18 | 9,898,262 | **PREMISES AND EQUIPMENT AND RIGHT-OF-USE ASSETS - NET** |
| **ASET PAJAK TANGGUHAN - BERSIH** | - | 44 | 136,028 | **DEFERRED TAX ASSETS - NET** |
| **ASET TAKBERWUJUD** | 646,301 | 19 | 596,550 | **INTANGIBLE ASSETS** |
| **ASET LAIN-LAIN - BERSIH** | 7,991,223 | 20,44,48 | 7,952,834 | **OTHER ASSETS - NET** |
| **JUMLAH ASET** | 226,641,483 | | 243,958,575 | **TOTAL ASSETS** |

Lihat catatan atas laporan keuangan konsolidasian yang merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian.

See accompanying notes to consolidated financial statements which are an integral part of the consolidated financial statements.

| | 30 SEPTEMBER/ SEPTEMBER 30, 2025<br>Rp Juta/ Rp Million | Catatan/ Notes | 31 DESEMBER/ DECEMBER 31, 2024<br>Rp Juta/ Rp Million | |
|---|---|---|---|---|
| **LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS** | | | | **LIABILITIES, TEMPORARY SYIRKAH FUNDS AND EQUITY** |
| **LIABILITAS** | | | | **LIABILITIES** |
| **LIABILITAS SEGERA** | 313,643 | | 169,356 | **LIABILITIES PAYABLE IMMEDIATELY** |
| **SIMPANAN** | | 21 | | **DEPOSITS** |
| Pihak berelasi | 1,193,673 | 48 | 1,495,056 | Related parties |
| Pihak ketiga | 135,890,985 | | 140,197,575 | Third parties |
| Jumlah | 137,084,658 | | 141,692,631 | Total |
| **SIMPANAN DARI BANK LAIN - PIHAK KETIGA** | 3,085,027 | 22 | 1,289,795 | **DEPOSITS FROM OTHER BANKS - THIRD PARTIES** |
| **EFEK YANG DIJUAL DENGAN JANJI DIBELI KEMBALI - PIHAK KETIGA** | 145,748 | 23 | 21,189,337 | **SECURITIES SOLD WITH AGREEMENTS TO REPURCHASE - THIRD PARTIES** |
| **LIABILITAS DERIVATIF - PIHAK KETIGA** | 38,352 | 10 | 43,308 | **DERIVATIVE PAYABLES - THIRD PARTIES** |
| **LIABILITAS AKSEPTASI - PIHAK KETIGA** | 1,546,288 | 16 | 1,418,048 | **ACCEPTANCES PAYABLE - THIRD PARTIES** |
| **SURAT BERHARGA YANG DITERBITKAN - BERSIH** | 7,119,045 | 24,48 | 3,934,213 | **SECURITIES ISSUED - NET** |
| **PINJAMAN YANG DITERIMA - PIHAK KETIGA** | 3,004,932 | 25 | 2,937,757 | **BORROWINGS - THIRD PARTIES** |
| **UTANG PAJAK** | 144,379 | 26 | 144,922 | **TAXES PAYABLE** |
| **LIABILITAS IMBALAN PASCA KERJA** | 835,164 | 46 | 953,370 | **POST-EMPLOYMENT BENEFITS OBLIGATION** |
| **LIABILITAS PAJAK TANGGUHAN - BERSIH** | 101,558 | 44 | - | **DEFERRED TAX LIABILITIES - NET** |
| **BEBAN YANG MASIH HARUS DIBAYAR DAN LIABILITAS LAIN-LAIN** | 1,093,502 | 27,48 | 1,105,085 | **ACCRUALS AND OTHER LIABILITIES** |
| **OBLIGASI SUBORDINASI - BERSIH** | 48,140 | 28,48 | 1,349,174 | **SUBORDINATED BONDS - NET** |
| **JUMLAH LIABILITAS** | 154,560,436 | | 176,226,996 | **TOTAL LIABILITIES** |
| **DANA SYIRKAH TEMPORER** | | 29 | | **TEMPORARY SYIRKAH FUNDS** |
| **BUKAN BANK** | 12,907,257 | | 10,676,892 | **NON BANK** |
| **BANK** | 1,293,652 | | 985,071 | **BANK** |
| **JUMLAH DANA SYIRKAH TEMPORER** | 14,200,909 | | 11,661,963 | **TOTAL TEMPORARY SYIRKAH FUNDS** |
| **EKUITAS** | | | | **EQUITY** |
| **MODAL SAHAM -** nilai nominal Rp 100 per saham<br>Modal dasar - 96.000.000.000 saham<br>Modal ditempatkan dan disetor penuh - 24.087.645.998 saham | 2,408,765 | 30 | 2,408,765 | **CAPITAL STOCK -** par value of Rp 100 per share<br>Authorized - 96,000,000,000 shares<br>Subscribed and paid-up - 24,087,645,998 shares |
| **SAHAM TREASURI** | (2,187) | 30 | (610) | **TREASURY STOCK** |
| **TAMBAHAN MODAL DISETOR** | 3,421,684 | 30 | 3,440,707 | **ADDITIONAL PAID-IN CAPITAL** |
| **SELISIH TRANSAKSI EKUITAS DENGAN PIHAK NON-PENGENDALI** | (269,072) | 31 | (269,072) | **DIFFERENCE IN VALUE OF EQUITY TRANSACTION WITH NON-CONTROLLING INTEREST** |
| **PENGHASILAN KOMPREHENSIF LAIN** | 7,798,208 | 33 | 7,111,992 | **OTHER COMPREHENSIVE INCOME** |
| **SALDO LABA** | | | | **RETAINED EARNINGS** |
| Ditentukan penggunaannya | 140,000 | | 140,000 | Appropriated |
| Tidak ditentukan penggunaannya | 40,639,285 | | 39,492,568 | Unappropriated |
| Jumlah | 40,779,285 | | 39,632,568 | Total |
| **EKUITAS YANG DAPAT DIATRIBUSIKAN KEPADA PEMILIK ENTITAS INDUK** | 54,136,683 | | 52,324,350 | **EQUITY ATTRIBUTABLE TO OWNERS OF THE PARENT ENTITY** |
| **KEPENTINGAN NON-PENGENDALI** | 3,743,455 | 32 | 3,745,266 | **NON-CONTROLLING INTEREST** |
| **JUMLAH EKUITAS** | 57,880,138 | | 56,069,616 | **TOTAL EQUITY** |
| **JUMLAH LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS** | 226,641,483 | | 243,958,575 | **TOTAL LIABILITIES, TEMPORARY SYIRKAH FUNDS AND EQUITY** |

Lihat catatan atas laporan keuangan konsolidasian yang merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian.

See accompanying notes to consolidated financial statements which are an integral part of the consolidated financial statements.

**PT BANK PAN INDONESIA Tbk DAN ENTITAS ANAK**
**LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN KONSOLIDASIAN**
**UNTUK PERIODE SEMBILAN BULAN YANG BERAKHIR 30 SEPTEMBER 2025 DAN 2024 (TIDAK DIAUDIT)**

**PT BANK PAN INDONESIA Tbk AND ITS SUBSIDIARIES**
**CONSOLIDATED STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**
**FOR THE NINE-MONTH PERIODS ENDED SEPTEMBER 30, 2025 AND 2024 (UNAUDITED)**

| | 30 SEPTEMBER/ SEPTEMBER 30, 2025<br>Rp Juta/ Rp Million | Catatan/ Notes | 30 SEPTEMBER/ SEPTEMBER 30, 2024<br>Rp Juta/ Rp Million | |
|---|---|---|---|---|
| **PENDAPATAN (BEBAN) OPERASIONAL** | | | | **OPERATING REVENUES (EXPENSES)** |
| **Pendapatan Bunga** | | | | **Interest Revenues** |
| Bunga yang diperoleh | 11,433,479 | 35,48 | 11,053,297 | Interest earned |
| Provisi dan komisi kredit | 231,974 | | 338,126 | Loan commissions and fees |
| **Jumlah Pendapatan Bunga** | 11,665,453 | | 11,391,423 | **Total Interest Revenues** |
| **Beban Bunga** | (5,107,386) | 36,48 | (4,724,178) | **Interest Expense** |
| **Pendapatan Bunga - Bersih** | 6,558,067 | | 6,667,245 | **Interest Revenues - Net** |
| **Pendapatan Operasional Lainnya** | | | | **Other Operating Revenues** |
| Pendapatan transaksi valuta asing - bersih | 89,489 | | 95,498 | Gain on foreign exchange transactions - net |
| Keuntungan bersih penjualan efek | 235,816 | 37 | 138,242 | Net gain on sale of securities |
| Provisi dan komisi selain kredit - bersih | 87,022 | 38 | 106,927 | Commissions and fees from transactions other than loans - net |
| Bagian laba bersih entitas asosiasi | 32,243 | 17 | 39,611 | Share in net income of associates |
| Perubahan nilai wajar efek yang diukur pada nilai wajar melalui laba rugi | 193,278 | | 59,190 | Changes in fair value of securities measured at fair value through profit or loss |
| Lainnya | 1,125,794 | 39 | 1,226,590 | Others |
| **Jumlah Pendapatan Operasional Lainnya** | 1,763,642 | | 1,666,058 | **Total Other Operating Revenues** |
| **Beban Operasional Lainnya** | | | | **Other Operating Expenses** |
| Umum dan administrasi | (1,618,928) | 41,48 | (1,647,009) | General and administrative |
| Tenaga kerja | (1,891,698) | 42 | (1,948,759) | Personnel |
| Beban pensiun dan imbalan pasca kerja | (251,987) | 46 | (375,015) | Pension and employee benefits |
| Lainnya | (548,288) | 43 | (562,174) | Others |
| **Jumlah Beban Operasional Lainnya** | (4,310,901) | | (4,532,957) | **Total Other Operating Expenses** |
| **Beban Operasional Lainnya - Bersih** | (2,547,259) | | (2,866,899) | **Other Operating Expenses - Net** |
| **Pemulihan (Beban) Kerugian Penurunan Nilai** | | 40 | | **Reversal of (Provision for) Impairment Losses** |
| Aset keuangan | (1,220,136) | | (902,989) | Financial assets |
| Aset non-keuangan | 8,621 | | 9,713 | Non-financial assets |
| **Jumlah Beban Kerugian Penurunan Nilai** | (1,211,515) | | (893,276) | **Total Provision for Impairment Losses** |
| **LABA OPERASIONAL** | 2,799,293 | | 2,907,070 | **INCOME FROM OPERATIONS** |
| **(Beban) Pendapatan Non Operasional** | | | | **Non-Operating (Expenses) Revenues** |
| Hasil sewa | 5,294 | 48 | 4,948 | Rental revenues |
| Lainnya - bersih | (19,913) | | (11,219) | Others - net |
| **BEBAN NON OPERASIONAL - BERSIH** | (14,619) | | (6,271) | **NON-OPERATING EXPENSES - NET** |
| **LABA SEBELUM BEBAN PAJAK** | 2,784,674 | | 2,900,799 | **INCOME BEFORE TAX EXPENSE** |
| **BEBAN PAJAK PENGHASILAN - BERSIH** | (589,766) | 44 | (605,634) | **INCOME TAX EXPENSE - NET** |
| **LABA BERSIH PERIODE BERJALAN** | 2,194,908 | | 2,295,165 | **NET INCOME FOR THE PERIOD** |

Lihat catatan atas laporan keuangan konsolidasian yang merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian.

See accompanying notes to consolidated financial statements which are an integral part of the consolidated financial statements.

| | 30 SEPTEMBER/ SEPTEMBER 30, 2025 Rp Juta/ Rp Million | Catatan/ Notes | 30 SEPTEMBER/ SEPTEMBER 30, 2024 Rp Juta/ Rp Million | |
|---|---|---|---|---|
| **PENGHASILAN KOMPREHENSIF LAIN** | | 33 | | **OTHER COMPREHENSIVE INCOME** |
| Pos yang tidak akan direklasifikasi ke laba rugi | | | | Items that will not be reclassified subsequently to profit or loss |
| Bagian penghasilan komprehensif lain atas entitas asosiasi | (364) | | (383) | Share of other comprehensive income of associates |
| Pajak penghasilan terkait pos yang tidak akan direklasifikasi ke laba rugi | 4,788 | 44 | 9,580 | Income tax relating to items that will not be reclassified subsequently to profit or loss |
| Sub jumlah | 4,424 | | 9,197 | Sub total |
| Pos yang akan direklasifikasi ke laba rugi | | | | Items that will be reclassified subsequently to profit or loss |
| Perubahan nilai wajar atas efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain | 946,239 | | 335,745 | Changes in fair value on marketable securities measured at fair value through other comprehensive income |
| Pajak penghasilan terkait pos yang akan direklasifikasi ke laba rugi | (207,033) | 44 | (71,423) | Income tax relating to items that will be reclassified subsequently to profit or loss |
| Sub jumlah | 739,206 | | 264,322 | Sub total |
| Jumlah penghasilan komprehensif lain periode berjalan setelah pajak | 743,630 | | 273,519 | Total other comprehensive income for the current period net of tax |
| **JUMLAH LABA KOMPREHENSIF** | 2,938,538 | | 2,568,684 | **TOTAL COMPREHENSIVE INCOME** |
| **LABA BERSIH YANG DAPAT DIATRIBUSIKAN KEPADA:** | | | | **NET INCOME ATTRIBUTABLE TO:** |
| Pemilik entitas induk | 2,119,190 | | 2,187,947 | Owners of the parent entity |
| Kepentingan non-pengendali | 75,718 | 32 | 107,218 | Non-controlling interest |
| **LABA BERSIH** | 2,194,908 | | 2,295,165 | **NET INCOME** |
| **JUMLAH LABA KOMPREHENSIF YANG DAPAT DIATRIBUSIKAN KEPADA:** | | | | **TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE TO:** |
| Pemilik entitas induk | 2,843,695 | | 2,456,853 | Owners of the parent enity |
| Kepentingan non-pengendali | 94,843 | 32 | 111,831 | Non-controlling interest |
| **JUMLAH LABA KOMPREHENSIF** | 2,938,538 | | 2,568,684 | **TOTAL COMPREHENSIVE INCOME** |
| **LABA PER SAHAM (dalam Rupiah penuh)** | | 45 | | **EARNINGS PER SHARE (in full Rupiah amount)** |
| Dasar/Dilusian | 87.98 | | 90.83 | Basic/Diluted |

Lihat catatan atas laporan keuangan konsolidasian yang merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian.

See accompanying notes to consolidated financial statements which are an integral part of the consolidated financial statements.

| | Catatan/ Notes | Modal saham/ Capital stock | Saham treasuri/ Treasury stock | Tambahan modal disetor/ Additional paid-in capital | Selisih transaksi ekuitas dengan pihak non-pengendali/ Difference in value of equity transaction with non-controlling interest | Penghasilan komprehensif lain/ Other comprehensive income: Surplus revaluasi aset tetap/ Revaluation of premises | Penghasilan komprehensif lain/ Other comprehensive income: Pengukuran kembali kewajiban imbalan pasti/ Remeasurement of defined benefit obligation | Penghasilan komprehensif lain/ Other comprehensive income: Perubahan nilai wajar atas efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain/ Changes in fair value on marketable securities measured at fair value through other comprehensive income | Penghasilan komprehensif lain/ Other comprehensive income: Bagian penghasilan komprehensif lain atas entitas asosiasi/ Shares in other comprehensive income of associate | Saldo Laba/Retained Earnings: Ditentukan penggunaannya/ Appropriated | Saldo Laba/Retained Earnings: Tidak ditentukan penggunaannya/ Unappropriated | Ekuitas yang dapat diatribusikan ke pemilik entitas induk/ Equity attributable to owners of the parent entity | Kepentingan non-pengendali/ Non-controlling interest | Jumlah Ekuitas/ Total Equity | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Saldo per 1 Januari 2024 | | 2,408,765 | (610) | 3,440,707 | (269,072) | 7,676,494 | 190,446 | (498,473) | 5,508 | 140,000 | 36,611,051 | 49,704,816 | 3,607,669 | 53,312,485 | Balance as of January 1, 2024 |
| Pemindahan surplus revaluasi aset tetap ke saldo laba akibat penjualan aset tetap yang telah direvaluasi | | - | - | - | - | (143,547) | - | - | - | - | 143,547 | - | - | - | Transfer of surplus revaluation of premises and equipment to retained earning arising from sale of revalued premises and equipment |
| Laba bersih periode berjalan | | - | - | - | - | - | - | - | - | - | 2,187,947 | 2,187,947 | 107,218 | 2,295,165 | Net income for the period |
| Penghasilan komprehensif lainnya - setelah pajak | 33 | - | - | - | - | 9,580 | - | 259,709 | (383) | - | - | 268,906 | 4,613 | 273,519 | Other comprehensive income - net of tax |
| Saldo per 30 September 2024 | | 2,408,765 | (610) | 3,440,707 | (269,072) | 7,542,527 | 190,446 | (238,764) | 5,125 | 140,000 | 38,942,545 | 52,161,669 | 3,719,500 | 55,881,169 | Balance as of September 30, 2024 |
| Pemindahan surplus revaluasi aset tetap ke saldo laba akibat penjualan aset tetap yang telah direvaluasi | | - | - | - | - | (40,947) | - | - | - | - | 40,947 | - | - | - | Transfer of surplus revaluation of premises and equipment to retained earning arising from sale of revalued premises and equipment |
| Pemindahan ke saldo laba ditahan | | - | - | - | - | - | - | 41,120 | - | - | (41,120) | - | - | - | Transfer to retained earnings |
| Laba bersih periode berjalan | | - | - | - | - | - | - | - | - | - | 550,196 | 550,196 | 21,402 | 571,598 | Net income for the period |
| Penghasilan komprehensif lainnya - setelah pajak | 33 | - | - | - | - | 164,119 | (153,042) | (397,941) | (651) | - | - | (387,515) | 4,364 | (383,151) | Other comprehensive income - net of tax |
| Saldo per 31 Desember 2024 | | 2,408,765 | (610) | 3,440,707 | (269,072) | 7,665,699 | 37,404 | (595,585) | 4,474 | 140,000 | 39,492,568 | 52,324,350 | 3,745,266 | 56,069,616 | Balance as of December 31, 2024 |
| Saham treasuri | 30 | - | (1,577) | - | - | - | - | - | - | - | - | (1,577) | - | (1,577) | Treasury stock |
| Tambahan modal disetor | 30 | - | - | (19,023) | - | - | - | - | - | - | - | (19,023) | - | (19,023) | Additional paid-in capital |
| Pembagian dividen | 34 | - | - | - | - | - | - | - | - | - | (1,010,762) | (1,010,762) | - | (1,010,762) | Distribution of dividends |
| Dividen dari entitas anak yang dibayarkan kepada kepentingan non-pengendali | 32 | - | - | - | - | - | - | - | - | - | - | - | (96,654) | (96,654) | Dividends from subsidiary paid to non-controlling interest |
| Pemindahan surplus revaluasi aset tetap ke saldo laba akibat penjualan aset tetap yang telah direvaluasi | | - | - | - | - | (38,289) | - | - | - | - | 38,289 | - | - | - | Transfer of surplus revaluation of premises and equipment to retained earning arising from sale of revalued premises and equipment |
| Laba bersih periode berjalan | | - | - | - | - | - | - | - | - | - | 2,119,190 | 2,119,190 | 75,718 | 2,194,908 | Net income for the period |
| Penghasilan komprehensif lainnya - setelah pajak | 33 | - | - | - | - | 4,788 | - | 720,081 | (364) | - | - | 724,505 | 19,125 | 743,630 | Other comprehensive income - net of tax |
| Saldo per 30 September 2025 | | 2,408,765 | (2,187) | 3,421,684 | (269,072) | 7,632,198 | 37,404 | 124,496 | 4,110 | 140,000 | 40,639,285 | 54,136,683 | 3,743,455 | 57,880,138 | Balance as of September 30, 2025 |

Lihat catatan atas laporan keuangan konsolidasian yang merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian.

See accompanying notes to consolidated financial statements which are an integral part of the consolidated financial statements.

**PT BANK PAN INDONESIA Tbk DAN ENTITAS ANAK**
**LAPORAN ARUS KAS KONSOLIDASIAN**
**UNTUK PERIODE SEMBILAN BULAN YANG BERAKHIR**
**30 SEPTEMBER 2025 DAN 2024 (TIDAK DIAUDIT)**

**PT BANK PAN INDONESIA Tbk AND ITS SUBSIDIARIES**
**CONSOLIDATED STATEMENTS OF CASH FLOWS**
**FOR THE NINE-MONTH PERIODS ENDED**
**SEPTEMBER 30, 2025 AND 2024 (UNAUDITED)**

| | 30 SEPTEMBER/ SEPTEMBER 30, 2025 | Catatan/ Notes | 30 SEPTEMBER/ SEPTEMBER 30, 2024 | |
|---|---|---|---|---|
| | Rp Juta/ Rp Million | | Rp Juta/ Rp Million | |
| **ARUS KAS DARI AKTIVITAS OPERASI** | | | | **CASH FLOWS FROM OPERATING ACTIVITIES** |
| Bunga, provisi dan komisi kredit yang diterima | 11,597,601 | | 11,216,941 | Interest, loan commissions and fees received |
| Bunga, hadiah, provisi dan komisi dana yang dibayar | (5,149,730) | | (4,719,317) | Interest, prizes, fund commissions and fees paid |
| Penerimaan pendapatan operasional lainnya | 1,148,529 | | 1,507,331 | Other operating revenues received |
| Pembayaran beban operasional lainnya | (4,133,794) | | (4,333,868) | Other operating expenses paid |
| Keuntungan dari transaksi valuta asing - bersih | 95,733 | | 102,548 | Gain on foreign exchange transactions - net |
| Pembayaran beban non operasional - bersih | (16,012) | | (12,526) | Non-operating expense paid - net |
| Pembayaran beban pajak penghasilan | (553,998) | | (592,947) | Income tax expense paid |
| Arus kas operasi sebelum perubahan dalam aset, liabilitas operasi dan dana syirkah temporer | 2,988,329 | | 3,168,162 | Operating cash flows before changes in operating assets, liabilities and temporary syirkah funds |
| Penurunan (kenaikan) aset operasi | | | | Decrease (increase) in operating assets |
| Efek-efek (diukur pada nilai wajar melalui laba rugi) | 10,985,338 | | (1,170,434) | Securities (measured at fair value through profit or loss) |
| Kredit | 4,926,123 | | (1,599,749) | Loans |
| Efek yang dibeli dengan janji dijual kembali | (4,615,993) | | 4,827,120 | Securities purchased with agreements to resell |
| Piutang sewa pembiayaan | (93,283) | | (57,801) | Finance lease receivables |
| Piutang pembiayaan konsumen | 64,857 | | (645,355) | Consumer financing receivables |
| Piutang jual dan sewa- balik | (22,064) | | (20,371) | Sales and lease-back receivables |
| Aset lain-lain | (214,041) | | 72,150 | Other assets |
| Kenaikan (penurunan) liabilitas operasi | | | | Increase (decrease) in operating liabilities |
| Liabilitas segera | 77,958 | | 66,095 | Liabilities payable immediately |
| Simpanan | (4,607,972) | | 7,580,409 | Deposits |
| Simpanan dari bank lain | 1,795,232 | | (2,318,571) | Deposits from other banks |
| Liabilitas akseptasi | 362 | | 1,027 | Acceptances payable |
| Efek yang dijual dengan janji dibeli kembali | (21,043,589) | | 1,158,143 | Securities sold with agreements to repurchase |
| Liabilitas lain-lain | 44,617 | | (44,644) | Other liabilities |
| Kenaikan dana syirkah temporer | 2,538,947 | | 1,171,958 | Increase in temporary syirkah funds |
| Kas Bersih (Digunakan untuk) Diperoleh dari Aktivitas Operasi | (7,175,179) | | 12,188,139 | Net Cash (Used in) Provided by Operating Activities |
| **ARUS KAS DARI AKTIVITAS INVESTASI** | | | | **CASH FLOWS FROM INVESTING ACTIVITIES** |
| Penerimaan dividen | 49,576 | | 52,102 | Dividends received |
| Hasil penjualan aset tetap | 7,542 | 18 | 19,096 | Proceeds from sale of premises and equipment |
| Perolehan aset tak berwujud | (91,750) | 19 | (93,541) | Acquisitions of intangible assets |
| Perolehan aset tetap | (163,595) | 18 | (255,124) | Acquisitions of premises and equipment |
| Penerimaan dari efek-efek yang dijual dan jatuh tempo (selain diukur pada nilai wajar melalui laba rugi) | 25,853,406 | | 4,540,802 | Proceed from securities sold and matured (other than those measured at fair value through profit or loss) |
| Pembelian efek-efek (selain diukur pada nilai wajar melalui laba rugi) | (21,088,336) | | (18,454,890) | Securities purchased (other than those measured at fair value through profit or loss) |
| Kas Bersih Diperoleh dari (Digunakan untuk) Aktivitas Investasi | 4,566,843 | | (14,191,555) | Net Cash Provided by (Used in) Investing Activities |
| **ARUS KAS DARI AKTIVITAS PENDANAAN** | | | | **CASH FLOWS FROM FINANCING ACTIVITIES** |
| Penerbitan surat berharga | 3,200,000 | | 50,000 | Issuance of securities |
| Penerbitan obligasi subordinasi | - | | 50,000 | Issuance of subordinated bonds |
| Biaya emisi obligasi yang diterbitkan | (19,017) | | (2,091) | Bonds issuance cost |
| Biaya emisi obligasi subordinasi yang diterbitkan | - | | (2,147) | Subordinated bonds issuance cost |
| Pembayaran dividen tunai | (1,010,762) | 34 | - | Cash dividend payment |
| Pembayaran dividen tunai oleh entitas anak | (96,709) | 17 | - | Cash dividend payment by subsidiaries |
| Pembelian saham treasuri | (20,600) | 30 | - | Purchase of treasury stock |
| Pelunasan obligasi subordinasi yang diterbitkan | (1,302,000) | 55 | (2,400,000) | Redemption of subordinated bond issued |
| Pembayaran liabilitas sewa | (72,292) | | (74,599) | Lease liability payment |
| Penerimaan pinjaman yang diterima oleh entitas anak | 1,535,000 | 55 | 2,750,000 | Borrowings received by subsidiaries |
| Pelunasan pinjaman yang diterima oleh entitas anak | (1,467,856) | 55 | (2,551,534) | Borrowings repaid by subsidiaries |
| Kas Bersih Diperoleh dari (Digunakan untuk) Aktivitas Pendanaan | 745,764 | | (2,180,371) | Net Cash Provided by (Used in) Financing Activities |
| **PENURUNAN BERSIH KAS DAN SETARA KAS** | (1,862,572) | | (4,183,787) | **NET DECREASE IN CASH AND CASH EQUIVALENTS** |
| **KAS DAN SETARA KAS AWAL PERIODE** | 17,855,635 | | 16,504,062 | **CASH AND CASH EQUIVALENTS AT THE BEGINNING OF PERIOD** |
| Pengaruh perubahan kurs valuta asing | 250,524 | | (50,090) | Effect of foreign exchange rate changes |
| **KAS DAN SETARA KAS AKHIR PERIODE** | 16,243,587 | | 12,270,185 | **CASH AND CASH EQUIVALENTS AT THE END OF PERIOD** |

Lihat catatan atas laporan keuangan konsolidasian yang merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian.

See accompanying notes to consolidated financial statements which are an integral part of the consolidated financial statements.

| | 30 SEPTEMBER/ SEPTEMBER 30, 2025 Rp Juta/ Rp Million | | 30 SEPTEMBER/ SEPTEMBER 30, 2024 Rp Juta/ Rp Million | |
|---|---|---|---|---|
| **PENGUNGKAPAN TAMBAHAN** | | | | **SUPPLEMENTAL DISCLOSURES** |
| Kas dan setara kas terdiri dari: | | | | Cash and cash equivalents consist of: |
| Kas | 1,255,200 | 5 | 1,067,823 | Cash on hand |
| Giro pada Bank Indonesia | 10,969,576 | 6 | 4,626,251 | Demand deposits with Bank Indonesia |
| Giro pada bank lain | 612,892 | 7 | 916,892 | Demand deposits with other banks |
| Penempatan pada Bank Indonesia dan bank lain | 3,405,919 | 8 | 5,659,219 | Placements with Bank Indonesia and other banks |
| Jumlah | 16,243,587 | | 12,270,185 | Total |

Lihat catatan atas laporan keuangan konsolidasian yang merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian.

See accompanying notes to consolidated financial statements which are an integral part of the consolidated financial statements.

## 1. UMUM

### a. Pendirian dan Informasi Umum

PT Bank Pan Indonesia Tbk (selanjutnya disebut "Bank") didirikan dengan akta No. 85 tanggal 17 Agustus 1971 dari notaris Juliaan Nimrod Siregar gelar Mangaradja, S.H. Akta pendirian ini disahkan oleh Menteri Kehakiman dalam Surat Keputusan No. J.A.5/81/24 tanggal 19 April 1972 serta diumumkan dalam Berita Negara Republik Indonesia No. 45 tanggal 6 Juni 1972 Tambahan No. 210. Anggaran dasar Bank telah mengalami beberapa kali perubahan, yang terakhir dengan akta No. 53 tanggal 26 Juni 2025 dari Antonius Wahono Prawirodirdjo, S.H.,M.KN., notaris di Jakarta, sehubungan dengan penyesuaian anggaran dasar sesuai dengan Peraturan Badan Pusat Statistik No. 2 Tahun 2020 tentang Klasifikasi Baku Lapangan Usaha Indonesia (KBLI). Akta perubahan ini telah memperoleh persetujuan dari Menteri Hukum Republik Indonesia dengan Surat Keputusan No. AHU-0048226.AH.01.02 tahun 2025 tertanggal 22 Juli 2025.

Bank berkedudukan di Jakarta dengan 57 kantor cabang di Indonesia dan 1 kantor perwakilan di Singapura. Kantor pusat Bank beralamat di Gedung Panin Centre, Jl. Jend. Sudirman, Jakarta. Jumlah rata-rata karyawan Bank dan entitas anak (selanjutnya disebut ”Grup”) masing-masing 10.170 dan 10.823 karyawan pada tanggal 30 September 2025 dan 31 Desember 2024 (tidak diaudit).

Sesuai dengan anggaran dasar Bank, ruang lingkup kegiatan Bank adalah menjalankan usaha bank umum dalam arti kata seluas-luasnya di dalam maupun di luar negeri.

Bank mulai beroperasi secara komersial pada tanggal 18 Agustus 1971, sesuai dengan izin usaha yang diberikan oleh Menteri Keuangan Republik Indonesia dalam Surat Keputusan No. KEP-205/DDK/II/8/1971 tanggal 18 Agustus 1971. Sesuai dengan Surat Keputusan Bank Indonesia No. 5/2-Kep.Dir. tanggal 21 April 1972, Bank telah mendapat persetujuan menjadi bank devisa.

Pemegang saham pengendali dari Bank adalah sebagai berikut:

a. PT Panin Financial Tbk, dengan pemegang saham pengendali adalah Gunadi Gunawan, Mu’min Ali Gunawan, Muljadi Koesumo dan Tidjan Ananto.

b. Votraint No. 1103 Pty, Ltd, dengan pemegang saham pengendali adalah ANZ Banking Group.

## 1. GENERAL

### a. Establishment and General Information

PT Bank Pan Indonesia Tbk (the “Bank”) is established based on Deed No. 85 dated August 17, 1971 of notary Juliaan Nimrod Siregar gelar Mangaradja, S.H. The Deed of Establishment is approved by the Minister of Justice through Decision Letter No. J.A.5/81/24 dated April 19, 1972 and is published in Supplement No. 210 of the State Gazette of the Republic of Indonesia No. 45 dated June 6, 1972. The Bank’s Articles of Association have been amended several times, most recently by Deed No. 52 dated June 6, 2025 of Antonius Wahono Prawirodirdjo, S.H.,M.KN., notary in Jakarta, to conform the Bank’s Articles of Association with the Central Statistics Agency (BPS) regulations No. 2 year 2020 regarding the Standard Classification of Indonesian Business Fields (KBLI). The amendment was approved by the Minister of Law of the Republic of Indonesia in Decision Letter No. AHU-0048226.AH.01.02 year 2025 dated July 22, 2025.

The Bank is domiciled in Jakarta and has 57 main branch offices in Indonesia and 1 representative office in Singapore. The Bank’s head office is located at Panin Centre Building, Jl. Jend. Sudirman, Jakarta. The Bank and its subsidiaries (the “Group”) have average total number of employees in September 30, 2025 and December 31, 2024 (unaudited) of 10,170 and 10,823, respectively.

In accordance with the Bank’s Articles of Association, the scope of its activities is to engage in general banking both in Indonesia and overseas.

The Bank started commercial operations on August 18, 1971 when it obtained its business license based on the Decision Letter No. KEP-205/DDK/II/8/1971 dated August 18, 1971 from the Minister of Finance of the Republic of Indonesia. In accordance with Bank Indonesia’s Decision Letter No. 5/2-Kep.Dir. dated April 21, 1972, the Bank is authorized to be a foreign exchange bank.

The ultimate shareholders of the Bank are as follows:

a. PT Panin Financial Tbk, the ultimate shareholders are Gunadi Gunawan, Mu’min Ali Gunawan, Muljadi Koesumo and Tidjan Ananto.

b. Votraint No. 1113 Pty, Ltd, the ultimate shareholder is ANZ Banking Group.

Susunan pengurus dan komite audit Bank pada tanggal 30 September 2025 dan 31 Desember 2024 adalah sebagai berikut:

As of September 30, 2025 and December 31, 2024, the Bank's management and audit committee consist of the following:

| | 30 September/ September 30, 2025 | 31 Desember/ December 31, 2024 |
|---|---|---|
| **Dewan Komisaris/ Board of Commissioners** | | |
| President Commissioner/ Independent Commissioner | Nelson Tampubolon | Nelson Tampubolon |
| Deputy President Commissioner/ Independent Commissioner | Lintang Nugroho | Lintang Nugroho |
| Commissioner | Chandra Rahardja Gunawan | Chandra Rahardja Gunawan |
| Commissioner | Drs. Johnny | Drs. Johnny |
| Commissioner | Gregory James Terry | Gregory James Terry |
| Independent Commissioner | Drs. H. Riyanto | Drs. H. Riyanto |
| **Direksi/Directors** | | |
| President Director | Herwidayatmo | Herwidayatmo |
| Deputy President Director | Hendrawan Danusaputra | Hendrawan Danusaputra |
| Commercial Banking and Mortgage Director | Edy Heryanto | Edy Heryanto |
| Corporate Banking Director | Januar Hardi | Januar Hardi |
| Treasury and Capital Market Director | Gunawan Santoso | Gunawan Santoso |
| Human Resources Director | Lionto Gunawan | Lionto Gunawan |
| Compliance, Anti Money Laundering, and Enterprise Risk Management Director | Antonius Ketut Dwirianto | Antonius Ketut Dwirianto |
| Operation and Information Technology Director | Suwito Tjokrorahardjo | Suwito Tjokrorahardjo |
| Network and Distribution Director | - | Haryono Wongsonegoro |
| **Komite Audit/Audit Committee *)** | | |
| Chairman | Nelson Tampubolon | Nelson Tampubolon |
| Members | Drs. H. Riyanto | Drs. H. Riyanto |
| | Lukman Abdullah | Lukman Abdullah |
| | Lintang Nugroho | Lintang Nugroho |
| | Bambang Setyoko | Bambang Setyoko |
| **Komite Pemantau Risiko/ Risk Monitoring Committee **)** | | |
| Chairman | Lintang Nugroho | Lintang Nugroho |
| Members | Chandra Rahardja Gunawan | Chandra Rahardja Gunawan |
| | Drs. Johnny | Drs. Johnny |
| | Gregory James Terry | Gregory James Terry |
| | Lukman Abdullah | Lukman Abdullah |
| | Usep Ekadaya | Usep Ekadaya |
| | Bambang Setyoko | Bambang Setyoko |
| **Komite Remunerasi dan Nominasi/ Remuneration and Nomination Committee ***)** | | |
| Chairman | Drs. H. Riyanto | Drs. H. Riyanto |
| Members | Nelson Tampubolon | Nelson Tampubolon |
| | Drs. Johnny | Drs. Johnny |
| | Yusak Zefanya | Yusak Zefanya |
| | Akijat Lukito | Akijat Lukito |
| **Audit Internal/Internal Audit** | Herbert J.S. Sibuea | Herbert J.S. Sibuea |
| **Sekretaris Perusahaan/ Corporate Secretary** | Jasman Ginting | Jasman Ginting |

**Catatan:**
Susunan pengurus Bank akan berubah sesuai dengan Keputusan Rapat Umum Pemegang Saham Tahunan (RUPST) tanggal 26 Juni 2025 setelah Direksi dan Dewan Komisaris Perseroan menerima asli surat persetujuan fit & proper test atas nama Sugiono Sutanto Janis sebagai Direktur dan Munadi Umar sebagai anggota Komisaris Perseroan.

**Note:**
The composition of the Bank's management will change in accordance with the Decision of the Annual General Meeting of Shareholders (g5) on June 26, 2025 after the Company's Board of Directors and Board of Commissioners receive the original letter of approval for the fit & proper test in the name of Sugiono Sutanto Janis as Director and Munadi Umar as member of the Company's Board of Commissioners.

*) Berdasarkan Surat Keputusan Direksi No. 10/SK-DIR/20. Berlaku efektif pada tanggal 14 September 2020.
**) Berdasarkan Surat Keputusan Direksi No. 03/SK-DIR/21. Berlaku efektif pada tanggal 25 Februari 2021.
***) Berdasarkan Surat Keputusan Direksi No. 06/SK-DIR/20. Berlaku efektif pada tanggal 17 Juli 2020.

Pembentukan Komite Audit telah sesuai dengan Peraturan Otoritas Jasa Keuangan No. 55/POJK.04/2015 tanggal 23 Desember 2015 tentang "Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit".

*) According to Director's Decision Letter No. 10/SK-DIR/20. Effective on September 14, 2020.
**) According to Director's Decision Letter No. 03/SK-DIR/21. Effective on February 25, 2021.
***) According to Director's Decision Letter No. 06/SK-DIR/20. Effective on July 17, 2020.

The establishment of the Audit Committee is based on Financial Services Authority Regulation No. 55/POJK.04/2015 dated December 23, 2015 regarding "The Establishment and the Implementation Guidelines of Audit Committee".

## b. Entitas Anak

Bank memiliki secara langsung lebih dari 50% saham atau memiliki pengendalian atas manajemen entitas anak berikut:

## b. Consolidated Subsidiaries

The Bank has direct ownership interest of more than 50% or has control over the management of the following subsidiaries:

| Entitas Anak/Subsidiaries | Jenis Usaha/ Nature of Business | Persentase Pemilikan/ Percentage of Ownership | | Persentase pemilikan kepentingan non-pengendali/ Percentage of ownership held by non-controlling interest | | Tahun Operasi Komersial/ Start of Commercial Operations | Jumlah Aset (Sebelum Eliminasi)/ Total Assets (Before Eliminations) | |
|---|---|---|---|---|---|---|---|---|
| | | 30 September/ September 30, 2025 | 31 Desember/ December 31, 2024 | 30 September/ September 30, 2025 | 31 Desember/ December 31, 2024 | | 30 September/ September 30, 2025 | 31 Desember/ December 31, 2024 |
| | | | | | | | Rp Juta/ Rp Million | Rp Juta/ Rp Million |
| PT Clipan Finance Indonesia Tbk (CFI) | Lembaga pembiayaan/ Financing | 51,49% | 51,49% | 48,51% | 48,51% | 1982 | 9,746,242 | 10,117,766 |
| PT Bank Panin Dubai Syariah Tbk (PDSB) | Bank Syariah/ Sharia Banking | 67,30% | 67,30% | 32,70% | 32,70% | 2009 | 18,192,780 | 16,806,298 |

Seluruh entitas anak berdomisili di Jakarta dan mencatatkan sahamnya di Bursa Efek Indonesia.

Sesuai dengan keputusan RUPS, pada tanggal 27 Mei 2025, CFI membagikan dividen tunai sebesar Rp 50 per lembar. Bank menerima dividen tunai dari CFI senilai Rp 102.571 juta. Dividen dibayarkan pada tanggal 26 Juni 2025.

Rincian dari entitas anak yang tidak dimiliki seluruhnya dimana Grup memiliki kepentingan non pengendali diungkapkan di Catatan 32.

All subsidiaries are domiciled in Jakarta and listed in the Indonesia Stock Exchange.

In accordance with the annual general meeting of shareholders decision, on May 27, 2025. CFI distributed cash dividends of Rp 50 per share. The bank received dividends from CFI in the amount of Rp 102.571 million. Dividends are paid on June 26, 2025.

Details of non-wholly owned subsidiaries that have non-controlling interest to the Group are disclosed in Note 32.

**c. Penawaran Umum Efek Grup**

**Penawaran Umum Saham**

Penawaran Umum Perdana dan Terbatas yang telah dilakukan oleh Bank adalah sebagai berikut:

**c. Public Offering of Shares and Bonds of the Group**

**Public Offering of Shares**

The initial public offering and limited public offerings conducted by the Bank were as follows:

| Tahun/ Year | Keterangan/ Description | Jumlah Saham/ Number of Shares | Nilai nominal per saham/ Par value per share | Harga penawaran per saham/ Offering price per share | Nomor dan tanggal surat efektif dari BAPEPAM/ Number and date of BAPEPAM's notice of effectivity |
|---|---|---|---|---|---|
| | | | Rp | Rp | |
| 1982 | Penawaran Umum Perdana/ Initial Public Offering | 1.637.500 | 1.000 | 3.475 | SI-014/PM/E/1982 28 Oktober 1982/ October 28, 1982 |
| 1983 | Penawaran Umum Kedua/ Second Public Offering | 3.162.500 | 1.000 | 3.550 | SI-017/PM/E/1983 18 Mei 1983/ May 18, 1983 |
| 1989 | Penawaran Umum Terbatas I/ Limited Public Offering I | 914.655 | 1.000 | 4.500 | S-467/PM/1989 31 Oktober 1989/ October 31, 1989 |
| 1990 | Penawaran Umum Terbatas II/ Limited Public Offering II | 2.614.410 | 1.000 | 13.000 | 21 April 1990/April 21, 1990 |
| 1995 | Penawaran Umum Terbatas III/ Limited Public Offering III | 60.180.462 | 1.000 | 1.900 | S-725/PM/1995 8 Juni 1995/ June 8, 1995 |
| 1997 | Penawaran Umum Terbatas IV/ Limited Public Offering IV | 300.902.312 | 500 | 1.200 | S-1212/PM/1997 10 Juni 1997/ June 10, 1997 |
| 1998 | Penawaran Umum Terbatas V/ Limited Public Offering V | 702.105.395 | 500 | 500 | S-1268/PM/1998 19 Juni 1998/ June 19, 1998 |
| 1999 | Penawaran Umum Terbatas VI/ Limited Public Offering VI | 1.225.406.221 | 250 | 1.100 | S-1180/PM/1999 29 Juni 1999/ June 29, 1999 |
| 2006 | Penawaran Umum Terbatas VII/ Limited Public Offering VII | 4.016.358.393 | 100 | 350 | S-791/BL/2006 28 Juni 2006/ June 28, 2006 |

Berdasarkan Rapat Umum Luar Biasa I para pemegang saham yang tercantum dalam Akta Berita Acara No. 52 tanggal 28 Mei 2004 dari Veronica Lily Dharma, S.H., notaris di Jakarta, disetujui pembagian saham bonus yang berasal dari saldo laba dengan jumlah maksimum 1.176.093.346 saham. Jumlah saham bonus yang dibagikan menjadi sejumlah 1.176.091.818 saham karena adanya pembulatan. Nilai nominal Rp 100 per saham. Saham-saham tersebut dicatatkan pada Bursa Efek Jakarta dan Surabaya pada tanggal 28 Juni 2004.

Based on the Extraordinary Meeting I of Stockholders as stated in Minutes of Meeting Deed No. 52 dated May 28, 2004 of Veronica Lily Dharma, S.H., notary in Jakarta, the stockholders approved to distribute bonus shares from retained earnings at a maximum of 1,176,093,346 shares. The actual number of shares distributed is 1,176,091,818. Par value is Rp 100 per share. All of those shares have been listed on the Jakarta and Surabaya Stock Exchanges on June 28, 2004.

Pada tanggal 30 September 2025 dan 31 Desember 2024, sejumlah 23.837.645.998 saham Bank telah dicatatkan pada Bursa Efek Indonesia dan sejumlah 250.000.000 saham yang merupakan saham pendiri tidak dicatatkan di bursa.

As of September 30, 2025 and December 31, 2024, the Bank's outstanding shares totaling 23,837,645,998 shares have been listed on the Indonesia Stock Exchange, while the founder shares totaling 250,000,000 shares are not listed on the stock exchange.

**Penawaran Umum Obligasi**

Pada tanggal 27 Juni 2024, Bank memperoleh pernyataan efektif dari Dewan Komisioner Otoritas Jasa Keuangan dengan surat No. S-85/D.04/2024 untuk melakukan penawaran umum berkelanjutan Obligasi Berkelanjutan IV Bank Panin Tahun 2024 kepada masyarakat dengan target dana yang dihimpun sebesar Rp 15.000 miliar.

**Public Offering of Bonds**

On June 27, 2024, the Bank obtained the notice of effectivity from the Board of Commissioner of Financial Services Authority in the letter No. S-85/D.04/2024 to conduct public offering of Continuous Bonds IV Bank Panin Year 2024 with targeted funds amounting to Rp 15,000 billion.

- Pada tanggal 5 Juli 2024, Bank menerbitkan Obligasi Berkelanjutan IV Bank Panin Tahap I Tahun 2024 dengan nilai nominal sebesar Rp 50.000 juta. Pada tanggal 8 Juli 2024, seluruh obligasi tersebut telah dicatatkan pada Bursa Efek Indonesia. Obligasi ini akan jatuh tempo pada tanggal 5 Juli 2029.

- On July 5, 2024, the Bank issued Continuous Bonds IV Bank Panin Phase I Year 2024 with a nominal value of Rp 50,000 million. On July 8, 2024, all of the bonds have been listed on the Indonesia Stock Exchange. These bonds will due on July 5, 2029.

- Pada tanggal 8 Oktober 2024, Bank menerbitkan Obligasi Berkelanjutan IV Bank Panin Tahap II Tahun 2024 dengan nilai nominal sebesar Rp 3.910.000 juta dan seluruh obligasi tersebut telah dicatatkan pada Bursa Efek Indonesia. Obligasi ini akan jatuh tempo pada tanggal 8 Oktober 2029.

- On October 8, 2024, the Bank issued Continuous Bonds IV Bank Panin Phase II Year 2024 with a nominal value of Rp 3,910,000 million and all of the bonds have been listed on the Indonesia Stock Exchange. These bonds will due on October 8, 2029.

- Pada tanggal 4 September 2025, Bank menerbitkan Obligasi Berkelanjutan IV Bank Panin Tahap III Tahun 2025 Seri A dengan nilai nominal sebesar Rp 2.154.000 juta dan seluruh obligasi tersebut telah dicatatkan pada Bursa Efek Indonesia. Obligasi ini akan jatuh tempo pada tanggal 4 September 2028.

- On September 4, 2025, the Bank issued Continuous Bonds IV Bank Panin Phase III Year 2025 Series A with a nominal value of Rp 2.154.000 million and all of the bonds have been listed on the Indonesia Stock Exchange. These bonds will due on September 4, 2028.

- Pada tanggal 4 September 2025, Bank menerbitkan Obligasi Berkelanjutan IV Bank Panin Tahap III Tahun 2025 Seri B dengan nilai nominal sebesar Rp 1.046.000 juta dan seluruh obligasi tersebut telah dicatatkan pada Bursa Efek Indonesia. Obligasi ini akan jatuh tempo pada tanggal 4 September 2030.

- On September 4, 2025, the Bank issued Continuous Bonds IV Bank Panin Phase III Year 2025 Series B with a nominal value of Rp 1.046.000 million and all of the bonds have been listed on the Indonesia Stock Exchange. These bonds will due on September 4, 2030.

**Penawaran Umum Obligasi Subordinasi**

Pada tanggal 27 Juni 2024, Bank memperoleh pernyataan efektif dari Dewan Komisioner Otoritas Jasa Keuangan dengan surat No. S-85/D.04/2024 untuk melakukan penawaran umum berkelanjutan Obligasi Subordinasi Berkelanjutan IV Bank Panin Tahun 2024 kepada masyarakat dengan target dana yang dihimpun sebesar Rp 8.000 miliar.

**Public Offering of Subordinated Bonds**

On June 27, 2024, the Bank obtained the notice of effectivity from the Board of Commissioner of Financial Services Authority in the letter No. S-85/D.04/2024 to conduct public offering of Continuous Subordinated Bonds IV Bank Panin Year 2024 with targeted funds amounting to Rp 8,000 billion.

- Pada tanggal 5 Juli 2024, Bank menerbitkan Obligasi Subordinasi Berkelanjutan IV Bank Panin Tahap I Tahun 2024 dengan nilai nominal sebesar Rp 50.000 juta. Pada tanggal 8 Juli 2024, seluruh obligasi subordinasi tersebut telah dicatatkan pada Bursa Efek Indonesia. Obligasi ini akan jatuh tempo pada tanggal 5 Juli 2031.

- On July 5, 2024, the Bank issued Continuous Subordinated Bonds IV Bank Panin Phase I Year 2024 with a nominal value of Rp 50,000 million. On July 8, 2024, all of the bonds have been listed on the Indonesia Stock Exchange. These bonds will due on July 5, 2031.

Pada tanggal 8 Juni 2018, Bank memperoleh pernyataan efektif dari Dewan Komisioner Otoritas Jasa Keuangan dengan surat No. S-69/D.04/2018 untuk melakukan penawaran umum berkelanjutan Obligasi Subordinasi Berkelanjutan III Bank Panin Tahun 2018 kepada masyarakat dengan target dana yang dihimpun sebesar Rp 6.000 miliar.

- Pada tanggal 3 Juli 2018, Bank menerbitkan Obligasi Subordinasi Berkelanjutan III Bank Panin Tahap I Tahun 2018 dengan nilai nominal sebesar Rp 1.302 miliar. Pada tanggal 4 Juli 2018, seluruh obligasi subordinasi tersebut telah dicatatkan pada Bursa Efek Indonesia. Obligasi subordinasi ini telah jatuh tempo dan dilunasi pada tanggal 3 Juli 2025.

Pada tanggal 17 Juni 2016, Bank memperoleh pernyataan efektif dari Dewan Komisioner Otoritas Jasa Keuangan dengan surat No. S-299/D.04/2016 untuk melakukan penawaran umum berkelanjutan Obligasi Subordinasi Berkelanjutan II Bank Panin Tahap I Tahun 2016 kepada masyarakat dengan target dana yang dihimpun sebesar Rp 2.500 miliar.

- Pada tanggal 17 Maret 2017, Bank menerbitkan Obligasi Subordinasi Berkelanjutan II Bank Panin Tahap II Tahun 2016 dengan nilai nominal sebesar Rp 2.400 miliar. Pada tanggal 20 Maret 2017, seluruh obligasi subordinasi tersebut telah dicatatkan pada Bursa Efek Indonesia. Obligasi subordinasi ini telah jatuh tempo pada 17 Maret 2024 dan dilunasi pada tanggal 15 Maret 2024.

On June 8, 2018, the Bank obtained the notice of effectivity from the Board of Commissioners of Financial Services Authority in the letter No. S-69/D.04/2018 to conduct public offering of Continuous Subordinated Bonds III Bank Panin Year 2018 with targeted funds amounting to Rp 6,000 billion.

- On July 3, 2018, the Bank issued Continuous Subordinated Bonds III Bank Panin Phase I Year 2018 with a nominal value of Rp 1,302 billion. On July 4, 2018, all of the subordinated bonds have been listed on the Indonesia Stock Exchange. These subordinated bonds has matured and repaid on July 3, 2025.

On June 17, 2016, the Bank obtained the notice of effectivity from the Board of Commissioners of Financial Services Authority in the letter No. S-299/D.04/2016 to conduct public offering of Continuous Subordinated Bonds II Bank Panin Phase I Year 2016 with targeted funds amounting to Rp 2,500 billion.

- On March 17, 2017, the Bank issued continuous Subordinated Bonds II Bank Panin Phase II Year 2016 with a nominal value of Rp 2,400 billion. On March 20, 2017, all of the subordinated bonds have been listed on the Indonesia Stock Exchange. These subordinated bonds has matured on March 17, 2024 and repaid on March 15, 2024.

## 2. PENERAPAN STANDAR AKUNTANSI KEUANGAN BARU DAN REVISI (PSAK) DAN INTERPRETASI STANDAR AKUNTANSI KEUANGAN (ISAK)

### a. Amandemen/Penyesuaian Standar yang Berlaku Efektif pada Tahun Berjalan

Dalam tahun berjalan, Grup telah menerapkan sejumlah amendemen/ penyesuaian PSAK yang relevan dengan operasinya dan efektif untuk periode akuntansi yang dimulai pada atau setelah 1 Januari 2025. Penerapan atas PSAK baru/ revisi tidak mengakibatkan perubahan atas kebijakan akuntansi Grup dan tidak memiliki dampak material terhadap jumlah yang dilaporkan dalam laporan keuangan.

## 2. ADOPTION OF NEW AND REVISED STATEMENTS OF FINANCIAL ACCOUNTING STANDARDS (“PSAK”) AND INTERPRETATIONS OF PSAK (“ISAK”)

### a. Amendments/Improvements to Standards Effective in the Current Year

In the current year, the Group has applied a number of amendments/ improvements to PSAK that are relevant to its operations and effective for accounting period beginning on or after January 1, 2025. The adoption of these new/ revised PSAKs does not result in changes to the Group’s accounting policies and has no material effect on the amounts reported in these financial statements.

**Efektif untuk periode yang dimulai atau setelah tanggal 1 Januari 2025**

- PSAK 117 *Kontrak Asuransi*
- Amandemen PSAK 117 *Kontrak Asuransi tentang Penerapan Awal PSAK 117 dan PSAK 109 – Informasi Komparatif*
- PSAK 221 *Pengaruh Perubahan Kurs Valuta Asing*

**b. Standar dan Amandemen/ Penyesuaian Standar Telah diterbitkan Tapi Belum Diterapkan**

Pada tanggal persetujuan laporan keuangan konsolidasian, standar, interpretasi dan amandemen-amandemen atas PSAK yang relevan bagi Grup, yang telah diterbitkan namun belum berlaku efektif, dengan penerapan dini diijinkan.

**Efektif untuk periode yang dimulai atau setelah tanggal 1 Januari 2026**

- Amendemen PSAK 109 *Instrumen Keuangan dan PSAK 107 Instrumen Keuangan: Pengungkapan tentang Klasifikasi dan Pengukuran Instrumen Keuangan.*
- PSAK 413 *Penurunan Nilai*

**3. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL**

**a. Pernyataan Kepatuhan**

Laporan keuangan konsolidasian Grup disusun sesuai dengan Standar Akuntansi Keuangan di Indonesia dan Standar Akuntansi Keuangan Syariah untuk entitas anak yang bergerak dalam bidang Perbankan Syariah, dan peraturan Bapepam-LK No. VIII.G.7 tentang Pedoman Penyajian dan Pengungkapan Laporan keuangan Emiten atau Perusahaan Publik.

**b. Dasar Penyusunan**

Sesuai dengan PSAK 101, dasar penyusunan laporan keuangan konsolidasian adalah biaya historis, kecuali revaluasi atas aset tetap dan instrumen keuangan tertentu yang diukur pada jumlah revaluasian atau nilai wajar pada setiap akhir periode pelaporan, yang dijelaskan dalam kebijakan akuntansi di bawah ini.

Biaya historis umumnya didasarkan pada nilai wajar dari imbalan yang diberikan dalam pertukaran barang dan jasa.

**Effective for periods beginning on or after January 1, 2025**

- PSAK 117 *Insurance Contract*
- Amandemen PSAK 117 *Insurance Contracts on Initial Application of PSAK 117 and PSAK 109 Comparative Information*
- PSAK 221 *The Effect of Changes in Foreign Exchange Rates*

**b. Standards and Amendments/ Improvements to Standards Issued Not Yet Adopted**

At the date of authorization of these consolidated financial statements, the following standard, interpretation and amendments to PSAK relevant to the Group were issued but not effective, with early application permmited.

**Effective for periods beginning on or after January 1, 2026**

- Amandemen PSAK 109 *Financial Instruments dan PSAK 107 Financial Instuments: Disclosure on Classification and Measurement of Financial Instruments.*
- PSAK 413 *Impairment*

**3. MATERIAL ACCOUNTING POLICY INFORMATION**

**a. Statement of Compliance**

The consolidated financial statements of the Group have been prepared in accordance with Indonesian Financial Accounting Standards and Sharia Financial Accounting Standards for the subsidiary operates in Sharia Banking and the Bapepam-LK Regulation No. VIII.G.7 regarding the Guideline for Financial Statement Presentation and Disclosure of Issuers or Public Entities.

**b. Basis of Preparation**

In accordance with PSAK 101, the consolidated financial statements have been prepared on the historical cost basis except for the revaluation of premises and certain financial instruments that are measured at revalued amounts or fair values at the end of each reporting period, as explained in the accounting policies below.

Historical cost is generally based on the fair value of the consideration given in exchange for goods and services.

Sesuai dengan PSAK 113, nilai wajar adalah harga yang akan diterima untuk menjual suatu aset atau harga yang akan dibayar untuk mengalihkan suatu liabilitas dalam suatu transaksi teratur antara pelaku pasar pada tanggal pengukuran.

In accordance with PSAK 113, 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.

Sesuai dengan PSAK 207, laporan arus kas konsolidasian disusun dengan menggunakan metode langsung dengan mengelompokkan arus kas dalam aktivitas operasi, investasi dan pendanaan. Kas dan setara kas terdiri dari kas, giro pada Bank Indonesia, giro pada bank lain dan penempatan pada Bank Indonesia dan bank lain yang jatuh tempo dalam waktu tiga bulan atau kurang dari tanggal perolehannya dan yang tidak dijaminkan serta tidak dibatasi penggunaannya.

In accordance PSAK 207, the consolidated statements of cash flows is prepared using the direct method with classifications of cash flows into operating, investing and financing activities. Cash and cash equivalents consist of cash on hand, demand deposits with Bank Indonesia, demand deposits with other banks and placements with Bank Indonesia and other banks with maturities of three months or less from the date of placement and not pledged or restricted.

Sesuai dengan PSAK 201, direksi memiliki, pada saat persetujuan laporan keuangan konsolidasian, suatu ekspektasi yang memadai bahwa Grup memiliki sumber daya yang cukup untuk melanjutkan keberadaan operasinya untuk di masa yang akan datang. Sehingga, mereka melanjutkan penerapan dasar akuntansi kelangsungan usaha dalam penyusunan laporan keuangan konsolidasian.

In accordance PSAK 201, the directors have, at the time of approving the consolidated financial statements, a reasonable expectation that the Group has adequate resources to continue in operational existence for the foreseeable future. Thus, they continue to adopt the going concern basis of accounting in preparing the consolidated financial statements.

Laporan keuangan entitas anak yang menjalankan usaha perbankan berdasarkan prinsip syariah disusun berdasarkan Pernyataan Standar Akuntansi Keuangan (PSAK) No. 401 tentang ”Penyajian Laporan Keuangan Syariah”.

The financial statements of a subsidiary company engaged in sharia banking have been prepared in accordance with the Statement of Financial Accounting Standards (PSAK) No. 401 regarding “Presentation of Sharia Financial Statements”.

**c. Dasar Konsolidasian**

**c. Basis of Consolidation**

Sesuai dengan PSAK 110, laporan keuangan konsolidasian menggabungkan laporan keuangan Bank dan entitas yang dikendalikan oleh Bank dan entitas anak (termasuk entitas terstruktur). Pengendalian tercapai jika Bank memiliki kekuasaan atas *investee*; eksposur atau hak atas imbal hasil variabel dari keterlibatannya dengan *investee*; dan kemampuan untuk menggunakan kekuasaannya atas *investee* untuk mempengaruhi jumlah imbal hasil investor.

In accordance with PSAK 110, the consolidated financial statements incorporate the financial statements of the Bank and entities (including structured entities) controlled by the Bank and its subsidiaries. Control is achieved where the Bank has the power over the investee; is exposed, or has rights, to variable returns from its involvement with the investee; and has the ability to use its power to affect its returns.

Bank menilai kembali apakah Bank mengendalikan *investee* jika fakta dan keadaan mengindikasikan adanya perubahan terhadap satu atau lebih dari tiga elemen pengendalian yang disebutkan di atas.

The Bank reassesses whether or not it controls an investee if facts and circumstances indicate that there are changes to one or more of the three elements of control listed above.

Ketika Bank memiliki hak suara kurang dari mayoritas di-*investee*, ia memiliki kekuasaan atas *investee* ketika hak suara cukup untuk memberinya kemampuan praktis untuk mengarahkan aktivitas relevan secara sepihak. Bank mempertimbangkan seluruh fakta dan keadaan yang relevan dalam menilai apakah hak suara Bank cukup untuk memberikan Bank kekuasaan, termasuk (i) ukuran kepemilikan hak suara Bank relatif terhadap ukuran dan penyebaran kepemilikan pemilik hak suara

When the Bank has less than a majority of the voting rights of an investee, it has power over the investee when the voting rights are sufficient to give it the practical ability to direct the relevant activities of the investee unilaterally. The Bank considers all relevant facts and circumstances in assessing whether or not the Bank’s voting rights in an investee are sufficient to give it power, including (i) the size of the Bank’s holding of voting rights relative to the size and

lain; (ii) hak suara potensial yang dimiliki oleh Bank, pemegang suara lain atau pihak lain; (iii) hak yang timbul dari pengaturan kontraktual lain; dan (iv) setiap fakta dan keadaan tambahan apapun mengindikasikan bahwa Bank memiliki, atau tidak memiliki, kemampuan kini untuk mengarahkan aktivitas yang relevan pada saat keputusan perlu dibuat, termasuk pola suara pemilikan dalam RUPS sebelumnya.

dispersion of holding of the other vote holders; (ii) potential voting rights held by the Bank, other vote holders or other parties; (iii) rights arising from other contractual arrangements; and (iv) any additional facts and circumstances that indicate that the Bank has, or does not have, the current ability to direct the relevant activities at the time that decisions need to be made, including voting patterns at previous shareholders' meetings.

Konsolidasi entitas anak dimulai ketika Bank memperoleh pengendalian atas entitas anak dan akan dihentikan ketika Bank kehilangan pengendalian pada entitas anak. Secara khusus, pendapatan dan beban entitas anak diakuisisi atau dijual selama tahun berjalan termasuk dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian dari tanggal diperolehnya pengendalian Bank sampai tanggal ketika Bank berhenti mengendalikan entitas anak.

Consolidation of a subsidiary begins when the Bank obtains control over the subsidiary and ceases when the Bank loses control of the subsidiary. Specifically, income and expense of a subsidiary acquired or disposed of during the year are included in the consolidated statements of profit or loss and other comprehensive income from the date the Bank gains control until the date when the Bank ceases to control the subsidiary.

Jika diperlukan, penyesuaian dapat dilakukan terhadap laporan keuangan entitas anak agar kebijakan akuntansi sesuai dengan kebijakan akuntansi Grup.

When necessary, adjustments are made to the financial statements of subsidiaries to bring their accounting policies in line with the Group's accounting policies.

Seluruh aset dan liabilitas dalam intra Grup, ekuitas, pendapatan, beban dan arus kas yang berkaitan dengan transaksi dalam Grup dieliminasi secara penuh pada saat konsolidasi.

All intragroup assets and liabilities, equity, income, expenses and cash flows relating to transactions between members of the Group are eliminated in full on consolidation.

Kepentingan non-pengendali di entitas anak diidentifikasi secara terpisah dari ekuitas Grup yang ada. Kepentingan pemegang saham non-pengendali yang merupakan kepentingan kepemilikan yang memberikan pemiliknya hak terhadap bagian proporsional aset bersih pada saat likuidasi pada awalnya dapat diukur sebesar nilai wajar atau bagian proporsional kepentingan non-pengendali atas nilai wajar aset bersih teridentifikasi pihak yang diakuisisi. Pilihan pengukuran dibuat untuk masing-masing akuisisi. Kepentingan non-pengendali lain awalnya diukur sebesar nilai wajar. Setelah akuisisi, jumlah tercatat kepentingan non-pengendali adalah jumlah kepentingan tersebut pada pengakuan awal ditambah bagian kepentingan non-pengendali dari perubahan selanjutnya di ekuitas.

Non-controlling interests in subsidiaries are identified separately from the Group's equity therein. Those interests of non-controlling stockholders that are present ownership interests entitling their holders to a proportionate share of net assets upon liquidation may initially be measured at fair value or at the non-controlling interests' proportionate share of the fair value of the acquiree's identifiable net assets. The choice of measurement is made on an acquisition-by-acquisition basis. Other non-controlling interests are initially measured at fair value. Subsequent to acquisition, the carrying amount of non-controlling interests is the amount of those interests at initial recognition plus the non-controlling interests' share of subsequent changes in equity.

Laba rugi dan setiap komponen penghasilan komprehensif lain diatribusikan kepada pemilik entitas induk dan untuk kepentingan non-pengendali. Bank juga mengatribusikan total penghasilan komprehensif entitas anak kepada pemilik entitas induk dan kepentingan non-pengendali meskipun hal tersebut mengakibatkan kepentingan non-pengendali memiliki saldo defisit.

Profit or loss and each component of other comprehensive income are attributed to the owners of the Bank and to the non-controlling interest. Total comprehensive income of subsidiaries is attributed to the owners of the Bank and the non-controlling interest even if this results in the non-controlling interest having a deficit balance.

Perubahan kepemilikan Grup pada entitas anak yang tidak mengakibatkan kehilangan pengendalian Grup atas entitas anak dicatat sebagai transaksi ekuitas. Jumlah tercatat dari kepemilikan Grup dan kepentingan non-pengendali disesuaikan untuk mencerminkan perubahan kepentingan relatifnya dalam entitas anak. Selisih antara jumlah tercatat kepentingan non-pengendali yang disesuaikan dan nilai wajar imbalan yang dibayar atau diterima diakui secara langsung dalam ekuitas dan diatribusikan kepada pemilik entitas induk.

Changes in the Group's ownership interest in existing subsidiaries that do not result in the Group losing control over the subsidiaries are accounted for as equity transactions. The carrying amounts of the Group's interest and the non-controlling interest are adjusted to reflect the changes in their relative interest in the subsidiaries. Any difference between the amount by which the non-controlling interest are adjusted and the fair value of the consideration paid or received is recognized directly in equity and attributed to owners of the Bank.

Ketika Grup kehilangan pengendalian pada entitas anak, keuntungan atau kerugian diakui dalam laba rugi dihitung sebagai perbedaan antara (i) agregat nilai wajar pembayaran yang diterima dan nilai wajar sisa kepemilikan (*retained interest*) dan (ii) jumlah tercatat sebelumnya dari aset (termasuk *goodwill*), dan liabilitas dari entitas anak dan setiap kepentingan non-pengendali. Seluruh jumlah yang diakui sebelumnya dalam penghasilan komprehensif lain yang terkait dengan entitas anak yang dicatat seolah-olah Grup telah melepaskan secara langsung aset atau liabilitas terkait entitas anak (yaitu direklasifikasi ke laba rugi atau ditransfer ke kategori lain dari ekuitas sebagaimana ditentukan/diizinkan oleh standar akuntansi yang berlaku). Nilai wajar setiap sisa investasi pada entitas anak terdahulu pada tanggal hilangnya pengendalian dianggap sebagai nilai wajar pada saat pengakuan awal untuk akuntansi berikutnya dalam PSAK 109 Instrumen Keuangan atau, ketika berlaku, biaya perolehan pada saat pengakuan awal dari investasi pada entitas asosiasi atau ventura bersama.

When the Group losses control of a subsidiary, a gain or loss recognized in profit or loss is calculated as the difference between (i) the aggregate of the fair value of the consideration received and the fair value of any retained interest and (ii) the previous carrying amount of the assets (including goodwill), and liabilities of the subsidiary and any non-controlling interest. All amounts previously recognized in other comprehensive income in relation to that subsidiary are accounted for as if the Group had directly disposed of the related assets or liabilities of the subsidiary (i.e. reclassified to profit or loss or transferred to another category of equity as specified/permitted by applicable accounting standards). The fair value of any investment retained in the former subsidiary at the date when control is lost is regarded as the fair value on initial recognition for subsequent accounting under PSAK 109 Financial Instruments or, when applicable, the cost on initial recognition of an investment in an associate or a joint venture.

**d. Transaksi dan Penjabaran Laporan Keuangan Dalam Mata Uang Asing**

**d. Foreign Currency Transactions and Translation**

Sesuai dengan PSAK 221, laporan keuangan individu masing-masing entitas Grup diukur dan disajikan dalam mata uang dari lingkungan ekonomi utama dimana entitas beroperasi (mata uang fungsional). Laporan keuangan konsolidasian dari Grup dan laporan keuangan individu masing-masing entitas Grup disajikan dalam mata uang Rupiah yang merupakan mata uang fungsional individu masing-masing entitas Grup dan mata uang penyajian untuk laporan keuangan konsolidasian.

In accordance with PSAK 221, the individual financial statements of each Group entity are measured and presented in the currency of the primary economic environment in which the entity operates (its functional currency). The consolidated financial statements of the Group and the individual financial statements of each Group entity are presented in Indonesian Rupiah, which is the functional currency of the individual financial statement of each Group entity and the presentation currency for the consolidated financial statements.

Dalam penyusunan laporan keuangan setiap entitas individual Grup, transaksi dalam mata uang asing selain mata uang fungsional entitas (mata uang asing) diakui pada kurs yang berlaku pada tanggal transaksi. Pada setiap akhir periode pelaporan, pos moneter dalam

In preparing the financial statements of each individual Group entity, transactions in currencies other than the entity's functional currency (foreign currencies) are recognized at the rates of exchange prevailing at the dates of the transactions. At the end of each

valuta asing dijabarkan kembali dengan menggunakan kurs laporan (penutupan) yang ditetapkan oleh Bank Indonesia, yaitu kurs *spot Reuters* pada pukul 16.00 WIB untuk mencerminkan kurs yang berlaku pada tanggal tersebut. Pos-pos non-moneter yang diukur pada nilai wajar dalam valuta asing dijabarkan kembali pada kurs yang berlaku pada tanggal ketika nilai wajar ditentukan. Pos non-moneter yang diukur dalam biaya historis dalam valuta asing tidak dijabarkan kembali. Selisih kurs atas pos moneter diakui dalam laba rugi pada periode saat terjadinya.

reporting period, monetary items denominated in foreign currencies are retranslated using reporting (closing) exchange rate set by Bank Indonesia, which is Reuters' spot rate at 4.00 P.M. Western Indonesia Time to reflect the rates of exchange prevailing at that date. Non-monetary items carried at fair value that are denominated in foreign currencies are retranslated at the rates prevailing at the date when the fair value was determined. Non-monetary items that are measured in terms of historical cost in a foreign currency are not retranslated. Exchange differences on monetary items are recognized in profit or loss in the period in which they arise.

**e. Transaksi Pihak-pihak Berelasi**

Sesuai dengan PSAK 224, pihak-pihak berelasi adalah orang atau entitas yang terkait dengan Grup (entitas pelapor):

a. Orang atau anggota keluarga dekatnya mempunyai relasi dengan entitas pelapor jika orang tersebut:
   i. memiliki pengendalian atau pengendalian bersama atas entitas pelapor;
   ii. memiliki pengaruh signifikan atas entitas pelapor; atau
   iii. merupakan personil manajemen kunci entitas pelapor atau entitas induk dari entitas pelapor.
b. Suatu entitas berelasi dengan entitas pelapor jika memenuhi salah satu hal berikut:
   i. entitas dan entitas pelapor adalah anggota dari kelompok usaha yang sama (artinya entitas induk, entitas anak, dan entitas anak berikutnya saling berelasi dengan entitas lainnya).
   ii. satu entitas adalah entitas asosiasi atau ventura bersama dari entitas lain (atau entitas asosiasi atau ventura bersama yang merupakan anggota suatu kelompok usaha, yang mana entitas lain tersebut adalah anggotanya).
   iii. kedua entitas tersebut adalah ventura bersama dari pihak ketiga yang sama.
   iv. satu entitas adalah ventura bersama dari entitas ketiga dan entitas yang lain adalah entitas asosiasi dari entitas ketiga.

**e. Transactions with Related Parties**

In accordance with PSAK 224, a related party is a person or entity that is related to the Group (the reporting entity):

a. A person or a close member of that person's family is related to the reporting entity if that person:
   i. has control or joint control over the reporting entity;
   ii. has significant influence over the reporting entity; or
   iii. is a member of the key management personnel of the reporting entity or of a parent of the reporting entity.
b. An entity is related to the reporting entity if any of the following conditions applies:
   i. the entity, and the reporting entity are members of the same group (which means that each parent, subsidiary and fellow subsidiary is related to the others).
   ii. one entity is an associate or joint venture of the other entity (or an associate or joint venture of a member of a group of which the other entity is a member).
   iii. both entities are joint ventures of the same third party.
   iv. one entity is a joint venture of a third entity and the other entity is an associate of the third entity.

v. entitas tersebut adalah suatu program imbalan pasca kerja untuk imbalan kerja dari salah satu entitas pelapor atau entitas yang terkait dengan entitas pelapor. Jika entitas pelapor adalah entitas yang menyelenggarakan program tersebut, maka entitas sponsor juga berelasi dengan entitas pelapor.

vi. entitas yang dikendalikan atau dikendalikan bersama oleh orang yang diidentifikasi dalam huruf (a).

vii. orang yang diidentifikasi dalam huruf (a) (i) memiliki pengaruh signifikan atas entitas atau merupakan personil manajemen kunci entitas (atau entitas induk dari entitas).

viii. entitas, atau anggota dari kelompok yang mana entitas merupakan bagian dari kelompok tersebut, menyediakan jasa personil manajemen kunci kepada entitas pelapor atau kepada entitas induk dari entitas pelapor.

Transaksi signifikan yang dilakukan dengan pihak-pihak berelasi, baik dilakukan dengan kondisi dan persyaratan yang sama dengan pihak ketiga maupun tidak, diungkapkan pada laporan keuangan konsolidasian.

v. the entity is a post-employment benefit plan for the benefit of employees of either the reporting entity, or an entity related to the reporting entity. If the reporting entity is it self such a plan the sponsoring employees are also related to the reporting entity.

vi. the entity is controlled or jointly controlled by a person identified in (a).

vii. a person identified in (a) (i) has significant influence over the entity or is a member of the key management personnel of the entity (or a parent of the entity).

viii. the entity, or any members of a group which it is a part, provides key management personnel services to the reporting entity or to the parent entity of the reporting entity.

Significant transactions with related parties, whether or not made at similar terms and conditions as those done with third parties, are disclosed in the consolidated financial statements.

**f. Instrumen Keuangan**

Sesuai dengan PSAK 109, aset keuangan dan liabilitas keuangan diakui pada laporan posisi keuangan konsolidasian pada saat Grup menjadi salah satu pihak dalam ketentuan kontraktual instrumen tersebut.

Aset keuangan dan liabilitas keuangan pada awalnya diukur pada nilai wajar. Biaya transaksi yang dapat diatribusikan secara langsung dengan perolehan atau penerbitan aset keuangan dan liabilitas keuangan ditambahkan atau dikurangkan dari nilai wajar aset keuangan dan liabilitas keuangan, jika diperlukan, pada pengakuan awal. Biaya transaksi yang dapat diatribusikan secara langsung dengan perolehan aset keuangan dan liabilitas keuangan pada nilai wajar melalui laba rugi diakui langsung pada laba rugi.

Semua aset keuangan yang diakui selanjutnya diukur secara keseluruhan pada biaya perolehan yang diamortisasi atau nilai wajar, tergantung pada klasifikasi aset keuangan tersebut.

**f. Financial Instruments**

In accordance with PSAK 109, financial assets and financial liabilities are recognized on the consolidated statement of financial position when the Group becomes a party to the contractual provisions of the instrument.

Financial assets and financial liabilities are initially measured at fair value. Transaction costs that are directly attributable to the acquisition or issue of financial assets and financial liabilities are added to or deducted from the fair value of the financial assets and financial liabilities, as appropriate, on initial recognition. Transaction costs directly attributable to the acquisition of financial assets or financial liabilities at fair value through profit or loss are recognized immediately in profit or loss.

All recognized financial assets are measured subsequently in their entirety at either amortized cost or fair value, depending on the classification of the financial assets.

Klasifikasi aset keuangan

- Diukur pada biaya perolehan diamortisasi;
- Diukur pada nilai wajar melalui penghasilan komprehensif lain (FVTOCI);
- Diukur pada nilai wajar melalui laba rugi (FVTPL).

Instrumen utang yang memenuhi persyaratan berikut selanjutnya diukur pada biaya perolehan diamortisasi:

- aset keuangan dikelola dalam model bisnis yang bertujuan untuk memiliki aset keuangan dalam rangka mendapatkan arus kas kontraktual; dan
- persyaratan kontraktual dari aset keuangan menghasilkan arus kas pada tanggal tertentu yang semata dari pembayaran pokok dan bunga ("SPPI") dari jumlah pokok terutang.

Instrumen utang selanjutnya diukur pada nilai wajar melalui penghasilan komprehensif lain ("FVTOCI"), jika memenuhi kedua kondisi berikut ini:

- aset keuangan dikelola dalam model bisnis yang tujuannya akan tercapai dengan mendapatkan arus kas kontraktual dan menjual aset keuangan; dan
- persyaratan kontraktual dari aset keuangan menghasilkan arus kas pada tanggal tertentu yang semata-mata dari pembayaran pokok dan bunga dari jumlah pokok terutang.

Seluruh aset keuangan lain selanjutnya diukur pada nilai wajar melalui laba rugi ("FVTPL").

Meskipun telah disebutkan sebelumnya, Grup dapat menetapkan pilihan tak terbatalkan pada saat pengakuan awal aset keuangan sebagai berikut:

- menyajikan perubahan selanjutnya nilai wajar investasi pada instrumen ekuitas dalam penghasilan komprehensif lain jika kriteria tertentu dipenuhi (lihat di bawah); dan
- menetapkan aset keuangan yang memenuhi kriteria biaya perolehan diamortisasi atau FVTOCI sebagai diukur pada FVTPL, jika penetapan itu mengeliminasi atau mengurangi secara signifikan inkonsistensi pengukuran dan pengakuan (*accounting mismatch*) (lihat di bawah).

Classification of financial assets

- Measured at amortized cost;
- Measured at fair value through other comprehensive income (FVTOCI);
- Measured at fair value through profit or loss (FVTPL).

Debt instruments that meet the following conditions are subsequently measured at amortized cost:

- the financial asset is held within a business model whose objective is to hold financial assets in order to collect contractual cash flows; and
- the contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest ("SPPI") on the principal amount outstanding.

Debt instruments that meet the following conditions are subsequently measured at fair value through other comprehensive income ("FVTOCI"):

- the financial asset is held within a business model whose objective is achieved by both collecting contractual cash flows and selling the financial assets; and
- the contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

By default, all other financial assets are subsequently measured at fair value through profit or loss ("FVTPL").

Despite the foregoing, the Group may make the following irrevocable election/designation at initial recognition of a financial asset:

- may irrevocably elect to present subsequent changes in fair value of an equity investment in other comprehensive income if certain criteria are met (see below); and
- may irrevocably designate a financial asset that meets the amortized cost or FVTOCI criteria as measured at FVTPL if doing so eliminates or significantly reduces an accounting mismatch (see below).

Biaya perolehan diamortisasi dan metode suku bunga efektif

Metode suku bunga efektif adalah metode menghitung biaya perolehan diamortisasi dari instrumen utang dan mengalokasikan pendapatan bunga selama periode yang relevan.

Untuk instrumen keuangan selain yang dibeli atau berasal dari aset keuangan memburuk, suku bunga efektif adalah tingkat suku bunga yang secara tepat mendiskontokan penerimaan kas masa depan (termasuk semua biaya dan poin yang dibayarkan atau diterima yang merupakan bagian yang tidak terpisahkan dari suku bunga efektif, biaya transaksi dan premi atau diskon lainnya) tidak termasuk kerugian kredit ekspektasian, melalui umur ekspektasian dari instrumen utang, atau, jika tepat, periode yang lebih pendek, ke jumlah tercatat bruto instrumen utang pada saat pengakuan awal. Untuk aset keuangan yang dibeli atau yang berasal dari aset keuangan memburuk, suku bunga efektif yang disesuaikan dengan risiko kredit dihitung dengan mendiskontokan estimasi arus kas masa depan, termasuk estimasi kerugian kredit, ke biaya perolehan diamortisasi instrumen utang pada pengakuan awal.

Biaya perolehan diamortisasi dari aset keuangan adalah nilai aset keuangan yang diukur pada saat pengakuan awal dikurangi pembayaran pokok, ditambah amortisasi kumulatif menggunakan metode suku bunga efektif dari selisih antara nilai awal dan nilai jatuh temponya, disesuaikan dengan penyisihan kerugiannya. Di sisi lain, jumlah tercatat bruto aset keuangan adalah biaya perolehan diamortisasi dari aset keuangan, sebelum disesuaikan dengan penyisihan kerugian.

Bunga diakui dengan menggunakan metode suku bunga efektif untuk instrumen utang yang diukur selanjutnya pada biaya perolehan diamortisasi dan pada FVTOCI. Untuk instrumen keuangan lain, kecuali aset keuangan yang dibeli atau berasal dari aset keuangan memburuk, pendapatan bunga dihitung dengan menerapkan suku bunga efektif terhadap jumlah tercatat bruto aset keuangan, kecuali aset keuangan yang kemudian mengalami penurunan nilai kredit. Untuk aset keuangan yang berasal dari aset keuangan memburuk, pendapatan bunga diakui dengan menerapkan suku bunga efektif terhadap biaya perolehan diamortisasi dari aset keuangan tersebut. Jika pada periode pelaporan keuangan selanjutnya, risiko kredit aset keuangan tersebut membaik sehingga

Amortized cost and effective interest method

The effective interest method is a method of calculating the amortized cost of a debt instrument and of allocating interest income over the relevant period.

For financial instruments other than purchased or originated credit-impaired financial assets, the effective interest rate is the rate that exactly discounts estimated future cash receipts (including all fees and points paid or received that form an integral part of the effective interest rate, transaction costs and other premiums or discounts) excluding expected credit losses, through the expected life of the debt instrument, or, where appropriate, a shorter period, to the gross carrying amount of the debt instrument on initial recognition. For purchased or originated credit-impaired financial assets, a credit adjusted effective interest rate is calculated by discounting the estimated future cash flows, including expected credit losses, to the amortized cost of the debt instrument on initial recognition.

The amortized cost of a financial asset is the amount at which the financial asset is measured at initial recognition minus the principal repayments, plus the cumulative amortization using the effective interest method of any difference between that initial amount and the maturity amount, adjusted for any loss allowance. On the other hand, the gross carrying amount of a financial asset is the amortized cost of a financial asset before adjusting for any loss allowance.

Interest income is recognized using the effective interest method for debt instruments measured subsequently at amortized cost and at FVTOCI. For financial instruments other than purchased or originated credit-impaired financial assets, interest income is calculated by applying the effective interest rate to the gross carrying amount of a financial asset, except for financial assets that have subsequently become credit-impaired. For financial assets that have subsequently become credit-impaired, interest income is recognized by applying the effective interest rate to the amortized cost of the financial asset. If, in subsequent reporting periods, the credit risk on the credit-impaired financial instrument improves so that the financial asset is no

aset keuangan tidak lagi mengalami penurunan nilai kredit, maka pendapatan bunga diakui dengan menerapkan suku bunga efektif terhadap jumlah tercatat bruto aset keuangan.

longer credit-impaired, interest income is recognized by applying the effective interest rate to the gross carrying amount of the financial asset.

Untuk aset keuangan yang dibeli atau berasal dari aset keuangan memburuk, Grup mengakui pendapatan bunga dengan menerapkan suku bunga efektif yang disesuaikan dengan risiko kredit atas biaya perolehan diamortisasi dari aset keuangan sejak pengakuan awal. Perhitungan tidak kembali ke basis bruto bahkan jika risiko kredit dari aset keuangan selanjutnya membaik sehingga aset keuangan tidak lagi mengalami penurunan kredit. Bank tidak memiliki aset keuangan yang dibeli atau berasal dari aset keuangan yang memburuk.

For purchased or originated credit-impaired financial assets, the Group recognizes interest income by applying the credit-adjusted effective interest rate to the amortized cost of the financial asset from initial recognition. The calculation does not revert to the gross basis even if the credit risk of the financial asset subsequently improves so that the financial asset is no longer credit-impaired.The Bank does not have purchased or originated credit-impaired financial assets.

Pendapatan bunga diakui dalam laba rugi dan dimasukkan dalam pos “Bunga yang diperoleh”.

Interest income is recognized in profit or loss and is included in the "Interest earned" line item.

Instrumen utang diklasifikasikan pada FVTOCI

Debt instruments classified as at FVTOCI

Efek utang yang dimiliki oleh Grup diklasifikasikan sebagai FVTOCI. Nilai wajar ditentukan dengan cara yang dijelaskan dalam Catatan 54. Efek utang pada awalnya diukur pada nilai wajar ditambah dengan biaya transaksi. Selanjutnya, perubahan nilai tercatat pada efek utang tersebut sebagai akibat dari keuntungan dan kerugian selisih kurs, keuntungan atau kerugian penurunan nilai, dan pendapatan bunga yang dihitung dengan menggunakan metode suku bunga efektif, diakui dalam laba rugi. Jumlah yang diakui dalam laba rugi akan sama dengan jika efek utang ini diukur pada biaya perolehan diamortisasi. Semua perubahan lain dalam nilai tercatat dari efek utang diakui dalam penghasilan komprehensif lain dan diakumulasikan dalam perubahan nilai wajar atas efek yang diukur pada nilai wajar melalui penghasilan kompehensif lain. Jika efek utang ini dihentikan pengakuannya, keuntungan atau kerugian kumulatif yang sebelumnya diakui dalam penghasilan komprehensif lain akan direklasifikasi ke laba rugi.

Debt securities held by the Group are classified as at FVTOCI. Fair value is determined in the manner described in Note 54. The debt securities are initially measured at fair value plus transaction costs. Subsequently, changes in the carrying amount of these debt securities as a result of foreign exchange gains and losses, impairment gains or losses, and interest income calculated using the effective interest method are recognized in profit or loss. The amounts that are recognized in profit or loss are the same as the amounts that would have been recognized in profit or loss if these debt securities had been measured at amortized cost. All other changes in the carrying amount of these debt securities are recognized in other comprehensive income and accumulated under changes in fair value on marketable securities measured at fair value through other comprehensive income. When these debt securities are derecognized, the cumulative gains or losses previously recognized in other comprehensive income are reclassified to profit or loss.

Instrumen ekuitas yang ditetapkan pada FVTOCI

Pada pengakuan awal, Grup dapat membuat pilihan yang tidak terbatalkan (atas dasar instrumen per instrumen) untuk menetapkan investasi dalam instrumen ekuitas pada FVTOCI. Penetapan pada FVTOCI tidak diizinkan jika investasi ekuitas dimiliki untuk diperdagangkan atau jika merupakan imbalan kontinjensi yang diakui oleh pihak pengakusisi dalam suatu kombinasi bisnis.

Aset keuangan tersedia untuk diperdagangkan jika:

- Diperoleh untuk tujuan dijual dalam waktu dekat; atau
- Pada pengakuan awal, merupakan bagian dari portofolio instrumen keuangan yang diidentifikasi dimana dikelola bersama oleh Grup dan memiliki bukti pola pengambilan actual laba jangka pendek; atau
- Merupakan derivatif (kecuali untuk derivatif yang merupakan kontrak jaminan keuangan atau instrument lindung nilai yang ditunjuk dan efektif).

Investasi dalam instrumen ekuitas di FVTOCI pada awalnya diukur pada nilai wajar ditambah biaya transaksi. Selanjutnya, nilai wajar tersebut diukur pada nilai wajar dengan mengakui keuntungan dan kerugian yang timbul dari perubahan nilai wajar dalam penghasilan komprehensif lain dan diakumulasi dalam cadangan revaluasi investasi. Keuntungan atau kerugian kumulatif tidak direklasifikasi ke laba rugi atas pelepasan investasi ekuitas, melainkan dialihkan ke saldo laba.

Dividen atas investasi pada instrumen ekuitas tersebut diakui dalam laba rugi sesuai dengan PSAK 109, kecuali jika dividen tersebut secara jelas mewakili pemulihan dari sebagian biaya investasi. Dividen disertakan dalam pos “Pendapatan Operasional Lainnya - Lainnya” (Catatan 39) dalam laba rugi.

Grup menetapkan semua investasi pada instrumen ekuitas yang tidak dimiliki untuk diperdagangkan pada FVTOCI ketika pengakuan awal.

Equity instruments designated as at FVTOCI

On initial recognition, the Group may make an irrevocable election (on an instrument-by-instrument basis) to designate investments in equity instruments as at FVTOCI. Designation at FVTOCI is not permitted if the equity investment is held for trading or if it is a contingent consideration recognized by an acquirer in a business combination.

A financial asset is held for trading if:

- it has been acquired principally for the purpose of selling it in the near term; or
- on initial recognition it is part of a portfolio of identified financial instruments that the Group manages together and has evidence of a recent actual pattern of short-term profit-taking; or
- it is a derivative (except for a derivative that is a financial guarantee contract or a designated and effective hedging instrument).

Investments in equity instruments at FVTOCI are initially measured at fair value plus transaction costs. Subsequently, they are measured at fair value with gains and losses arising from changes in fair value recognized in other comprehensive income and accumulated in the investments revaluation reserve. The cumulative gain or loss is not reclassified to profit or loss on disposal of the equity investments, instead, it is transferred to retained earnings.

Dividends on these investments in equity instruments are recognized in profit or loss in accordance with PSAK 109, unless the dividends clearly represent a recovery of part of the cost of the investment. Dividends are included in the “Other Operating Revenues - Others” line item (Notes 39) in profit or loss.

The Group designated all investments in equity instruments that are not held for trading as at FVTOCI on initial recognition.

Aset keuangan pada FVTPL

Aset keuangan yang tidak memenuhi kriteria yang diukur pada biaya perolehan diamortisasi atau FVTOCI (di atas) diukur pada FVTPL, khususnya:

- Investasi dalam instrumen ekuitas diklasifikasi sebagai FVTPL, kecuali Grup menetapkan investasi ekuitas yang dimiliki tidak untuk diperdagangkan dan bukan merupakan imbalan kontinjen dari kombinasi bisnis, sebagai FVTOCI pada pengakuan awal (di atas).

- Instrumen utang yang tidak memenuhi kriteria biaya perolehan diamortisasi atau FVTOCI (di atas) diklasifikasi sebagai FVTPL. Sebagai tambahan, instrumen utang yang memenuhi kriteria biaya perolehan diamortisasi dan FVTOCI dapat ditetapkan sebagai FVTPL pada saat pengakuan awal apabila penetapan tersebut mengeliminasi atau mengurangi secara signifikan inkonsistensi pengukuran dan pengakuan (yang disebut "inkonsistensi akuntansi") pengukuran dan pengakuan yang timbul dari pengukuran aset atau liabilitas atau pengakuan keuntungan dan kerugian dengan basis berbeda.

Aset keuangan pada FVTPL diukur pada nilai wajar pada setiap tanggal pelaporan. Keuntungan atau kerugian diakui dalam laba rugi termasuk dividen atau bunga yang diperoleh atas aset keuangan dan dimasukkan dalam pos "Keuntungan Bersih Penjualan Efek" (Catatan 37). Nilai wajar ditentukan dengan cara yang dijelaskan dalam Catatan 54.

Keuntungan dan kerugian kurs mata uang asing

Jumlah tercatat aset keuangan dalam mata uang asing ditentukan dalam mata uang tersebut dan dijabarkan dengan menggunakan kurs spot pada setiap tanggal pelaporan. Secara spesifik:

- Untuk aset keuangan diukur pada biaya perolehan diamortisasi yang bukan merupakan bagian dari hubungan lindung nilai ditetapkan, selisih kurs diakui dalam laba rugi;

- Untuk instrumen utang diukur pada FVTOCI yang bukan merupakan bagian dari hubungan lindung nilai ditetapkan, selisih kurs atas biaya perolehan diamortisasi dari instrumen hutang diakui

Financial assets at FVTPL

Financial assets that do not meet the criteria for being measured at amortized cost or FVTOCI (above) are measured at FVTPL, specifically:

- Investments in equity instruments are classified as at FVTPL, unless the Group designates an equity investment that is neither held for trading nor a contingent consideration arising from a business combination as at FVTOCI on initial recognition (above).

- Debt instruments that do not meet the amortized cost criteria or the FVTOCI criteria (above) are classified as at FVTPL. In addition, debt instruments that meet either the amortized cost criteria or the FVTOCI criteria may be designated as at FVTPL upon initial recognition if such designation eliminates or significantly reduces a measurement or recognition inconsistency (so called 'accounting mismatch') that would arise from measuring assets or liabilities or recognizing the gains and losses on them on different bases.

Financial assets at FVTPL are measured at fair value at the end of each reporting period, with any fair value gains or losses recognized in profit or loss includes any dividend or interest earned on the financial asset and is included in the "Net Gain on Sale of Securities" (Note 37). Fair value is determined in the manner described in Note 54.

Foreign exchange gains and losses

The carrying amount of financial assets that are denominated in a foreign currency is determined in that foreign currency and translated at the spot rate at the end of each reporting period. Specifically:

- For financial assets measured at amortized cost that are not part of a designated hedging relationship, exchange differences are recognized in profit or loss;

- For debt instruments measured at FVTOCI that are not part of a designated hedging relationship, exchange differences on the amortized cost of the debt instrument are recognized in profit

dalam laba rugi. Perbedaan nilai tukar lainnya diakui pada penghasilan komprehensif lain dalam perubahan nilai wajar atas efek yang diukur pada nilai wajar melalui penghasilan kompehensif lain;

- Untuk aset keuangan diukur pada FVTPL yang bukan merupakan bagian dari hubungan lindung nilai ditetapkan, selisih kurs diakui dalam laba rugi; dan
- Untuk instrumen ekuitas diukur pada FVTOCI, selisih kurs diakui pada penghasilan komprehensif lain dalam perubahan nilai wajar atas efek yang diukur pada nilai wajar melalui penghasilan kompehensif lain.

**Penurunan nilai aset keuangan**

PSAK 109 memperkenalkan metode kerugian kredit ekspektasian yang lebih melihat ke depan dalam mengukur penurunan nilai instrumen keuangan (*expected loss*). Setiap tanggal pelaporan, Grup menilai apakah risiko kredit atas instrumen keuangan telah meningkat secara signifikan sejak pengakuan awal menggunakan informasi *forward-looking* yang wajar dan terdukung (*reasonable and supportable information*). Grup mengukur penyisihan kerugian instrumen keuangan sejumlah kerugian kredit ekspektasian sepanjang umurnya atau 12 bulan sesuai dengan tingkat risiko kreditnya.
Kerugian kredit ekspektasian sepanjang umur merupakan kerugian kredit ekspektasian yang timbul dari seluruh kemungkinan peristiwa gagal bayar selama perkiraan umur instrumen keuangan. Sebaliknya, ECL 12 bulan mewakili porsi ECL sepanjang umur yang timbul dari peristiwa gagal bayar pada instrumen keuangan yang mungkin terjadi dalam 12 bulan setelah tanggal pelaporan.

Peningkatan risiko kredit secara signifikan

Dalam menilai apakah risiko kredit pada instrumen keuangan telah meningkat secara signifikan sejak pengakuan awal, Grup membandingkan risiko gagal bayar yang terjadi pada instrumen keuangan pada tanggal pelaporan dengan risiko gagal bayar yang terjadi pada instrumen keuangan pada tanggal pengakuan awal. Dalam melakukan penilaian, Grup mempertimbangkan baik informasi kuantitatif maupun kualitatif yang wajar dan mendukung, termasuk pengalaman historis dan informasi bersifat perkiraan masa depan, yang tersedia tanpa biaya atau upaya

or loss. Other exchange differences are recognized in other comprehensive income in the changes in fair value on marketable securities measured at fair value through other comprehensive income;

- For financial assets measured at FVTPL that are not part of a designated hedging relationship, exchange differences are recognized in profit or loss; and
- For equity instruments measured at FVTOCI, exchange differences are recognized in other comprehensive income in the changes in fair value on marketable securities measured at fair value through other comprehensive income.

**Impairment of financial assets**

PSAK 109 introduces the expected credit loss method which is more forward looking at measuring impairment of financial instruments (expected loss). At each reporting date, the Group assesses whether credit risk on financial instruments has increased significantly since initial recognition using reasonable and supportable information. The Group measures the allowance for possible losses on financial instruments at the amount of expected credit losses throughout their life or 12 months in accordance with the level of credit risk.

Lifetime ECL represents the expected credit losses that will result from all possible default events over the expected life of a financial instrument. In contrast, 12-months ECL represents the portion of lifetime ECL that is expected to result from default events on a financial instrument that are possible within 12 months after the reporting date.

Significant increase in credit risk

In assessing whether the credit risk on a financial instrument has increased significantly since initial recognition, the Group compares the risk of a default occurring on the financial instrument as at the reporting date with the risk of a default occurring on the financial instrument as at the date of initial recognition. In making this assessment, the Group considers both quantitative and qualitative information that is reasonable and supportable, including historical experience and forward-looking information that is available without undue

berlebihan. Informasi masa depan yang dipertimbangkan mencakup prospek masa depan industri di mana debitur Grup beroperasi, yang diperoleh dari laporan ahli ekonomi, analis keuangan, badan pemerintah dan organisasi serupa lainnya, serta pertimbangan berbagai sumber eksternal aktual dan prakiraan informasi ekonomi yang terkait dengan operasi inti Grup.

Jika informasi bersifat perkiraan masa depan (*forward-looking*) yang wajar dan terdukung tersedia tanpa biaya atau upaya berlebihan, Bank tidak bisa hanya bergantung pada informasi tunggakan dalam menentukan apakah risiko kredit telah meningkat secara signifikan sejak pengakuan awal. Akan tetapi, ketika informasi yang lebih bersifat perkiraan masa depan (*forward-looking*) daripada status tunggakan (baik secara individu maupun kolektif) tidak tersedia tanpa biaya atau upaya berlebihan, Bank dapat menggunakan informasi tunggakan yang dimaksud untuk menentukan apakah terdapat peningkatan risiko kredit secara signifikan sejak pengakuan awal.

Terlepas dari hasil penilaian di atas, Grup membuat praduga risiko kredit aset keuangan telah meningkat signifikan sejak pengakuan awal ketika pembayaran kontraktual tertunggak lebih dari 30 hari, kecuali jika Grup memiliki informasi yang wajar dan terdukung yang menunjukkan hal sebaliknya.

Meskipun demikian, Grup mengasumsikan bahwa risiko kredit pada instrumen keuangan tidak meningkat secara signifikan sejak pengakuan awal jika instrumen keuangan tersebut ditetapkan memiliki risiko kredit yang rendah pada tanggal pelaporan. Instrumen keuangan bertekad memiliki risiko kredit rendah jika:

1. instrumen keuangan memiliki risiko gagal bayar yang rendah;
2. debitur memiliki kapasitas yang kuat untuk memenuhi kewajiban arus kas kontraktualnya dalam waktu dekat; dan
3. memburuknya kondisi ekonomi dan bisnis dalam jangka panjang dapat, tetapi tidak selalu, menurunkan kemampuan peminjam untuk memenuhi kewajiban arus kas kontraktualnya.

cost or effort. Forward-looking information considered includes the future prospects of the industries in which the Group's debtors operate, obtained from economic expert reports, financial analysts, government and other similar organizations, as well as consideration of various external sources of actual and forecast economic information that relate to the Group's core operations.

If reasonable and supportable forward-looking information is available without undue cost or effort, the Bank cannot rely solely on delinquent information to determine whether credit risk has increased significantly since initial recognition. However, when information that is more forward-looking than the status of arrears (either individually or collectively) is not available without undue cost or effort, the Bank may use the arrears information referred to determine whether there is a significant increase in credit risk since the initial recognition.

Irrespective of the outcome of the above assessment, the Group presumes that the credit risk on a financial asset has increased significantly since initial recognition when contractual payments are more than 30 days past due, unless the Group has reasonable and supportable information that demonstrates otherwise.

Despite the foregoing, the Group assumes that the credit risk on a financial instrument has not increased significantly since initial recognition if the financial instrument is determined to have low credit risk at the reporting date. A financial instrument is determined to have low credit risk if:

1. the financial instrument has a low risk of default;
2. the debtor has a strong capacity to meet its contractual cash flow obligations in the near term; and
3. adverse changes in economic and business conditions in the longer term may, but will not necessarily, reduce the ability of the borrower to fulfil its contractual cash flow obligations.

Grup menganggap aset keuangan memiliki risiko kredit rendah ketika aset memiliki peringkat kredit eksternal '*investment grade*' sesuai dengan definisi yang dipahami secara global atau jika peringkat eksternal tidak tersedia, aset tersebut memiliki peringkat internal '*performing*'. *Performing* berarti bahwa rekanan memiliki posisi keuangan yang kuat dan tidak ada jumlah yang tertunggak.

The Group considers a financial asset to have low credit risk when the asset has external credit rating of investment grade in accordance with the globally understood definition or if an external rating is not available, the asset has an internal rating of performing. Performing means that the counterparty has a strong financial position and there is no past due amounts.

Untuk kontrak jaminan keuangan, tanggal pada saat Grup menjadi salah satu pihak dari komitmen yang tidak dapat dibatalkan dianggap sebagai tanggal pengakuan awal untuk tujuan penilaian penurunan nilai instrumen keuangan. Dalam menilai apakah terdapat peningkatan yang signifikan dalam risiko kredit sejak pengakuan awal kontrak jaminan keuangan, Grup mempertimbangkan perubahan risiko bahwa debitur tertentu akan gagal bayar dalam kontrak tersebut.

For financial guarantee contracts, the date that the Group becomes a party to the irrevocable commitment is considered to be the date of initial recognition for the purposes of assessing the financial instrument for impairment. In assessing whether there has been a significant increase in the credit risk since initial recognition of a financial guarantee contract, the Group considers the changes in the risk that the specified debtor will default on the contract.

Grup secara teratur memantau efektivitas kriteria yang digunakan untuk mengidentifikasi apakah telah terjadi peningkatan risiko kredit yang signifikan dan merevisinya jika perlu untuk memastikan bahwa kriteria tersebut mampu mengidentifikasi peningkatan risiko kredit yang signifikan sebelum jumlahnya jatuh tempo.

The Group regularly monitors the effectiveness of the criteria used to identify whether there has been a significant increase in credit risk and revises them as appropriate to ensure that the criteria are capable of identifying significant increase in credit risk before the amount becomes past due.

Definisi gagal bayar

Bank menerapkan definisi gagal bayar yang konsisten dengan definisi yang digunakan untuk tujuan manajemen risiko kredit internal untuk instrumen keuangan yang relevan dan mempertimbangkan indikator kualitatif (sebagai contoh: perjanjian keuangan) ketika keadaannya sesuai. Akan tetapi, terdapat praduga (*rebuttable presumption*) bahwa gagal bayar tidak terjadi ketika aset keuangan selambat-lambatnya menunggak 90 hari, kecuali Bank memiliki informasi yang wajar dan terdukung untuk menunjukkan bahwa *lagging default criterion* lebih tepat digunakan. Defnisi gagal bayar yang digunakan untuk tujuan ini diterapkan secara konsisten untuk seluruh instrumen keuangan kecuali informasi tersebut tersedia yang dapat menunjukkan definisi gagal bayar lain lebih tepat untuk instrumen keuangan tertentu.

Definition of default

The Bank applies a definition of default that is consistent with the definition used for internal credit risk management purposes for the relevant financial instruments and considers qualitative indicators (for example: financial covenant) when appropriate. However, there is a rebuttable presumption that the default does not occur when financial assets are 90 days in arrears, unless the Bank has reasonable and supportable information to demonstrate that the lagging default criterion is more appropriate. The default definition used for this purpose is consistently applied to all financial instruments unless such information is available which may indicate a more appropriate definition of default for a particular financial instrument.

Pengukuran risiko kredit berdasarkan risiko gagal bayar pada tanggal pelaporan dengan mempertimbangkan perubahan risiko gagal bayar yang terjadi selama umur instrumen keuangan.

Credit risk measurement is based on default risk at the reporting date by considering changes in default risk that occur during the life of the financial instrument.

Aset keuangan memburuk

Aset keuangan mengalami penurunan nilai kredit ketika satu atau lebih peristiwa yang memiliki dampak buruk pada estimasi arus kas masa depan dari aset keuangan tersebut telah terjadi. Bukti bahwa aset keuangan mengalami penurunan nilai termasuk data yang dapat diobservasi tentang peristiwa berikut:

- kesulitan keuangan signifikan yang dialami penerbit atau peminjam;
- pelanggaran kontrak, seperti peristiwa gagal bayar atau tunggakan;
- pihak pemberi pinjaman, untuk alasan ekonomik atau kontraktual sehubungan dengan kesulitan keuangan yang dialami pihak peminjam, telah memberikan konsesi pada pihak peminjam yang tidak mungkin diberikan jika pihak peminjam tidak mengalami kesulitan tersebut;
- terjadi kemungkinan bahwa pihak peminjam akan dinyatakan pailit atau melakukan reorganisasi keuangan lainnya;
- hilangnya pasar aktif untuk aset keuangan itu akibat kesulitan keuangan; atau
- pembelian atau penerbitan aset keuangan dengan diskon sangat besar yang mencerminkan kerugian kredit yang terjadi.

Credit-impaired financial assets

Financial assets decrease in loan amount when one or more event that has an effect in future cash flow estimation from financial assets have happened. The proof of financial assets experiencing decrement including the data that can be observe related to the event as follows:

- significant financial difficulty of the issuer or counterparty;
- breach of contract, such as default or delinquency in payments;
- lenders, for economic or contractual reason related to financial difficulty experience by borrower, has given the concessions to borrower that will not be given if the borrower didn't experience financial difficulty;
- it is becoming probable that the borrower will enter bankruptcy or other financial reorganization;
- the disappearance of an active market for that financial asset because of financial difficulties; or
- the purchase or origination of a financial asset at a deep discount that reflects the incurred credit losses.

Kebijakan penghapusan

Hapus buku merupakan upaya penyelesaian atas aset keuangan yang tidak dapat ditagih. Hapus buku adalah tindakan administratif Grup untuk menghapusbukukan aset keuangan yang memiliki kualitas macet dan/atau telah dibentuk cadangan kerugian penurunan nilai sebesar 100% dari kewajiban debitur kepada Grup. Hapus buku aset keuangan dicatat pada rekening administratif (*off-balance sheet*). Aset keuangan yang dihapuskan dapat menjadi subjek aktivitas paksaan dalam prosedur pemulihan Grup, dengan mempertimbangkan nasihat hukum yang sesuai. Setiap pemulihan yang terjadi diakui dalam laba rugi.

Write-off policy

Write-off is an attempt to resolve uncollectible financial asset. Write-off is an administrative action of the Group to write-off the financial asset with bad quality and/or financial asset with 100% allowance for impairment losses of the debtor's obligation to the Group. Written-off financial assets are recorded in off-balance sheet. Financial assets written off may still be subject to enforcement activities under the Group's recovery procedures, taking into account legal advice where appropriate. Any recoveries made are recognized in profit or loss.

Pengukuran dan pengakuan atas kerugian kredit ekspektasian

Pengukuran kerugian kredit ekspektasian merupakan fungsi dari *probability of default* (PD), *loss given default* (LGD) (yaitu besarnya kerugian jika terjadi gagal bayar) dan eksposur

Measurement and recognition of expected credit losses

The measurement of expected credit losses is a function of the probability of default (PD), loss given default (LGD) (i.e. the magnitude of the loss if there is a default) and the

pada gagal bayar (EAD). Pengukuran risiko kredit ini merupakan estimasi berdasarkan pengalaman historis dengan mempertimbangkan faktor makro ekonomi sebagai komponen *forward-looking/predictor*.

Perhitungan kerugian kredit ekspektasian (ECL) dibagi menjadi 3, yaitu:

- *Stage 1*
  Dalam PSAK 109, Bank membukukan ECL untuk 12 bulan sejak hari pengakuan awal untuk *Stage 1*. Untuk periode selanjutnya, Bank terus memonitor apakah terdapat peningkatan risiko kredit yang signifikan dari pengakuan awal.

- *Stage 2*
  Jika terdapat peningkatan risiko kredit yang signifikan, eksposur akan pindah ke *Stage 2* dimana pencadangan dibukukan berdasarkan ECL sepanjang umur eksposur. Sebaliknya, jika terdapat perbaikan yang signifikan pada kualitas kredit, eksposur akan pindah kembali ke *Stage 1.*

- *Stage 3*
  Eksposur pada *Stage 2* dapat pindah ke *Stage 3* jika terdapat bukti penurunan nilai yang obyektif (contohnya wanprestasi/ gagal bayar) yang teridentifikasi sejak pengakuan awal. Cadangan penurunan nilai pada *Stage 3* didasarkan pada ECL sepanjang umur eksposur. Eksposur yang dapat dipulihkan akan pindah ke *Stage 2* atau *Stage 1*.

Untuk aset yang diukur pada biaya perolehan diamortisasi, saldo di neraca mencerminkan aset bruto dikurangi kerugian kredit ekspektasian. Untuk instrumen utang dalam kategori FVTOCI, saldo di neraca mencerminkan nilai wajar dari instrumen, dengan cadangan kerugian kredit ekspektasian dibukukan sebagai pergerakan pada penghasilan komprehensif lain. Untuk komitmen pinjaman yang belum digunakan, kerugian kredit ekspektasian merupakan nilai kini dari perbedaan antara arus kas kontraktual yang menjadi hak Grup jika pemegang komitmen pinjaman menggunakan pinjaman, dan arus kas yang diharapkan diterima oleh Grup jika pinjaman digunakan. Kerugian kredit ekspektasian atas komitmen dan kontinjensi diakui pada liabilitas lain-lain (Catatan 27).

Untuk kontrak jaminan keuangan, karena Grup diharuskan untuk melakukan pembayaran hanya jika debitur gagal bayar sesuai dengan ketentuan instrumen yang dijamin, penyisihan kerugian yang diharapkan adalah pembayaran yang diharapkan untuk mengganti pemegang kerugian kredit yang timbul dikurangi jumlah yang diharapkan akan diterima Grup dari pemegang, debitur atau pihak lain.

exposure at default (EAD). This credit risk measurement is an estimate based on historical experience by considering macroeconomic factors as a component of forward-looking/predictor.

Calculation of expected credit loss (ECL) is divided into 3 stage:

- Stage 1
  In PSAK 109, Bank records ECL for 12 months from the day of initial recognition for Stage 1. For the next period, Bank continues to monitor whether there is a significant increase in credit risk from initial recognition.

- Stage 2
  If there is a significant increase in credit risk, the exposure will move to Stage 2 where reserves are posted on the ECL basis throughout the lifetime of the exposure. Conversely, if there is a significant improvement in credit quality, the exposure will move back to Stage 1.

- Stage 3
  Exposures on Stage 2 can move to Stage 3 if there is evidence of objective impairment (for example non-performance of contract/ default) identified from initial recognition. Allowance for impairment on Stage 3 is based on ECL for the life of the exposure. Recoverable exposures will move to Stage 2 or Stage 1.

For assets measured at amortized cost, the balance in the balance sheet reflects gross assets less expected credit losses. For debt instruments in the FVTOCI category, the balance in the balance sheet reflects the fair value of the instrument, with expected credit loss are included in the movement of other comprehensive income. For undrawn loan commitments, the expected credit loss is the present value of the difference between the contractual cash flows that are due to the Group if the holder of the loan commitment draws down the loan, and the cash flows that the Group expects to receive if the loan is drawn down. Expected credit loss for commitments and contingencies are recognized in other liabilities (Notes 27).

For a financial guarantee contract, as the Group is required to make payments only in the event of a default by the debtor in accordance with the terms of the instrument that is guaranteed, the expected loss allowance is the expected payments to reimburse the holder for a credit loss that it incurs less any amounts that the Group expects to receive from the holder, the debtor or any other party.

Penilaian kualitas aset dan cadangan kerugian penurunan nilai aset tertentu untuk entitas anak yang bergerak di bidang perbankan syariah mengacu kepada Peraturan Otoritas Jasa Keuangan No. 2/POJK.03/2022 tanggal 31 Januari 2022 tentang Penilaian Kualitas Aset Bagi Bank Umum Syariah dan Unit Usaha Syariah, meliputi: giro pada bank umum syariah, penempatan pada bank lain, investasi pada surat berharga, pinjaman Qardh dan pembiayaan Mudharabah dan Musyarakah.

Determination of the quality of assets and allowance for impaiment losses on certain assets for subsidiary which operates in sharia banking is based on Financial Service Authority Regulation (POJK) No. 2/POJK.03/2022 dated January 31, 2022 regarding Asset Quality Rating for Islamic Banks and Islamic Business Units, applied to: demand deposits with commercial sharia banks, placements with other banks, investments in marketable securities, Qardh funds and Mudharabah and Musyarakah financing.

Berdasarkan peraturan tersebut di atas, aset tertentu (kredit) ditelaah berdasarkan kualitasnya dan diklasifikasikan dalam kategori berikut dengan besarnya persentase cadangan kerugian penurunan nilai:

Based on the above regulation, specified asset (loan) are reviewed based on its quality and classified into the following categories with percentage of allowance for impairment losses:

| Klasifikasi | Persentase Cadangan Kerugian Penurunan Nilai/ Percentage of Allowance for Impairment Losses | | Classification |
|---|---|---|---|
| Lancar | Minimum/Minimum of | 1% | Current |
| Dalam perhatian khusus | Minimum/Minimum of | 5% | Special mention |
| Kurang lancar | Minimum/Minimum of | 15% | Substandard |
| Diragukan | Minimum/Minimum of | 50% | Doubtful |
| Macet | | 100% | Loss |

Persentase cadangan kerugian penurunan nilai di atas diterapkan terhadap saldo setelah dikurangi dengan nilai agunan sesuai dengan ketentuan tersebut diatas, kecuali untuk aset yang diklasifikasikan lancar dan tidak dijamin dengan agunan tunai.

The above percentages are applied to the outstanding balance of assets less the value of eligible collateral in line with above regulation, except for those classified as current and are not secured by cash collateral.

Sertifikat Wadiah Bank Indonesia (SWBI), surat berharga yang diterbitkan pemerintah berdasarkan prinsip syariah, Sertifikat Bank Indonesia Syariah (SBIS) serta bagian aset produktif yang dijamin dengan jaminan pemerintah tidak dibentuk cadangan kerugian penurunan nilai.

Bank Indonesia Wadiah Certificates, bonds issued by the government based on sharia principle, Bank Indonesia Sharia Certificates and part of earning assets which are secured with government guarantee do not have allowance for impairment losses.

Aset dihapusbukukan dari cadangan kerugian penurunan nilai pada saat manajemen berpendapat bahwa aset tersebut harus dihapuskan karena secara operasional debitur sudah tidak mampu membayar dan/atau sulit untuk ditagih. Penerimaan kembali aset yang telah dihapuskan dicatat sebagai penambahan cadangan kerugian penurunan nilai periode berjalan.

Assets written off are charged to the allowance for impairment losses when management believes that they are definitely uncollectible. Recovery of assets previously written off is recorded as an addition to the allowance for impairment losses during the period.

Penghentian pengakuan aset keuangan

Derecognition of financial assets

Grup menghentikan pengakuan aset keuangan jika dan hanya jika hak kontraktual atas arus kas yang berasal dari aset keuangan berakhir, atau Grup mentransfer aset keuangan dan secara substansial mentransfer seluruh risiko dan manfaat atas kepemilikan aset kepada entitas lain. Jika Grup tidak mentransfer serta tidak memiliki secara substansial seluruh risiko

The Group derecognizes a financial asset only when the contractual rights to the cash flows from the asset expire, or it transfers the financial asset and substantially all the risks and rewards of ownership of the asset to another entity. If the Group neither transfers nor retains substantially all the risks and rewards of ownership and continues to

dan manfaat kepemilikan serta masih mengendalikan aset yang ditransfer, maka Grup mengakui keterlibatan berkelanjutan atas aset yang ditransfer dan liabilitas terkait sebesar jumlah yang mungkin harus dibayar. Jika Grup memiliki secara substansial seluruh risiko dan manfaat kepemilikan aset keuangan yang ditransfer, Grup masih mengakui aset keuangan dan juga mengakui pinjaman yang dijamin sebesar pinjaman yang diterima.

control the transferred asset, the Group recognizes its retained interest in the asset and an associated liability for amounts it may have to pay. If the Group retains substantially all the risks and rewards of ownership of a transferred financial asset, the Group continues to recognize the financial asset and also recognizes a collateralized borrowing for the proceeds received.

Pada penghentian pengakuan aset keuangan yang diukur pada biaya perolehan diamortisasi, perbedaan antara nilai tercatat aset dan jumlah imbalan yang diterima dan piutang diakui dalam laba rugi. Selain itu, pada penghentian pengakuan investasi dalam instrumen utang yang diklasifikasikan sebagai FVTOCI, keuntungan atau kerugian kumulatif yang sebelumnya diakumulasi dalam cadangan revaluasi investasi, direklasifikasi ke laba rugi. Sebaliknya, pada penghentian pengakuan investasi dalam instrumen ekuitas yang telah dipilih Grup pada pengakuan awal untuk diukur di FVTOCI, keuntungan atau kerugian kumulatif yang sebelumnya diakumulasi dalam cadangan revaluasi investasi tidak direklasifikasi ke laba rugi, tetapi dipindahkan ke saldo laba.

On derecognition of a financial asset measured at amortized cost, the difference between the asset's carrying amount and the sum of the consideration received and receivable is recognized in profit or loss. In addition, on derecognition of an investment in a debt instrument classified as at FVTOCI, the cumulative gain or loss previously accumulated in the investment revaluation reserve is reclassified to profit or loss. In contrast, on derecognition of an investment in an equity instrument which the Group has elected on initial recognition to measure at FVTOCI, the cumulative gain or loss previously accumulated in the investment revaluation reserve is not reclassified to profit or loss, but is transferred to retained earnings.

**g. Liabilitas Keuangan dan Instrumen Ekuitas**

**g. Financial Liabilities and Equity Instruments**

Sesuai dengan PSAK 109, liabilitas keuangan awalnya diukur sebesar nilai wajarnya. Biaya transaksi yang dapat diatribusikan secara langsung dengan perolehan atau penerbitan liabilitas keuangan (selain liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi) ditambahkan atau dikurangkan dari nilai wajar liabilitas keuangan, pada pengakuan awal. Biaya transaksi yang dapat diatribusikan secara langsung dengan perolehan liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi langsung diakui dalam laba rugi.

In accordance with PSAK 109, financial liabilities are initially measured at fair value. Transaction costs that are directly attributable to the acquisition or issue of financial liabilities (other than financial liabilities at FVTPL) are added to or deducted from the fair value of the financial liabilities, as appropriate, on initial recognition. Transaction costs directly attributable to the acquisition of financial liabilities at FVTPL are recognized immediately in profit or loss.

Klasifikasi sebagai liabilitas atau ekuitas

Instrumen utang dan ekuitas yang diterbitkan oleh Grup diklasifikasikan sebagai liabilitas keuangan atau ekuitas sesuai dengan substansi perjanjian kontraktual dan definisi liabilitas keuangan dan instrumen ekuitas.

Classification as debt or equity

Debt and equity instruments issued by the Group are classified as either financial liabilities or as equity in accordance with the substance of the contractual arrangements entered into and the definitions of a financial liability and an equity instrument.

Instrumen ekuitas

Instrumen ekuitas adalah setiap kontrak yang memberikan hak residual atas aset Grup setelah dikurangi dengan seluruh liabilitasnya. Instrumen ekuitas yang diterbitkan oleh Grup dicatat sebesar hasil penerimaan bersih setelah dikurangi biaya penerbitan langsung.
Pembelian kembali instrumen ekuitas Perusahaan (saham treasuri) diakui dan

Equity instruments

An equity instrument is any contract that evidences a residual interest in the assets of an entity after deducting all of its liabilities. Equity instruments issued by the Group are recorded at the proceeds received, net of direct issue costs.
Repurchase of the Company's own equity instruments (treasury shares) is recognized

dikurangkan secara langsung dari ekuitas. Keuntungan dan kerugian yang timbul dari pembelian, penjualan, penerbitan atau pembatalan instrumen ekuitas Perusahaan tersebut tidak diakui dalam laba rugi.

and deducted directly in equity. No gain or loss is recognized in profit or loss on the purchase, sale, issue or cancellation of the Company's own equity instruments.

Liabilitas keuangan

Liabilitas keuangan diklasifikasikan sebagai FVTPL atau pada biaya perolehan diamortisasi.

Financial liabilities

Financial liabilities are classified as either "at FVTPL" or "at amortized cost".

Liabilitas keuangan yang diukur pada FVTPL

Liabilitas keuangan diklasifikasikan sebagai FVTPL pada saat liabilitas keuangan baik dimiliki untuk diperdagangkan atau ditetapkan pada FVTPL.

Financial liabilities at FVTPL

Financial liabilities are classified as at FVTPL when the financial liability is either held for trading or its designated as at FVTPL.

Liabilitas keuangan dimiliki untuk diperdagangkan jika:

- diperoleh terutama untuk tujuan dibeli kembali dalam waktu dekat; atau
- pada pengakuan awal merupakan bagian dari portofolio instrumen keuangan tertentu yang dikelola Grup secara bersama dan terdapat bukti mengenai pola ambil untung dalam jangka pendek aktual saat ini; atau
- merupakan derivatif yang tidak ditetapkan dan tidak efektif sebagai instrumen lindung nilai.

A financial liability is classified as held for trading if:

- it has been acquired principally for the purpose of repurchasing in the near term; or
- on initial recognition it is part of an identified portfolio of financial instruments that the Group manages together and has a recent actual pattern of short-term profit-taking; or
- it is a derivative that is not designated and effective as a hedging instrument.

Liabilitas keuangan selain liabilitas keuangan yang diperdagangkan dapat ditetapkan sebagai FVTPL pada saat pengakuan awal jika:

- mengeliminasi atau mengurangi secara signifikan inkonsistensi pengukuran dan pengakuan yang dapat timbul; atau
- liabilitas keuangan membentuk bagian dari kelompok aset keuangan, liabilitas keuangan atau keduanya dikelola dan kinerjanya dievaluasi berdasarkan nilai wajar, sesuai dengan manajemen risiko atau strategi investasi yang didokumentasikan dan informasi tentang kelompok tersebut disediakan secara internal; atau
- merupakan bagian kontrak yang mengandung satu atau lebih derivatif melekat, dan PSAK 239 atau PSAK 109 mengizinkan seluruh kontrak gabungan (aset atau liabilitas) ditetapkan sebagai FVTPL.

A financial liability other than a financial liability held for trading may be designated as at FVTPL upon initial recognition, if:

- such designation eliminates or significantly reduces a measurement or recognition inconsistency that would otherwise arise; or
- the financial liability forms part of a group of financial assets or financial liabilities or both which is managed and its performance is evaluated on a fair value basis in accordance with a documented risk management or investment strategy, and information about the grouping is provided internally on that basis; or
- it forms part of a contract containing one or more embedded derivatives, and PSAK 239 or PSAK 109 permits the entire combined contract (asset or liability) to be designated as at FVTPL.

Pengukuran selanjutnya liabilitas keuangan pada FVTPL

Liabilitas keuangan pada FVTPL diukur pada nilai wajar, dengan keuntungan atau kerugian yang timbul atas perubahan nilai wajar diakui dalam laporan laba rugi. Keuntungan atau kerugian bersih yang diakui dalam laba rugi menggabungkan setiap bunga yang dibayarkan atas liabilitas keuangan dan termasuk dalam laporan laba rugi.

Namun, untuk liabilitas keuangan yang ditetapkan pada FVTPL, jumlah perubahan nilai wajar liabilitas keuangan yang dapat diatribusikan pada perubahan risiko kredit liabilitas diakui dalam penghasilan komprehensif lain, kecuali jika pengakuan dampak risiko kredit di penghasilan komprehensif lain akan menciptakan atau memperbesar inkonsistensi akuntansi dalam laba rugi. Sisa perubahan dari nilai wajar atas liabilitas diakui dalam laba rugi. Perubahan nilai wajar yang dapat diatribusikan pada risiko kredit liabilitas keuangan yang diakui dalam penghasilan komprehensif lain tidak akan direklasifikasi ke laba rugi; sebaliknya, perubahan tersebut dipindahkan ke saldo laba pada saat penghentian pengakuan liabilitas keuangan.

Keuntungan atau kerugian dari kontrak jaminan keuangan yang diterbitkan oleh Grup yang ditetapkan oleh Grup sebagai FVTPL diakui dalam laba rugi. Nilai wajar ditentukan dengan cara yang dijelaskan dalam Catatan 54.

Liabilitas keuangan pada biaya perolehan diamortisasi

Liabilitas keuangan yang bukan merupakan 1) imbalan kontinjen dari pihak pengakuisisi dalam kombinasi bisnis, 2) dimiliki untuk diperdagangkan, atau 3) ditetapkan sebagai FVTPL, selanjutnya diukur pada biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif.

Metode suku bunga efektif

Metode suku bunga efektif adalah metode yang digunakan untuk menghitung biaya perolehan diamortisasi dari liabilitas keuangan dan metode untuk mengalokasikan biaya bunga selama periode yang relevan. Suku bunga efektif adalah suku bunga yang secara tepat mendiskontokan estimasi pembayaran kas masa depan (mencakup seluruh komisi dan bentuk lain yang dibayarkan dan diterima

Subsequent measurement of financial liabilities at FVTPL

Financial liabilities at FVTPL are measured at fair value, with any gains or losses arising on changes in fair value recognized in profit or loss. The net gain or loss recognized in profit or loss incorporates any interest paid on the financial liability and is included in profit or loss.

However, for financial liabilities that are designated as at FVTPL, the amount of change in the fair value of the financial liability that is attributable to changes in the credit risk of that liability is recognized in other comprehensive income, unless the recognition of the effects of changes in the liability's credit risk in other comprehensive income would create or enlarge an accounting mismatch in profit or loss. The remaining amount of change in the fair value of liability is recognized in profit or loss. Changes in fair value attributable to a financial liability's credit risk that are recognized in other comprehensive income are not subsequently reclassified to profit or loss; instead, they are transferred to retained earnings upon derecognition of the financial liability.

Gains or losses on financial guarantee contracts issued by the Group that are designated by the Group as at FVTPL are recognized in profit or loss. Fair value is determined in the manner described in Note 54.

Financial liabilities at amortized cost

Financial liabilities that are not 1) contingent consideration of an acquirer in a business combination, 2) held-for-trading, or 3) designated as at FVTPL, are subsequently measured at amortized cost using the effective interest method.

Effective interest method

The effective interest method is a method of calculating the amortized cost of a financial liability and of allocating interest expense over the relevant period. The effective interest rate is the rate that exactly discounts estimated future cash payments (including all fees and points paid or received that form an integral part of the effective interest rate, transaction costs and other premiums or

yang merupakan bagian yang tak terpisahkan dari suku bunga efektif, biaya transaksi dan premium dan diskonto lainnya) selama perkiraan umur liabilitas keuangan, atau (jika lebih tepat) digunakan periode yang lebih singkat untuk memperoleh nilai tercatat bersih pada saat pengakuan awal.

discounts) through the expected life of the financial liability, or (where appropriate) a shorter period to the net carrying amount on initial recognition.

Penghentian pengakuan liabilitas keuangan

Grup menghentikan pengakuan liabilitas keuangan, jika dan hanya jika, liabilitas Grup telah dilepaskan, dibatalkan atau kadaluarsa. Selisih antara jumlah tercatat liabilitas keuangan yang dihentikan pengakuannya dan imbalan yang dibayarkan dan utang diakui dalam laba rugi.

Ketika Grup bertukar dengan pemberi pinjaman, satu instrumen utang menjadi instrumen lain dengan persyaratan yang berbeda secara substansial, pertukaran tersebut dicatat sebagai penghapusan liabilitas keuangan orisinal dan pengakuan liabilitas keuangan baru. Demikian pula, Grup memperhitungkan modifikasi substansial dari ketentuan liabilitas yang ada atau bagian dari liabilitas tersebut sebagai pelepasan liabilitas keuangan orisinal dan pengakuan liabilitas baru. Diasumsikan bahwa persyaratannya berbeda secara substansial jika nilai kini arus kas yang didiskonto berdasarkan persyaratan yang baru, termasuk setiap *fee* (imbalan) yang dibayarkan setelah dikurangi setiap *fee* (imbalan) yang diterima dan didiskonto menggunakan suku bunga efektif orisinal, berbeda sedikitnya 10% dari nilai kini sisa arus kas yang didiskonto yang berasal dari liabilitas keuangan orisinal. Jika modifikasi tidak substansial, maka perbedaan antara: (1) jumlah tercatat liabilitas sebelum modifikasi; dan (2) nilai kini dari arus kas setelah modifikasi, diakui dalam laba rugi sebagai keuntungan atau kerugian modifikasi dalam keuntungan dan kerugian lainnya.

Derecognition of financial liabilities

The Group derecognizes financial liabilities when, and only when, the Group's obligations are discharged, cancelled or have expired. The difference between the carrying amount of the financial liability derecognized and the consideration paid and payable is recognized in profit or loss.

When the Group exchanges with the existing lender one debt instrument into another one with the substantially different terms, such exchange is accounted for as an extinguishment of the original financial liability and the recognition of a new financial liability. Similarly, the Group accounts for substantial modification of terms of an existing liability or part of it as an extinguishment of the original financial liability and the recognition of a new liability. It is assumed that the terms are substantially different if the discounted present value of the cash flows under the new terms, including any fees paid net of any fees received and discounted using the original effective rate is at least 10% different from the discounted present value of the remaining cash flows of the original financial liability. If the modification is not substantial, the difference between: (1) the carrying amount of the liability before the modification; and (2) the present value of the cash flows after modification is recognized in profit or loss as the modification gain or loss within other gains and losses.

**h. Saling hapus antar Aset Keuangan dan Liabilitas Keuangan**

Sesuai dengan PSAK 232, aset keuangan dan liabilitas keuangan disalinghapuskan dan nilai netonya disajikan dalam laporan poisisi keuangan konsolidasian jika Grup tersebut memiliki hak yang dapat dipaksakan secara hukum untuk melakukan saling hapus atas jumlah yang telah diakui; dan berintensi untuk menyelesaikan secara neto atau untuk merealisasikan aset dan menyelesaikan liabilitasnya secara simultan. Hak saling hapus harus ada pada saat ini dan tidak bersifat kontinjen atas terjadinya suatu peristiwa di masa depan dan harus dapat dieksekusi oleh pihak lawan, baik dalam situasi bisnis normal dan dalam peristiwa gagal bayar, peristiwa kepailitan atau kebangkrutan.

**h. Netting of Financial Assets and Financial Liabilities**

In accordance with PSAK 232, financial assets and financial liabilities are offset and the net amount presented in the consolidated statement of financial position when the Group has a legally enforceable right to set off the recognized amounts; and intends either to settle on a net basis, or to realize the asset and settle the liability simultaneously. A right to set-off must be available today rather than being contingent on a future event and must be exercisable by any of the counterparties, both in the normal course of business and in the event of default, insolvency or bankruptcy.

**i. Nilai Wajar**

Sesuai dengan PSAK 113, 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 tanpa memperhatikan apakah harga tersebut dapat diobservasi secara langsung atau diestimasi menggunakan teknik penilaian lain. Dalam mengukur nilai wajar atas suatu aset atau liabilitas pada tanggal pengukuran, Grup memperhitungkan karakteristik suatu aset atau liabilitas jika pelaku pasar akan memperhitungkan karakteristik tersebut ketika menentukan harga aset atau liabilitas pada tanggal pengukuran.

Dalam rangka konsistensi dan perbandingan dalam pengukuran nilai wajar dan pengungkapan terkait, Grup melakukan pengukuran nilai wajar atas instrumen keuangan yang dimiliki dengan hirarki berikut yang mengkategorikan ke dalam tiga tingkat masukan untuk teknik penilaian:

- Pengukuran nilai wajar level 1 adalah yang berasal dari harga kuotasian (tanpa penyesuaian) di pasar aktif untuk aset atau liabilitas yang identik; dimana Grup dapat mengakses pada tanggal pengukuran;

- Pengukuran nilai wajar level 2 adalah yang berasal dari input selain harga kuotasian yang termasuk dalam level 1 yang dapat diobservasi untuk aset atau liabilitas, baik secara langsung (misalnya harga) atau secara tidak langsung (misalnya deviasi dari harga); dan

- Pengukuran nilai wajar level 3 adalah yang berasal dari teknik penilaian yang mencakup input untuk aset atau liabilitas yang bukan berdasarkan data pasar yang dapat diobservasi (input yang tidak dapat diobservasi).

**i. Fair Value**

In accordance with PSAK 113, 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, regardless of whether that price is directly observable or estimated using another valuation technique. In estimating the fair value of an asset or a liability, the Group takes into account the characteristics the asset or a liability if market participants would take those characteristics into account when pricing the asset or liability at the measurement date.

In order to increase consistency and comparability in fair value measurements and related disclosures, the Group measures the fair value of the financial instruments held based on the following hierarchy that categorized into three levels the inputs to valuation techniques:

- Level 1 fair value measurements are those derived from quoted prices (unadjusted) in active markets for identical assets or liabilities; that the Group can access at the measurement date;

- Level 2 fair value measurements are those derived from inputs other than quoted prices included within Level 1 that are observable for the assets or liability, either directly (i.e. as prices) or indirectly (i.e. derived from prices); and

- Level 3 fair value measurements are those derived from valuation techniques that include inputs for the asset or liability that are not based on observable market data (unobservable inputs).

**j. Kas**

Sesuai dengan PSAK 207, kas terdiri dari kas kecil, kas besar, kas pada pihak ketiga, kas di dalam Anjungan Tunai Mandiri (ATM), kas pada *teller* dan *bank notes*.

**j. Cash**

In accordance with PSAK 207, cash includes petty cash, cash, cash in third parties, cash in Automated Teller Machines (ATMs), cash in teller and bank notes.

**k. Giro pada Bank Indonesia dan Bank Lain**

Sesuai dengan PSAK 109, giro pada Bank Indonesia dan bank lain diklasifikasikan dalam kategori biaya perolehan diamortisasi.
Pengakuan, pengukuran awal, pengukuran setelah pengakuan awal, reklasifikasi, penentuan nilai wajar, penurunan nilai dan penghentian pengakuan giro pada Bank Indonesia dan bank lain mengacu pada Catatan 3f terkait aset keuangan.

**k. Demand Deposits with Bank Indonesia and Other Banks**

In accordance with PSAK 109, demand deposits with Bank Indonesia and other banks are classified as amortized cost.

Recognition, initial measurement, subsequent measurement, reclassification, fair value measurement, impairment and derecognition of demand deposits with Bank Indonesia and other banks are discussed in Note 3f related to financial assets.

**l. Penempatan pada Bank Indonesia dan Bank Lain**

Sesuai dengan PSAK 109, penempatan pada Bank Indonesia dan bank lain diklasifikasikan dalam kategori biaya perolehan diamortisasi.
Pengakuan, pengukuran awal, pengukuran setelah pengakuan awal, reklasifikasi, penentuan nilai wajar, penurunan nilai dan penghentian pengakuan penempatan pada Bank Indonesia dan bank lain mengacu pada Catatan 3f terkait aset keuangan.

**l. Placements with Bank Indonesia and Other Banks**

In accordance with PSAK 109, placements with Bank Indonesia and other banks are classified as amortized cost.
Recognition, initial measurement, subsequent measurement, reclassification, fair value measurement, impairment and derecognition of placements with Bank Indonesia and other banks are discussed in Note 3f related to financial assets.

**m. Efek-efek**

Sesuai dengan PSAK 109, setelah pengakuan awal, efek-efek yang diukur pada biaya perolehan diamortisasi dengan menggunakan suku bunga efektif. Sementara efek yang diklasifikasikan sebagai FVTOCI diukur pada nilai wajar setelah pengakuan awal, dimana keuntungan dan kerugian yang belum direalisasi atas perubahan nilai wajar akan diakui sebagai penghasilan komprehensif lain. Pada saat penghentian pengakuan, akumulasi laba/rugi yang belum direalisasi serta cadangan kerugian yang dibentuk diakui ke laba rugi. Untuk efek yang diklasifikasikan sebagai FVTPL, setelah pengakuan awal akan diukur pada nilai wajar dimana keuntungan dan kerugian yang belum direalisasi atas perubahan nilai wajar langsung diakui ke laba rugi.

**m. Securities**

In accordance with PSAK 109, after initial recognition, the securities measured at cost are amortized using the effective interest rate. While securities classified as FVTOCI are measured at fair value after initial recognition, where unrealized gains and losses on changes in fair value will be recognized as other comprehensive income. At the time of derecognition, the accumulated unrealized gain/loss and allowance for losses that have been created are recognized in profit or loss. For securities classified as FVTPL, after initial recognition will be measured at fair value where unrealized gains and losses on changes in fair value are recognized immediately in profit or loss.

**n. Tagihan dan Liabilitas Derivatif**

Sesuai dengan PSAK 109, tagihan dan liabilitas derivatif diklasifikasikan dalam kategori diukur pada nilai wajar melalui laba rugi (FVTPL).

Pengakuan, pengukuran awal, pengukuran setelah pengakuan awal, penentuan nilai wajar, penurunan nilai dan penghentian pengakuan tagihan dan liabilitas derivatif mengacu pada Catatan 3f dan 3g terkait aset keuangan dan liabilitas keuangan.

**n. Derivative Receivables and Payables**

In accordance with PSAK 109, receivables and payables are classified as FVTPL.

Recognition, initial measurement, subsequent measurement, fair value measurement, impairment and derecognition of derivative receivables and payables are discussed in Notes 3f and 3g related to financial assets and financial liabilities.

**o. Kredit**

Sesuai dengan PSAK 109, kredit diklasifikasikan dalam kategori biaya perolehan diamortisasi.

Pengakuan, pengukuran awal, pengukuran setelah pengakuan awal, reklasifikasi, penentuan nilai wajar, penurunan nilai dan penghentian pengakuan kredit mengacu pada Catatan 3f terkait aset keuangan.

Dalam kredit yang diberikan termasuk pembiayaan oleh entitas anak (PDSB) berupa piutang murabahah, pembiayaan mudharabah dan pembiayaan musyarakah.

Sesuai dengan PSAK 402, piutang Murabahah diklasifikasikan dalam kategori pinjaman yang diberikan dan piutang.

Pengakuan, pengukuran awal, pengukuran setelah pengakuan awal, reklasifikasi, penentuan nilai wajar, penurunan nilai dan penghentian pengakuan piutang Murabahah mengacu pada Catatan 3f terkait aset keuangan.

Pelunasan dipercepat atau pelunasan sebelum masa jatuh tempo untuk piutang Murabahah diperlakukan sebagaimana pelunasan piutang sesuai dengan masa jatuh temponya (biasa). Muqasah atau diskon dapat diberikan sesuai ketentuan yang berlaku namun tidak dapat diperjanjikan di awal.

Sesuai dengan PSAK 405, pembiayaan Mudharabah dinyatakan sebesar saldo pembiayaan dikurangi dengan cadangan kerugian penurunan nilai. PDSB menetapkan cadangan kerugian penurunan nilai berdasarkan penelaahan kualitas atas masing-masing saldo pembiayaan (Catatan 3f).

Sesuai dengan PSAK 459, pinjaman Qardh diakui sebesar jumlah dana yang dipinjamkan pada saat terjadinya. Kelebihan penerimaan dari pinjaman atas Qardh yang dilunasi diakui sebagai pendapatan pada saat diterima.

Pinjaman Qardh disajikan sebesar saldo pinjaman dikurangi dengan cadangan kerugian penurunan nilai.

Sesuai dengan PSAK 406, pembiayaan Musyarakah dinyatakan sebesar saldo pembiayaan dikurangi dengan saldo cadangan kerugian penurunan nilai. PDSB menetapkan cadangan kerugian penurunan nilai sesuai dengan kualitas pembiayaan berdasarkan penelaahan atas masing-masing saldo pembiayaan (Catatan 3f).

**o. Loans**

In accordance with PSAK 109, loans are classified as amortized cost.

Recognition, initial measurement, subsequent measurement, reclassification, fair value measurement, impairment and derecognition of loans are discussed in Note 3f related to financial assets.

Loans included in financing by subsidiary (PDSB) consist of murabahah receivable, mudharabah financing and musyarakah financing.

In accordance with PSAK 402, murabahah receivables are classified as loans and receivable.

Recognition, initial measurement, subsequent measurement, reclassification, fair value measurement, impairment and derecognition of Murabahah receivables are discussed in to Note 3f related to financial assets.

Accelerated repayment or repayment before maturity date for Murabahah receivables are treated as if the repayment is made on due date. Discount or muqasah can be offered based on applicable term but can not be predetermined.

In accordance with PSAK 405, mudharabah financing is stated at the outstanding balance less allowance for impairment losses. Allowance for impairment losses is provided based on a review on the quality of each individual financing account (Note 3f).

In accordance with PSAK 459, qardh is recognized based on fund provided at the transaction date. Excess received from repayment of Qardh is recognized as income when received.

Qardh are stated at their outstanding balance net of impairment losses.

In accordance with PSAK 406, musyarakah financing is stated at the outstanding balance of the financing less allowance for impairment losses. PDSB provides allowance for impairment losses based on the quality of the financing as determined by a review of each individual account (Note 3f).

Apabila terjadi kerugian dalam Musyarakah akibat kelalaian atau penyimpangan mitra Musyarakah, mitra yang melakukan kelalaian tersebut menanggung beban kerugian itu. Kerugian Bank yang diakibatkan kelalaian atau penyimpangan mitra tersebut diakui sebagai piutang Musyarakah jatuh tempo.

If there is a loss in Musyarakah due to negligence or irregularities of Musyarakah partners, the partners are to bear the expenses. The Bank's losses caused by negligence or irregularities by those partners are recognized as the past due Musyarakah financing.

**p. Aset Keuangan Memburuk**

Sesuai dengan PSAK 9, restrukturisasi kredit dilakukan terhadap debitur yang tidak dapat atau diperkirakan tidak dapat memenuhi kewajiban pembayaran angsuran pokok atau bunga sesuai jadwal yang diperjanjikan.

Jika persyaratan aset keuangan dimodifikasi, Grup mengevaluasi apakah arus kas dari aset yang dimodifikasi secara substansial berbeda. Jika arus kas berbeda secara substansial, hak kontraktual atas arus kas dari aset keuangan original dianggap telah kadaluwarsa. Dalam kasus ini, aset keuangan original dihentikan pengakuannya dan aset keuangan baru diakui pada nilai wajar.

Jika arus kas dari aset yang dimodifikasi dicatat pada biaya perolehan amortisasi tidak jauh berbeda, maka modifikasi tersebut tidak mengakibatkan penghentian pengakuan aset keuangan tersebut. Dalam hal ini, Grup menghitung ulang nilai tercatat bruto aset keuangan dan mengakui jumlah yang timbul dari penyesuaian jumlah tercatat bruto sebagai modifikasi keuntungan atau kerugian dalam laba rugi.

**p. Credit Impaired Financial Assets**

In accordance with PSAK 9, debt restructuring performed to the borrower that unable or predicted to unable to fulfill its principal payment installments responsibilities or interest according to contractual schedule.

If the terms of financial asset are modified, the Group evaluates whether the cash flows of the modified asset are substantially different. If the cash flows are substantially different, then the contractual rights to cash flow from the original financial asset are deemed to have expired. In this case, the original financial asset is derecognized and a new financial asset is recognized at fair value.

If the cash flows of the modified asset carried at amortized cost are not substantially different, then the modification does not result in derecognition of the financial asset. In this case, the Group recalculates the gross carrying amount of the financial asset and recognizes the amount arising from adjusting the gross carrying amount as a modification gain or loss in profit or loss.

**q. Tagihan dan Liabilitas Akseptasi**

Sesuai dengan PSAK 109, tagihan akseptasi diklasifikasikan dalam kategori biaya perolehan diamortisasi.

Liabilitas akseptasi dikategorikan sebagai liabilitas keuangan diukur pada biaya perolehan diamortisasi.

Pengakuan, pengukuran awal, pengukuran setelah pengakuan awal, reklasifikasi, penentuan nilai wajar, penurunan nilai dan penghentian pengakuan tagihan dan liabilitas akseptasi mengacu pada Catatan 3f dan 3g terkait aset keuangan dan liabilitas keuangan.

**q. Acceptances Receivable and Payable**

In accordance with PSAK 109, acceptance receivables are classified as amortized cost.

Acceptance liabilities are classified as financial liabilities at amortized cost.

Recognition, initial measurement, subsequent measurement, reclassification, fair value measurement, impairment and derecognition of acceptances receivable and payable are discussed in Notes 3f and 3g related to financial assets and financial liabilities.

**r. Piutang Pembiayaan Konsumen**

Sesuai dengan PSAK 109, piutang pembiayaan konsumen diklasifikasikan dalam kategori biaya perolehan diamortisasi.

**r. Consumer Financing Receivables**

In accordance with PSAK 109, consumer financing receivables are classified as amortized cost.

Pengakuan, pengukuran awal, pengukuran setelah pengakuan awal, penentuan nilai wajar, penurunan nilai dan penghentian pengakuan piutang pembiayaan konsumen mengacu pada Catatan 3f terkait aset keuangan.

Recognition, initial measurement, subsequent measurement, fair value measurement, impairment and derecognition of consumer financing receivables are discussed in Note 3f related to financial assets.

Pendapatan administrasi yang diperoleh dari konsumen pada saat perjanjian pembiayaan pertama kali ditandatangani, dibukukan sebagai pendapatan pada laba rugi tahun berjalan.

Administration income earned from customers at the time the consumer financing is signed is recorded as income in the current year.

Jaminan kendaraan yang dikuasai kembali oleh CFI dinyatakan berdasarkan nilai terendah antara nilai tercatat piutang pembiayaan konsumen atau nilai realisasi bersih. Selisih antara nilai tercatat dan nilai realisasi bersih dicatat sebagai cadangan kerugian ekpektasian atau cadangan kerugian penurunan nilai dan dibebankan sebagai laba/rugi. Dalam upaya penyelesaian piutang, konsumen memberi kuasa kepada CFI untuk menjual kendaraan ataupun melakukan tindakan lainnya bila terjadi wanprestasi terhadap perjanjian pembiayaan. Jika harga jual jaminan kendaraan lebih rendah dibandingkan dengan nilai saldo piutang pembiayaan, maka selisih tersebut dibebankan sebagai laba/rugi. Apabila harga jual jaminan kendaraan lebih tinggi dibandingkan dengan nilai saldo piutang pembiayaan, maka selisih tersebut akan dikembalikan kepada konsumen.

Net realisable value of repossessed vehicle obtained by CFI are stated at the lower of related consumer financing receivables' carrying value or net realisable value of the repossessed assets. The difference between the carrying value and net realisable value is recorded as allowance for expected loss and allowance for impairment loan losses and is charged as profit/loss. In case of default, the consumer gives the right to CFI to sell repossessed assets or take any other actions to settle the outstanding consumer financing receivables. If the sale price of the repossessed vehicles is lower compared to the consumer financing receivable, then the difference is charged as profit/ loss. If the sale price of the repossessed vehicles is higher compared to the consumer financing receivable, then the difference will be paid back to the consumers.

**s. Sewa**

**s. Leases**

Pada tanggal insepsi suatu kontrak, Grup menilai apakah suatu kontrak merupakan, atau mengandung, sewa. Suatu kontrak merupakan, atau mengandung, sewa jika kontrak tersebut memberikan hak untuk mengendalikan penggunaan suatu aset identifikasian selama suatu jangka waktu untuk dipertukarkan dengan imbalan.

On the date of the contract's inception, the Group assesses whether a contract is, or contains, a lease. A contract is, or contains, a lease if the contract gives the right to control the use of an identification asset for a period of time to be exchanged for compensation.

Sebagai penyewa *(lessee)*

As a lessee

PSAK 116 memperkenalkan model akuntansi tunggal dan mensyaratkan *lessee* mengakui aset hak-guna dan liabilitas sewa pada tanggal dimulainya sewa untuk semua sewa dengan jangka waktu lebih dari 12 bulan, kecuali aset dengan nilai rendah. Aset hak-guna awalnya diukur pada biaya perolehan, yang terdiri dari jumlah pengukuran awal dari liabilitas sewa disesuaikan dengan pembayaran sewa yang dilakukan pada atau sebelum tanggal permulaan, ditambah dengan biaya langsung awal yang dikeluarkan, dan estimasi biaya untuk membongkar dan

PSAK 116 introduces a single accounting model and requires the lessee to recognize right of-use asset and lease liabilities on the date of commencement of lease for all leases with terms of more than 12 months, except for low value asset. Right of-use asset are initially measured at cost, which consists of the initial measurement of the lease liabilities adjusted for lease payments made on or before the commencement date, plus the initial direct costs incurred, and the estimated costs to dismantle and move the underlying asset or to restore the underlying asset or the

memindahkan aset pendasar atau untuk merestorasi aset pendasar atau tempat dimana aset berada, dikurangi insentif sewa yang diterima.

place where the asset is, less the lease incentives received.

Setelah tanggal permulaan, aset hak-guna diukur dengan model biaya. Aset hak-guna selanjutnya disusutkan dengan menggunakan metode garis-lurus dari tanggal permulaan hingga tanggal yang lebih awal antara akhir masa manfaat aset hak-guna atau akhir masa sewa. Selain itu, aset hak-guna secara berkala dikurangi dengan kerugian penurunan nilai, jika ada, dan disesuaikan dengan pengukuran kembali liabilitas sewa.

After the start date, the right of-use assets are measured using the cost model. The right of-use asset are subsequently depreciated using the straight-line method from the commencement date to the earliest date between the end of the useful life of the right of-use asset or the end of the lease period. In addition, the right of-use asset are periodically reduced by impairment losses, if any, and adjusted for the re-measurement of lease liabilities.

Liabilitas sewa awalnya diukur pada nilai kini atas pembayaran sewa yang belum dibayar pada tanggal permulaan, didiskontokan menggunakan suku bunga implisit dalam sewa atau, jika suku bunga tersebut tidak dapat ditentukan digunakan suku bunga pinjaman inkremental Grup. Umumnya, Grup menggunakan suku bunga pinjaman inkremental sebagai suku bunga diskonto.

Lease liabilities are initially measured at the present value of the unpaid lease payments at the start date, discounted using the implicit interest rate in the lease or, if the interest rate cannot be determined, the Group's incremental loan interest rate is used. Generally, the Group uses the incremental loan rate as the discount rate.

Grup memilih untuk tidak mengakui aset hak guna dan liabilitas sewa untuk sewa jangka pendek yang memiliki masa sewa 12 bulan atau kurang dan sewa atas aset bernilai rendah.

The Group has chosen not to recognize right of-use asset and lease liabilities for short-term leases that have a lease period of 12 months or less and lease for low value assets.

Sebagai pesewa *(lessor)*

As a lessor

Grup melakukan perjanjian sewa sebagai pesewa sehubungan dengan beberapa properti investasinya.

The Group enters into lease agreements as a lessor with respect to some of its investment properties.

Sewa di mana Grup sebagai pesewa diklasifikasikan sebagai sewa pembiayaan atau sewa operasi. Ketika persyaratan sewa secara substansial mengalihkan seluruh risiko dan manfaat yang terkait dengan kepemilikan ke penyewa, kontrak tersebut diklasifikasikan sebagai sewa pembiayaan. Seluruh sewa lainnya diklasifikasikan sebagai sewa operasi.

Leases for which the Group is a lessor are classified as finance or operating leases. Whenever the terms of the lease transfer substantially all the risks and rewards of ownership to the lessee, the contract is classified as a finance lease. All other leases are classified as operating leases.

Penghasilan sewa dari sewa operasi diakui secara garis lurus selama masa sewa yang relevan. Biaya langsung awal yang terjadi dalam menegosiasikan dan mengatur sewa operasi ditambahkan ke jumlah tercatat aset sewa dan diakui secara garis lurus selama masa sewa.

Rental income from operating leases is recognized on a straight-line basis over the terms of the relevant lease. Initial direct costs incurred in negotiating and arranging an operating lease are added to the carrying amount of the leased assets and recognized on a straight-line basis over the lease term.

Dalam sewa pembiayaan, jumlah terutang oleh penyewa diakui sebagai piutang sebesar jumlah yang sama dengan investasi sewa neto Grup. Pengakuan penghasilan sewa pembiayaan dialokasikan pada periode akuntansi yang mencerminkan suatu tingkat pengembalian periodik yang konstan atas investasi bersih pesewa.

Amounts due from lessees under finance leases are recognized as receivables at the amount of the Group’s net investment in the leases. Finance lease income is allocated to accounting periods so as to reflect a constant periodic rate of return on the Group's net investment outstanding in respect of the leases.

Setelah pengungkapan awal, Grup secara teratur melakukan reviu atas estimasi nilai sisa tidak dijamin dan menerapkan persyaratan penurunan nilai PSAK 109, yaitu mengakui cadangan ekspektasi kerugian kredit atas piutang sewa.

Penghasilan sewa pembiayaan dihitung dengan mengacu pada jumlah tercatat bruto piutang sewa, kecuali untuk aset keuangan yang mengalami penurunan nilai di mana penghasilan bunganya dihitung dengan mengacu pada biaya perolehan diamortisasi (yaitu setelah dikurangi cadangan kerugian).

Subsequent to initial recognition, the Group regularly reviews the estimated unguaranteed residual value and applies the impairment requirements of PSAK 109, recognizing an allowance for expected credit losses on the lease receivables.

Finance lease income is calculated with reference to the gross carrying amount of the lease receivables, except for credit-impaired financial assets for which interest income is calculated with reference to their amortized cost (i.e. after a deduction of the loss allowance.

**t. Penyertaan dalam Bentuk Saham**

Investasi pada entitas asosiasi

Sesuai dengan PSAK 228, entitas asosiasi adalah suatu entitas dimana Grup mempunyai pengaruh yang signifikan. Pengaruh signifikan adalah kekuasaan untuk berpartisipasi dalam keputusan kebijakan keuangan dan operasional *investee* tetapi tidak mengendalikan atau mengendalikan bersama atas kebijakan tersebut.

Penghasilan dan aset dan liabilitas dari entitas asosiasi dicatat dalam laporan keuangan konsolidasian dengan menggunakan metode ekuitas, kecuali ketika investasi diklasifikasikan sebagai dimiliki untuk dijual, sesuai dengan PSAK 58, Aset Tidak Lancar yang Dimiliki untuk Dijual dan Operasi yang Dihentikan. Dengan metode ekuitas, investasi pada entitas asosiasi diakui di laporan posisi keuangan konsolidasian sebesar biaya perolehan dan selanjutnya disesuaikan untuk perubahan dalam bagian kepemilikan Grup atas laba rugi dan penghasilan komprehensif lain dari entitas asosiasi yang terjadi setelah perolehan. Ketika bagian Grup atas kerugian entitas asosiasi melebihi kepentingan Grup pada entitas asosiasi (yang mencakup semua kepentingan jangka panjang, yang secara substansi, membentuk bagian dari investasi bersih Grup dalam entitas asosiasi), Grup menghentikan pengakuan bagiannya atas kerugian selanjutnya. Kerugian selanjutnya diakui hanya apabila Grup mempunyai kewajiban bersifat hukum atau konstruktif atau melakukan pembayaran atas nama entitas asosiasi.
Investasi pada entitas asosiasi dicatat dengan menggunakan metode ekuitas sejak tanggal saat *investee* menjadi entitas asosiasi. Setiap kelebihan biaya perolehan investasi atas bagian Grup atas nilai wajar bersih dari aset yang teridentifikasi, liabilitas dan liabilitas kontinjen dari entitas asosiasi yang diakui pada tanggal akuisisi, diakui sebagai *goodwill*. *Goodwill* termasuk dalam jumlah tercatat investasi, dan diuji penurunan nilainya sebagai bagian dari investasi. Setiap kelebihan kepemilikan Grup dari nilai wajar bersih aset yang teridentifikasi, liabilitas dan liabilitas

**t. Investments in Shares of Stock**

Investments in associates

In accordance with PSAK 228, an associate is an entity over which the Group has significant influence. Significant influence is the power to participate in the financial and operating policy decisions of the investee but is not control or joint control over those policies.

The results of operations and assets and liabilities of associates are incorporated in these consolidated financial statements using the equity method of accounting, except when the investment is classified as held for sale, in which case, it is accounted for in accordance with PSAK 58, Non-current Assets Held for Sale and Discontinued Operations. Under the equity method, an investment in an associate is initially recognized in the consolidated statement of financial position at cost and adjusted thereafter to recognize the Group's share of the profit or loss and other comprehensive income of the associate. When the Group's share of losses of an associate exceeds the Group's interest in that associate (which includes any long-term interests that, in substance, form part of the Group's net investment in the associate), the Group discontinues recognizing it's share of further losses. Additional losses are recognized only to the extent that the Group has incurred legal or constructive obligations or made payments on behalf of the associate.
An investment in an associate is accounted for using the equity method from the date on which the investee becomes an associate. Any excess of the cost of acquisition over the Group's share of the net fair value of identifiable assets, liabilities and contingent liabilities of the associate or a joint venture recognized at the date of acquisition, is recognized as goodwill, which is included within the carrying amount of the investment. Any excess of the Group's share of the net fair value of the identifiable assets, liabilities and contingent liabilities over the cost of

kontinjen atas biaya perolehan investasi, sesudah pengujian kembali segera diakui di dalam laba rugi pada periode diperolehnya investasinya.

Persyaratan dalam PSAK 236, Penurunan Nilai Aset, diterapkan untuk menentukan apakah perlu untuk mengakui setiap penurunan nilainya sehubungan dengan investasi pada entitas asosiasi. Jumlah tercatat investasi yang tersisa (termasuk *goodwill*) diuji penurunan nilai sesuai dengan PSAK 236, Penurunan Nilai Aset, sebagai suatu aset tunggal dengan membandingkan antara jumlah terpulihkan (mana yang lebih tinggi antara nilai pakai dan nilai wajar dikurangi biaya pelepasan) dengan jumlah tercatatnya. Rugi penurunan nilai diakui langsung pada nilai tercatat investasi. Setiap pembalikan dari penurunan nilai diakui sesuai dengan PSAK 236 sepanjang jumlah terpulihkan dari investasi tersebut kemudian meningkat.

Grup menghentikan penggunaan metode ekuitas sejak tanggal saat investasinya berhenti menjadi investasi pada entitas asosiasi atau ketika investasi diklasifikasi sebagai dimiliki untuk dijual. Ketika Grup mempertahankan kepemilikan dalam entitas yang sebelumnya merupakan entitas asosiasi dan sisa investasi tersebut merupakan aset keuangan, Grup mengukur setiap sisa investasi pada nilai wajar pada tanggal tersebut dan nilai wajar tersebut dianggap sebagai nilai wajar pada saat pengakuan awal sesuai dengan PSAK 109. Grup mengakui keuntungan dan kerugian atas pelepasan investasi asosiasi dalam laba rugi dengan turut memperhitungkan nilai wajar dari investasi yang tersisa. Seluruh jumlah yang diakui dalam penghasilan komprehensif lain yang terkait dengan entitas asosiasi direklasifikasi ke laba rugi (sebagai penyesuaian reklasifikasi) pada saat penghentian metode ekuitas.

Jika Grup mengurangi bagian kepemilikan pada entitas asosiasi tetapi Grup tetap menerapkan metode ekuitas, Grup mereklasifikasi ke laba rugi proporsi keuntungan atau kerugian yang telah diakui sebelumnya dalam penghasilan komprehensif lain yang terkait dengan pengurangan bagian kepemilikan.

Ketika Grup melakukan transaksi dengan entitas asosiasi, keuntungan dan kerugian yang timbul dari transaksi dengan entitas asosiasi diakui dalam laporan keuangan konsolidasian Grup hanya sepanjang kepemilikan dalam entitas asosiasi yang tidak terkait dengan Grup.

acquisition, after reassessment, is recognized immediately in profit or loss in the period in which the investment is acquired.

The requirements of PSAK 236, Impairment of Assets, are applied to determine whether it is necessary to recognize any impairment loss with respect to the Group's investment in an associate. When necessary, the entire carrying amount of the investment (including goodwill) is tested for impairment in accordance with PSAK 236, Impairment of Assets, as a single asset by comparing its recoverable amount (higher of value in use and fair value less costs to sell) with its carrying amount. Any impairment loss recognized forms part of the carrying amount of the investment. Any reversal of that impairment loss is recognized in accordance with PSAK 236 to the extent that the recoverable amount of the investment subsequently increases.

The Group discontinues the use of the equity method from the date when the investment ceases to be an associate, or when the investment is classified as held for sale. When the Group retains an interest in the former associate and the retained interest is a financial asset, the Group measures any retained investment at fair value at that date and the fair value is regarded as its fair value on initial recognition in accordance with PSAK 109. The difference between the carrying amount of the associate at the date the equity method was discontinued, and the fair value of any retained interest and any proceeds from disposing of a part interest in the associate is included in the determination of the gain or loss on disposal of the associate. The Group reclassifies the gain or loss from equity to profit or loss (as a reclassification adjustment) when the equity method is discontinued.

When the group reduces its ownership interest in an associate but the Group continues to use the equity method, the Group reclassifies to profit or loss the proportion of the gain or loss that had previously been recognized in other comprehensive income relating to that reduction in ownership interests.

When the Group entity transacts with an associate, profits and losses resulting from the transactions with the associate are recognized in the Group's consolidated financial statements only to the extent of its interest in the associate that are not related to the Group.

Penyertaan lainnya

Penyertaan dalam bentuk saham dengan pemilikan kurang dari 20% diklasifikasikan dalam kategori diukur pada nilai wajar melalui penghasilan komprehensif lain (FVTOCI).
Pengakuan, pengukuran awal, pengukuran setelah pengakuan awal, reklasifikasi, penentuan nilai wajar, penurunan nilai dan penghentian pengakuan penyertaan lainnya mengacu pada Catatan 3f terkait aset keuangan.

Other investments

Investment in shares of stock with percentage of ownership less than 20% is classified as measured at fair value through other comprehensive income (FVTOCI).
Recognition, initial measurement, subsequent measurement, reclassification, fair value measurement, impairment and derecognition of other investments are discussed in Note 3f related to financial assets.

**u. Biaya Dibayar Dimuka**

Biaya dibayar dimuka diamortisasi selama masa manfaat masing-masing biaya dengan menggunakan metode garis lurus.

**u. Prepaid Expenses**

Prepaid expenses are amortized over their beneficial periods using the straight-line method.

**v. Aset Tetap**

Sesuai dengan PSAK 216, aset tetap dinyatakan berdasarkan nilai revaluasi yang merupakan nilai wajar pada tanggal revaluasi dikurangi akumulasi penyusutan dan akumulasi kerugian penurunan nilai yang terjadi setelah tanggal revaluasi, kecuali tanah tidak disusutkan. Revaluasi dilakukan dengan keteraturan yang cukup reguler untuk memastikan bahwa jumlah tercatat tidak berbeda secara material dengan jumlah yang ditentukan dengan menggunakan nilai wajar pada tanggal laporan posisi keuangan konsolidasian. Aset yang tidak mengalami perubahan nilai wajar secara signifikan wajib direvaluasi paling kurang setiap 3 (tiga) tahun.

Kenaikan yang berasal dari revaluasi diakui pada penghasilan komprehensif lain dan terakumulasi dalam ekuitas pada bagian surplus revaluasi, kecuali sebelumnya penurunan revaluasi atas aset yang sama pernah diakui dalam laba rugi, dalam hal ini kenaikan revaluasi hingga sebesar penurunan nilai aset akibat revaluasi tersebut, dikreditkan dalam laba rugi. Penurunan jumlah tercatat yang berasal dari revaluasi dibebankan dalam laba rugi apabila penurunan tersebut melebihi saldo surplus revaluasi aset yang bersangkutan, jika ada.

Penyusutan aset tetap yang direvaluasi diakui pada laba rugi.

Surplus revaluasi yang telah disajikan dalam ekuitas dipindahkan langsung ke saldo laba pada saat aset tersebut dihentikan pengakuannya.
Tidak terdapat perubahan untuk metode penyusutan bangunan, kendaraan bermotor dan inventaris kantor, yaitu metode garis lurus (*straight-line method*).

**v. Premises and Equipment**

In accordance with PSAK 216, premises and equipment are stated at their revalued amounts, being the fair value at the date of revaluation, less any subsequent accumulated depreciation and subsequent accumulated impairment losses, except for land is not depreciated. Revaluation is made with sufficient regularity to ensure that the carrying amount does not differ materially from the determined fair value as at consolidated statement financial position reporting date. Asset with insignificant changes in fair value, must be revalued at least every 3 (three) years.

Any revaluation increase arising from appraisal is recognized in other comprehensive income and accumulated in equity under the heading of revaluation surplus, except to the extent that it reverses a revaluation decrease, for the same asset which was previously recognized in profit or loss, in which case the increase is credited to profit or loss to the extent of the decrease previously charged. A decrease in carrying amount arising on the revaluation is charged to profit or loss to the extent that it exceeds the balance, if any, held in the revaluation surplus relating to a previous revaluation of such assets.

Depreciation on revalued premises and equipment is recognized in profit or loss.

The revaluation surplus is directly transferred to retained earnings when the asset is derecognized.

There are no changes for buildings, motor vehicles and office furniture and fixtures depreciation method, which are straight-line method.

Tarif penyusutan untuk bangunan, kendaraan bermotor dan inventaris kantor masing-masing adalah sebagai berikut:

The depreciation rate for buildings, motor vehicles, and office furnitures and fixtures, respectively are as follows:

| | Tahun/Years | Persentase/ Percentage | |
|---|---|---|---|
| Bangunan | 20 - 48 | 2% - 5% | Buildings |
| Kendaraan bermotor | 3 - 5 | 25% - 50% | Motor vehicles |
| Inventaris kantor | 3 - 25 | 25% - 50% | Office furniture and fixtures |

Aset tetap kendaraan bermotor dan inventaris kantor milik entitas anak disusutkan dengan metode garis lurus (*straight-line method*) berdasarkan taksiran masa manfaat ekonomis selama 2 – 5 tahun.

The depreciation of subsidiaries vehicles and office furniture and fixtures are computed using the straight line method based on their estimated useful lives of 2 – 5 years.

Aset sewa pembiayaan disusutkan berdasarkan taksiran masa manfaat ekonomis yang sama dengan aset yang dimiliki sendiri atau disusutkan selama jangka waktu yang lebih pendek antara periode masa sewa dan umur manfaatnya.

Assets held under finance leases are depreciated over their expected useful lives on the same basis as owned assets or where shorter, the term of the relevant lease.

Masa manfaat ekonomis, nilai residu dan metode penyusutan di*review* setiap akhir tahun dan pengaruh dari setiap perubahan estimasi tersebut berlaku prospektif.

The estimated useful lives, residual values and depreciation method are reviewed at each year end, with the effect of any changes in estimate accounted for on a prospective basis.

Beban pemeliharaan dan perbaikan dibebankan pada laba rugi pada saat terjadinya. Biaya-biaya lain yang terjadi selanjutnya yang timbul untuk menambah, mengganti atau memperbaiki aset tetap dicatat sebagai biaya perolehan aset jika dan hanya jika besar kemungkinan manfaat ekonomis di masa depan berkenaan dengan aset tersebut akan mengalir ke entitas dan biaya perolehan aset dapat diukur secara andal.

The cost of maintenance and repairs is charged to operations as incurred. Other costs incurred subsequently to add to, replace part of, or service an item of premises and equipment, are recognized as asset if, and only if, it is probable that future economic benefits associated with the item will flow to the entity and the cost of the item can be measured reliably.

Biaya legal pengurusan hak atas tanah pada saat perolehan tanah tersebut diakui sebagai bagian dari biaya perolehan aset tanah pada aset tetap.

The legal cost of land rights upon acquisition of the land is recognized as part of the cost of land under premises and equipment.

Biaya pembaruan atau pengurusan perpanjangan hak atas tanah diakui sebagai biaya pada tahun berjalan.

The cost of renewal or extension of legal rights on land is recognized as an expense in the current year.

Aset tetap dihentikan pengakuannya pada saat pelepasan atau ketika tidak ada manfaat ekonomis masa depan yang diharapkan timbul dari penggunaan aset secara berkelanjutan. Keuntungan atau kerugian yang timbul dari pelepasan atau penghentian pengakuan suatu aset tetap ditentukan sebagai selisih antara hasil penjualan dan nilai tercatat aset dan diakui dalam laba rugi.

An item of premises and equipment is derecognized upon disposal or when no future economic benefits are expected to arise from the continued use of the asset. Any gain or loss arising on the disposal or retirement of an item premises and equipment is determined as the difference between the sales proceeds and the carrying amount of the asset and is recognised in profit or loss.

**w. Aset Tidak Lancar yang Dimiliki Untuk Dijual dan Operasi yang Dihentikan**

Sesuai dengan PSAK 105, aset tidak lancar (atau kelompok lepasan) diklasifikasi sebagai yang dimiliki untuk dijual diukur pada nilai yang lebih rendah antara jumlah tercatat dan nilai wajar setelah dikurangi biaya untuk menjual.

Aset tidak lancar yang dimiliki untuk dijual (atau kelompok lepasan) diklasifikasi sebagai dimiliki untuk dijual jika jumlah tercatatnya akan dipulihkan terutama melalui transaksi penjualan dari pada melalui pemakaian berlanjut. Kondisi ini dianggap memenuhi hanya ketika aset (atau kelompok lepasan) adalah berada dalam keadaan segera dapat dijual dengan syarat-syarat yang biasa dan umum diperlukan dalam penjualan aset (atau kelompok lepasan) tersebut dan penjualannya harus sangat mungkin terjadi. Manajemen harus memiliki komitmen untuk menjual dan penjualan diharapkan untuk diselesaikan dalam waktu satu tahun sejak tanggal klasifikasi.

**w. Non-current Assets Held for Sale and Discontinued Operations**

In accordance with PSAK 105, non-current assets (or disposal groups) classified as held for sale are measured at the lower of their carrying amount and fair value less cost to sell.

Non-current assets (or disposal groups) are classified as held for sale if their carrying amount will be recovered principally through a sale transaction rather than through continuing use. This condition is regarded as met only when the asset (or disposal group) is available for immediate sale in its present condition subject only to terms that are usual and customary for sales of such asset (or disposal group) and its sale is highly probable. Management must be committed to the sale, which should be expected to qualify for recognition as a completed sale within one year from the date of classification.

**x. Aset Tak berwujud**

Sesuai dengan PSAK 238, aset takberwujud adalah perangkat lunak yang dibeli oleh Grup.

**Perangkat Lunak**

Perangkat lunak yang dibeli oleh Grup dicatat sebesar biaya perolehan dikurangi akumulasi amortisasi.

Amortisasi diakui dalam laba rugi dengan menggunakan metode garis lurus (*straight-line method*) berdasarkan taksiran masa manfaat ekonomis selama 4 - 10 tahun.

Masa manfaat ekonomis, nilai residu dan metode amortisasi di*review* setiap akhir tahun.

**x. Intangible Assets**

In accordance with PSAK 238, Intangible assets consist of software acquired by the Group.

**Software**

Software acquired by the Group is stated at cost less accumulated amortization.

Amortization is recognized in profit or loss using the straight-line method based on its estimated useful lives of 4 – 10 years.

The estimated useful lives, residual values and amortization method are reviewed at each year end.

**y. Penurunan Nilai Aset Non-keuangan kecuali *Goodwill***

Sesuai dengan PSAK 236, pada setiap akhir periode pelaporan, Grup menelaah nilai tercatat aset non-keuangan untuk menentukan apakah terdapat indikasi bahwa aset tersebut telah mengalami penurunan nilai. Jika terdapat indikasi tersebut, jumlah terpulihkan dari aset diestimasi untuk menentukan tingkat kerugian penurunan nilai (jika ada). Bila tidak memungkinkan untuk mengestimasi jumlah terpulihkan atas suatu aset individual, Grup mengestimasi jumlah terpulihkan dari unit penghasil kas atas aset.

**y. Impairment of Non-financial Assets except Goodwill**

In accordance with PSAK 236, at the end of each reporting period, the Group reviews the carrying amounts of non-financial assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any). When it is not possible to estimate the recoverable amount of an individual asset, the Group estimates the recoverable amount of the cash generating unit to which the asset belongs.

Estimasi jumlah terpulihkan adalah nilai tertinggi antara nilai wajar dikurangi biaya pelepasan dan nilai pakai. Dalam menilai nilai pakainya, estimasi arus kas masa depan didiskontokan ke nilai kini menggunakan tingkat diskonto sebelum pajak yang menggambarkan penilaian pasar kini dari nilai waktu uang dan risiko spesifik atas aset yang mana estimasi arus kas masa depan belum disesuaikan.

Estimated recoverable amount is the higher of fair value less cost to sell and value in use. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset for which the estimates of future cash flows have not been adjusted.

Jika jumlah terpulihkan dari aset non-keuangan (unit penghasil kas) lebih kecil dari nilai tercatatnya, nilai tercatat aset (unit penghasil kas) diturunkan menjadi sebesar jumlah terpulihkan dan rugi penurunan nilai segera diakui dalam laba rugi.

If the recoverable amount of the non-financial asset (cash generating unit) is less than its carrying amount, the carrying amount of the asset (cash generating unit) is reduced to its recoverable amount and an impairment loss is recognized immediately in profit or loss.

Ketika penurunan nilai selanjutnya dibalik, jumlah tercatat aset (atau unit penghasil kas) ditingkatkan ke estimasi yang direvisi dari jumlah terpulihkannya, namun kenaikan jumlah tercatat tidak boleh melebihi jumlah tercatat yang tidak ada kerugian penurunan nilai yang diakui untuk aset (atau unit penghasil kas) pada tahun-tahun sebelumnya. Pembalikan rugi penurunan nilai diakui segera dalam laba rugi, kecuali aset yang bersangkutan dicatat pada jumlah revaluasian, dalam hal ini pemulihan kerugian penurunan nilai diperlakukan sebagai kenaikan nilai revaluasi (Catatan 3v).

When an impairment loss subsequently reverses, the carrying amount of the asset (or a cash-generating unit) is increased to the revised estimate of its recoverable amount, but so that the increased carrying amount does not exceed the carrying amount that would have been determined had no impairment loss been recognized for the asset (or cash-generating unit) in prior years. A reversal of an impairment loss is recognized immediately in profit or loss, unless the relevant asset is carried at a revalued amount, in which case the reversal of the impairment loss is treated as a revaluation increase (Note 3v).

Kebijakan akuntansi untuk penurunan nilai aset keuangan dijelaskan dalam Catatan 3f.

Accounting policy for impairment of financial assets is discussed in Note 3f.

**z. Aset Tetap yang Akan Digunakan dalam Kegiatan Operasional**

**z. Premises and Equipment to be Used**

Sesuai dengan PSAK 216, aset tetap yang akan digunakan dalam kegiatan operasional dinyatakan sebesar nilai tercatat, yaitu biaya perolehan.

In accordance with PSAK 216, premises and equipments to be used are stated at carrying amount which is cost.

**aa. Agunan yang Diambil Alih**

**aa. Foreclosed Properties**

Sesuai dengan PSAK 105, tanah dan aset lainnya (jaminan kredit dan pembiayaan yang telah diambil alih oleh Grup) disajikan dalam akun Agunan yang Diambil Alih dalam kelompok “Aset lain-lain”.

In accordance with PSAK 105, land and other assets (collateral foreclosed by the Group) are presented in the Foreclosed Properties account under “Other assets”.

Agunan yang diambil alih diakui sebesar nilai realisasi bersih. Selisih lebih saldo kredit atau piutang pembiayaan di atas nilai realisasi bersih dari agunan yang diambil alih, dibebankan ke dalam akun cadangan kerugian penurunan nilai.

Foreclosed properties are stated at net realizable value. The excess of loan receivable or financing receivables over the net realizable value of the foreclosed properties is charged against allowance for impairment losses.

Selisih antara nilai agunan yang telah diambil alih dan hasil penjualannya diakui sebagai keuntungan atau kerugian pada saat penjualan agunan.

Manajemen mengevaluasi nilai agunan yang diambil alih secara berkala. Cadangan kerugian penurunan nilai agunan yang diambil alih dibentuk atas penurunan nilai agunan yang diambil alih.

Bila terjadi penurunan nilai yang bersifat permanen, maka nilai tercatatnya dikurangi untuk mengakui penurunan tersebut dan kerugiannya dibebankan pada laba rugi.

The difference between the carrying amount of foreclosed properties and the proceeds from the sale of such collateral is recorded as gain or loss at the time of sale.

Management evaluates the value of foreclosed properties periodically. Allowance for impairment losses on foreclosed properties is reserved on reduction of foreclosed properties value.

The carrying amount of foreclosed properties is written down to recognize a permanent decline in the value of the foreclosed properties, which is charged to current operations.

**ab. Tagihan Anjak Piutang**

Sesuai dengan PSAK 109, tagihan anjak piutang merupakan piutang yang dibeli dari perusahaan lain. Tagihan anjak piutang diklasifikasikan dalam kelompok biaya perolehan diamortisasi.

Pengakuan, pengukuran awal, pengukuran setelah pengakuan awal, reklasifikasi, penentuan nilai wajar, penurunan nilai dan penghentian pengakuan tagihan anjak piutang mengacu pada Catatan 3f terkait aset keuangan.

**ab. Factoring Receivables**

In accordance with PSAK 109, factoring receivables are purchased receivables from the other companies. These
are classified as amortized cost.

Recognition, initial measurement, subsequent measurement, reclassification, fair value measurement, impairment and derecognition of factoring receivables are discussed in Note 3f related to financial assets.

**ac. Piutang Jual dan Sewa-Balik**

Sesuai dengan PSAK 109, piutang Jual dan Sewa-Balik merupakan kegiatan pembiayaan dalam bentuk penjualan suatu barang oleh debitur kepada perusahaan pembiayaan yang disertai dengan menyewapembiayaankan kembali barang tersebut kepada debitur yang sama.

Pengakuan, pengukuran awal, pengukuran setelah pengakuan awal, reklasifikasi, penentuan nilai wajar, penurunan nilai dan penghentian pengakuan piutang jual dan sewa-balik mengacu kepada Catatan 3f terkait aset keuangan.

**ac. Sales and Lease-Back Receivables**

In accordance with PSAK 109, sales and lease-back receivables are financing activities in form of selling goods by customer to financing company, along with leasing back the same goods to the same customer.

Recognition, initial measurement, subsequent measurement, reclassification, fair value measurement, impairment and derecognition of factoring receivables are discussed in Note 3f related to financial assets.

**ad. Simpanan**

Sesuai dengan PSAK 109, simpanan diklasifikasikan dalam kategori liabilitas keuangan diukur pada biaya perolehan diamortisasi.
Pengakuan, pengukuran awal, pengukuran setelah pengakuan awal, penentuan nilai wajar dan penghentian pengakuan simpanan mengacu pada Catatan 3g terkait liabilitas keuangan.

**ad. Deposits**

In accordance with PSAK 109, deposits are classified as financial liabilities at amortized cost.

Recognition, initial measurement, subsequent measurement, fair value and derecognition of deposits are discussed in Note 3g related through financial liabilities.

Simpanan dan dana syirkah temporer entitas anak yang bergerak di bidang perbankan syariah dinyatakan sebagai berikut:

- Giro *wadiah* dinyatakan sebesar nilai liabilitas kepada pemegang giro.
- Tabungan *wadiah* dinyatakan sebesar nilai simpanan pemegang tabungan di Bank.

The policy on subsidiary's deposits and temporary syirkah funds which operates in sharia banking industry are stated as follow:

- *Wadiah* demand deposits are stated at the amounts due to current account holders.
- *Wadiah* savings are stated at the value of savings holders' savings in the Bank.

**ae. Simpanan dari Bank Lain**

Sesuai dengan PSAK 109, simpanan dari bank lain diklasifikasikan dalam kategori liabilitas keuangan diukur pada biaya perolehan diamortisasi.

Simpanan dari bank lain terdiri dari liabilitas terhadap bank lain, baik lokal maupun luar negeri, dalam bentuk giro, *interbank call money* dengan periode jatuh tempo menurut perjanjian kurang dari atau 90 hari, tabungan dan deposito berjangka.

Pengakuan, pengukuran awal, pengukuran setelah pengakuan awal, penentuan nilai wajar dan penghentian pengakuan simpanan dari bank lain mengacu pada Catatan 3g terkait liabilitas keuangan.

**ae. Deposits from Other Banks**

In accordance with PSAK 109, deposits from other banks are classified as financial liabilities at amortized cost.

Deposits from other banks represent liabilities to domestic and overseas banks, in the form of demand deposits, interbank call money deposits with original maturities of 90 days or less, saving deposits and time deposits.

Recognition, initial measurement, subsequent measurement, fair value and derecognition of deposits from other banks are discussed in Note 3g related to financial liabilities.

**af. Instrumen Utang dan Ekuitas yang Diterbitkan**

**Sesuai dengan PSAK 109:**

- **Surat Berharga yang Diterbitkan**

  Obligasi yang diterbitkan diklasifikasikan dalam kategori liabilitas keuangan diukur pada biaya perolehan diamortisasi.

  Pengakuan, pengukuran awal, pengukuran setelah pengakuan awal, reklasifikasi, penentuan nilai wajar dan penghentian pengakuan surat berharga yang diterbitkan mengacu pada Catatan 3g terkait liabilitas keuangan.

- **Obligasi Subordinasi**

  Obligasi subordinasi yang diterbitkan diklasifikasikan dalam kategori liabilitas keuangan diukur pada biaya perolehan diamortisasi.

  Pengakuan, pengukuran awal, pengukuran setelah pengakuan awal, penentuan nilai wajar dan penghentian pengakuan obligasi subordinasi mengacu pada Catatan 3g terkait liabilitas keuangan.

- **Biaya Emisi Saham**

  Biaya emisi saham yang menambah dan beratribusi secara langsung terhadap penerbitan saham baru disajikan sebagai bagian dari tambahan modal disetor dan tidak diamortisasi.

**af. Debt and Equity Instruments Issued**

**In accordance with PSAK 109:**

- **Securities Issued**

  Bonds issued are classified as financial liabilities at amortized cost.

  Recognition, initial measurement, subsequent measurement, fair value and derecognition of securities issued are discussed in Note 3g related to financial liabilities.

- **Subordinated Bonds**

  Subordinated bonds issued are classified as financial liabilities at amortized cost.

  Recognition, initial measurement, subsequent measurement, fair value and derecognition of subordinated bonds are discussed in Note 3g related to financial liabilities.

- **Share Issuance Costs**

  Share issuance costs that are incremental and directly attributable to issuance of new shares are deducted from additional paid-in capital and are not amortized.

**ag. Efek yang Dijual dengan Janji Dibeli Kembali**

Sesuai dengan PSAK 109, efek yang dijual dengan janji dibeli kembali (*repo*) diklasifikasikan dalam kategori liabililtas keuangan diukur pada biaya perolehan diamortisasi.

Efek-efek yang dijual dengan janji dibeli kembali (*repo*) disajikan sebagai liabilitas sebesar harga pembelian kembali yang disepakati dikurangi selisih antara harga jual dan harga pembelian kembali yang disepakati. Selisih antara harga jual dan harga pembelian kembali yang disepakati tersebut diamortisasi dengan menggunakan metode suku bunga efektif sebagai beban bunga selama jangka waktu sejak efek-efek tersebut dijual hingga saat dibeli kembali.

Pengakuan, pengukuran awal, pengukuran setelah pengakuan awal, reklasifikasi, penentuan nilai wajar dan penghentian pengakuan efek yang dijual dengan janji dibeli kembali mengacu pada Catatan 3g terkait liabilitas keuangan.

**ag. Securities Sold with Agreements to Repurchase**

In accordance with PSAK 109, securities sold with agreements to repurchase (repo) are classified as financial liabilities at amortized cost.

Securities sold under repurchase agreements (repo) are presented as liabilities and stated at the agreed repurchase price less the difference between the selling price and agreed repurchase price. The difference between the selling price and agreed repurchase price is amortized using effective interest method as interest expense over the year commencing from the selling date to the repurchase date.

Recognition, initial measurement, subsequent measurement, reclassification, fair value and derecognition of securities sold with agreements to repurchase refer to Note 3g related to financial liabilities.

**ah. Efek yang Dibeli dengan Janji Dijual Kembali**

Sesuai dengan PSAK 109, efek yang dibeli dengan janji dijual kembali (*reverse repo*) diklasifikasikan dalam kategori biaya perolehan diamortisasi.

Efek-efek yang dibeli dengan janji dijual kembali (*reverse repo*) disajikan sebagai tagihan sebesar harga jual kembali efek-efek yang disepakati dikurangi selisih antara harga beli dan harga jual kembali yang disepakati. Selisih antara harga beli dan harga jual kembali yang disepakati tersebut diamortisasi dengan metode suku bunga efektif sebagai pendapatan bunga selama jangka waktu sejak efek-efek tersebut dibeli hingga dijual kembali.

Pengakuan, pengukuran awal, pengukuran setelah pengakuan awal, reklasifikasi, penentuan nilai wajar, penurunan nilai dan penghentian pengakuan efek yang dibeli dengan janji dijual kembali mengacu pada Catatan 3f terkait aset keuangan.

**ah. Securities Purchased with Agreements to Resell**

In accordance with PSAK 109, securities purchased with agreements to resell (reverse repo) are classified as amortized cost.

Securities purchased under resale agreements (reverse repo) are presented as receivables and stated at the agreed resale price less the difference between the purchase price and the agreed resale price. The difference between the purchase price and the agreed resale price is amortized using the effective interest method as interest income over the year commencing from the acquisition date to the resale date.

Recognition, initial measurement, subsequent measurement, reclassification, fair value, impairment and derecognition of securities purchased with agreements to resell are discussed in Note 3f related to financial assets.

**ai. Pengakuan Pendapatan dan Beban Bunga**

Sesuai dengan PSAK 115, pendapatan dan beban bunga diakui secara akrual menggunakan metode suku bunga efektif (Catatan 3f).

**ai. Recognition of Interest Revenues and Expenses**

In accordance with PSAK 115, interest income and expenses are recognized on an accrual basis using the effective interest rate method (Note 3f).

Pendapatan kredit yang mengalami penurunan nilai dihitung menggunakan suku bunga efektif atas dasar nilai kredit setelah memperhitungkan kerugian penurunan nilai.

Interest income from impaired loan are computed using the effective interest method based on the amount of loan – net of impairment loss.

Pendapatan dan beban bunga yang diakui dalam laporan keuangan konsolidasian termasuk:

Interest income and expense recognized in the consolidated financial statements includes:

- Bunga pada aset dan liabilitas keuangan pada biaya perolehan diamortisasi yang dihitung menggunakan suku bunga efektif.

- Interest on financial assets and liabilities measured at amortized costs using the effective interest method.

- Bunga pada aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain dihitung menggunakan suku bunga efektif.

- Interest on financial assets measured at fair value through other comprehensive income is computed using the effective interest method.

Perubahan nilai wajar pada efek-efek yang diklasifikasikan sebagai diperdagangkan diukur pada nilai wajar pada laba rugi dan derivatif lainnya yang digunakan untuk kepentingan manajemen risiko, dan aset dan liabilitas keuangan lainnya yang diukur pada nilai wajar melalui laba rugi, akan mempengaruhi laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

Changes in fair value of trading securities measured at FVTPL and other derivatives used for risk management purposes, and other financial assets and liabilities measured at FVTPL will affect the consolidated statements of profit or loss and other comprehensive income.

Di dalam pendapatan dan beban bunga terdapat pendapatan dan beban pengelolaan dana (mudharib) oleh entitas anak (PDSB) berdasarkan prinsip syariah, yang terdiri atas pendapatan pembiayaan dengan akad Murabahah dan pendapatan dari bagi hasil yaitu Mudharabah, Musyarakah dan pendapatan usaha utama lainnya serta hak pihak ketiga atas bagi hasil dana syirkah temporer.

Included in interest income and expense are income as fund manager (mudharib) by PDSB consist of income from Murabahah transactions, income from profit sharing of Mudharabah, Musyarakah and other main operating income and third parties' share on the return of temporary syirkah funds.

Pendapatan Murabahah diakui secara akrual menggunakan metode tingkat imbal hasil efektif.

Murabahah revenue are recognized on accrual basis using the effective rate of return method.

Pendapatan usaha Musyarakah yang menjadi hak mitra aktif diakui sebesar haknya sesuai dengan kesepakatan atas pendapatan usaha Musyarakah, sedangkan pendapatan usaha untuk mitra pasif diakui sebagai hak pihak mitra pasif atas bagi hasil dan liabilitas.

Revenue from Musyarakah distributed to an active partner is recognized in accordance with the agreement on Musyarakah revenue, whereas revenue distributed to passive partner is recognized as right of the passive partner on the revenue sharing and as a liability.

Pendapatan usaha Mudharabah diakui dalam periode terjadinya hak bagi hasil sesuai nisbah yang disepakati dan tidak diperkenankan mengakui pendapatan dari proyeksi hasil usaha. Kerugian akibat kelalaian atau kesalahan mudharib dibebankan pada mudharib dan tidak mengurangi investasi Mudharabah.

Revenue from Mudharabah is recognized during the period of revenue sharing in accordance with the agreed revenue sharing ratio and recognition of revenue based on projected result is not allowed. Loss incurred due to negligence of mudharib is charged to mudharib and will not reduce the Mudharabah investment.

Hak pihak ketiga atas bagi hasil dana syirkah temporer merupakan bagian bagi hasil milik pihak ketiga yang didasarkan pada prinsip Mudharabah Mutlaqah atas hasil pengelolaan dana mereka oleh PDSB yang diakui berdasarkan pendapatan yang telah diterima (*cash basis*).

Third party share on the revenue sharing of temporary syirkah funds represents their share on the return of their fund managed by PDSB based on Mudharabah Mutlaqah principles, which is recognized based on distributed income (cash basis).

Pembagian hasil usaha dilakukan berdasarkan prinsip bagi hasil usaha, yaitu dihitung dari pendapatan PDSB yang telah diterima berupa laba bruto (*gross profit margin*).

Distribution of income is based on revenue sharing principle, which is calculated from PDSB gross profit margin.

**aj. Pengakuan Pendapatan dan Beban Provisi dan Komisi**

**aj. Recognition of Revenues and Expenses on Commissions and Fees**

Sesuai dengan PSAK 115, pendapatan provisi dan komisi yang berkaitan langsung dengan kegiatan perkreditan atau jangka waktu tertentu yang jumlahnya signifikan ditangguhkan dan diamortisasi sesuai dengan jangka waktunya dengan menggunakan suku bunga efektif.

In accordance with PSAK 115, commissions and fees income related to loan activities or specific terms and with significant amounts are treated as deferred transaction cost which directly attributable to the financial instruments and amortized over the periods of the related financial instruments using the effective interest method.

Provisi dan komisi yang tidak berkaitan dengan kegiatan perkreditan dan jangka waktu tertentu atau nilainya tidak material menurut Grup diakui sebagai pendapatan atau beban pada saat terjadinya transaksi.

Commissions and fees, which are not related to loan activities and terms of the loan or whose amount is not material according to the Group are recognized as revenues or expenses at the time the transactions are made.

**ak. Dana Syirkah Temporer**

**ak. Temporary Syirkah Funds**

Sesuai dengan PSAK 405, dana syirkah temporer terdiri dari tabungan Mudharabah, deposito berjangka Mudharabah dan Sertifikat Investasi Mudharabah antar Bank.

In accordance with PSAK 405, temporary syirkah funds consist of Mudharabah savings deposits, Mudharabah time deposits and Mudharabah Interbank Investment Certificates.

Tabungan Mudharabah dinyatakan sebesar nilai investasi pemegang tabungan di Bank.

Mudharabah savings deposits are stated at the amount deposited by depositors.

Deposito berjangka Mudharabah dinyatakan sebesar nilai nominal sesuai dengan perjanjian antara pemegang deposito berjangka dengan Bank.

Mudharabah time deposits are stated at the nominal amount set forth in the agreements between the holders of time deposit and the Bank.

Dana syirkah temporer tidak dapat digolongkan sebagai liabilitas. Hal ini karena Bank tidak mempunyai liabilitas, ketika mengalami kerugian, untuk mengembalikan jumlah dana awal dari pemilik dana kecuali akibat kelalaian atau wanprestasi Bank. Di sisi lain, dana syirkah temporer tidak dapat digolongkan sebagai ekuitas karena mempunyai waktu jatuh tempo dan pemilik dana tidak mempunyai hak kepemilikan yang sama dengan pemegang saham seperti hak *voting* dan hak atas realisasi keuntungan yang berasal dari aset lancar dan aset non-investasi.

Temporary syirkah funds can not be classified as liability because the Bank has no obligation to return the fund to the owner when the Bank has loss, unless there is negligence or default by the Bank. On the other side, temporary syirkah funds can not be classified as equity since they have maturity and the owner of the funds do not have ownership rights as common shareholders, such as voting rights and right of the profit derived from current assets and non-investment assets.

Pemilik dana syirkah temporer memperoleh bagian atas keuntungan sesuai kesepakatan dan menerima kerugian berdasarkan jumlah dana dari masing-masing pihak. Pembagian hasil dana syirkah temporer berdasarkan konsep bagi hasil.

The owners of temporary syirkah funds earn profit in accordance with the agreement and receive loss in proportion to the amount of funds from each party. The return of temporary syirkah funds are based on revenue sharing concept.

**al. Hak Pemilik Dana atas Bagi Hasil Dana Syirkah Temporer**

Sesuai dengan PSAK 405, hak` pemilik dana atas bagi hasil dana syirkah temporer merupakan bagian bagi hasil pemilik dana yang didasarkan pada prinsip Mudharabah Mutlaqah atas hasil pengelolaan dana mereka oleh Bank yang diakui berdasarkan pendapatan yang telah diterima.

Pembagian hasil usaha dilakukan berdasarkan prinsip bagi hasil usaha, yaitu dihitung dari pendapatan Bank yang telah diterima berupa laba bruto (*gross profit margin*).

**al. Depositors Share on Revenue Sharing of Temporary Syirkah Funds**

In accordance with PSAK 405, depositors share on the revenue sharing of temporary syirkah funds represents their share on the return of their fund managed by the Bank based on Mudharabah Mutlaqah principles, which is recognized based on distributed income.

Distribution of income is based on revenue sharing principle, which is calculated from gross profit margin.

**am. Program Pensiun dan Imbalan Pasca Kerja Lainnya**

Sesuai dengan PSAK 219, bank menyelenggarakan program pensiun imbalan pasti untuk semua karyawan tetapnya. Grup juga memberikan imbalan pasca kerja imbalan pasti untuk karyawan sesuai dengan Undang Undang Cipta Kerja No. 11/2020. Atas skema pensiun normal, Bank menghitung dan mencatat jumlah yang lebih tinggi antara manfaat berdasarkan Undang-undang Cipta Kerja No.11/2020 dengan jumlah berdasarkan pensiun imbalan pasti.

Biaya penyediaan imbalan ditentukan dengan menggunakan metode *projected unit credit* dengan penilaian aktuaria yang dilakukan pada setiap akhir periode pelaporan tahunan. Pengukuran kembali, terdiri dari keuntungan dan kerugian aktuarial, dampak batas atas aset (jika ada) dan dari imbal hasil atas aset program (tidak termasuk bunga), diakui langsung dalam laporan posisi keuangan konsolidasian yang dibebankan atau dikreditkan dalam penghasilan komprehensif lain periode terjadinya. Pengukuran kembali diakui dalam penghasilan komprehensif lain tercermin segera dalam ”saldo laba” tidak direklasifikasi ke laba rugi. Biaya jasa lalu diakui dalam laba rugi ketika terjadi amandemen program atau kurtailmen, atau ketika Grup mengakui biaya restrukturisasi terkait atau pesangon, jika lebih dahulu. Bunga neto dihitung dengan mengalikan tingkat diskonto dengan liabilitas atau aset imbalan pasti neto. Biaya imbalan pasti dibagi menjadi tiga kategori:

**am. Pension Plan and Other Post-employment Benefits**

In accordance with PSAK 219, the Bank established a defined benefit pension plan covering the local permanent employments. In addition, the Group also provides post-employment benefits as required under Job Creation Law No. 11/2020. For normal pension scheme, the Bank calculates and recognizes the higher of the benefits under the Labor Law and those under such pension plan.

The cost of providing benefits is determined using the projected unit credit method, with actuarial valuations being carried out at the end of each annual reporting period. Remeasurement, comprising actuarial gains and losses, the effect of the changes to the asset ceiling (if applicable) and the return on plan assets (excluding interest), is reflected immediately in the consolidated statement of financial position with a charge or credit recognised in other comprehensive income in the period in which they occur. Remeasurements recognised in other comprehensive income are reflected immediately in “retained earnings” not reclassified. Past service cost is recognized in profit or loss when the plan amendment or curtailment occurs, or when the Group recognizes related restructuring costs or termination benefits, if earlier. Net interest is calculated by applying a discount rate to the net defined benefit liability or asset. Defined benefit costs are in to three categories:

- Biaya jasa (termasuk biaya jasa kini, biaya jasa lalu serta keuntungan dan kerugian kurtailmen dan penyelesaian)
- Beban atau pendapatan bunga neto
- Pengukuran kembali

Grup menyajikan dua komponen pertama dari biaya imbalan pasti di laba rugi. Keuntungan dan kerugian kurtailmen dicatat sebagai biaya jasa lalu.

Kewajiban liabilitas imbalan pensiun yang diakui pada laporan posisi keuangan konsolidasian merupakan defisit atau surplus aktual dalam program imbalan pasti Grup. Surplus yang dihasilkan dari perhitungan ini terbatas pada nilai kini manfaat ekonomis yang tersedia dalam bentuk pengembalian dana program dan pengurangan iuran masa depan atas program.

- Service cost (including current service cost, past service cost, as well as gains and losses on curtailments and settlements)
- Net interest expense or income
- Remeasurement

The Group presents the first two components of defined benefit costs in profit or loss. Curtailment gains and losses are accounted for as past service costs.

The retirement benefit obligation recognised in the consolidated statements of financial position represents the actual deficit or surplus in the Group's defined benefit plans. Any surplus resulting from this calculation is limited to the present value of any economic benefits available in the form of refunds from the plans or reductions in future contributions to the plans.

**an. Pajak Penghasilan**

Beban pajak penghasilan merupakan jumlah pajak yang terutang dan pajak tangguhan.

Sesuai dengan PSAK 212, pajak kini terutang berdasarkan laba kena pajak untuk suatu tahun. Laba kena pajak berbeda dari laba sebelum pajak seperti yang dilaporkan di laba rugi karena tidak memperhitungkan penghasilan atau beban yang dikenakan pajak atau dikurangkan pada tahun berbeda dan tidak memperhitungkan pos-pos yang tidak pernah dikenakan pajak atau tidak dapat dikurangkan. Liabilitas Grup untuk pajak kini dihitung berdasarkan tarif pajak yang telah berlaku pada akhir periode pelaporan.

Provisi diakui untuk penentuan pajak yang tidak pasti, tetapi kemungkinan besar akan mengakibatkan arus keluar dana kepada otoritas pajak. Provisi diukur sebesar estimasi terbaik atas jumlah ekspektasian yang terhutang. Penilaian berdasarkan pada pertimbangan profesional pajak dalam Grup yang didukung dengan pengalaman lalu atas aktivitas tersebut dan dalam kasus tertentu berdasarkan saran pakar pajak independen.

Pajak tangguhan diakui atas perbedaan temporer antara jumlah tercatat aset dan liabilitas dalam laporan keuangan konsolidasian dengan dasar pengenaan pajak yang digunakan dalam perhitungan laba kena pajak. Liabilitas pajak tangguhan umumnya diakui untuk seluruh perbedaan temporer kena pajak. Aset pajak tangguhan umumnya diakui untuk seluruh perbedaan temporer yang dapat dikurangkan sepanjang kemungkinan besar bahwa laba kena pajak akan tersedia sehingga perbedaan temporer dapat dimanfaatkan. Aset

**an. Income Tax**

Income tax expense represents the sum of the tax currently payable and deferred tax.

In accordance with PSAK 212, the tax currently payable is based on taxable profit for the year. Taxable profit differs from net profit as reported in profit or loss because it excludes items of income or expense that are taxable or deductible in other years and it further excludes items that are never taxable or deductible. The Group's liability for current tax is calculated using tax rates that have been enacted or substantively enacted by the end of the reporting period.

A provision is recognized for those matters for which the tax determination is uncertain but it is considered probable that there will be a future outflow of funds to a tax authority. The provisions are measured at the best estimate of the amount expected to become payable. The assessment is based on the judgement of tax professionals within the Group supported by previous experience in respect of such activities and in certain cases based on specialist independent tax advice.

Deferred tax is recognized on temporary differences between the carrying amounts of assets and liabilities in the consolidated financial statements and the corresponding tax bases used in the computation of taxable profit. Deferred tax liabilities are generally recognized for all taxable temporary differences. Deferred tax assets are generally recognized for all deductible temporary differences to the extent that is probable that taxable profits will be available against which those deductible temporary differences can

dan liabilitas pajak tangguhan tidak diakui jika perbedaan temporer timbul dari pengakuan awal (selain dari kombinasi bisnis) dari aset dan liabilitas suatu transaksi yang tidak mempengaruhi laba kena pajak atau laba akuntansi. Selain itu, liabilitas pajak tangguhan tidak diakui jika perbedaan temporer timbul dari pengakuan awal *goodwill*.

be utilized. Such deferred tax assets and liabilities are not recognized if the temporary differences arises from the initial recognition (other than in a business combination) of assets and liabilities in a transaction that affects neither the taxable profit nor the accounting profit. In addition, deferred tax liabilities are not recognized if the temporary differences arises from the initial recognition of goodwill.

Aset dan liabilitas pajak tangguhan diukur dengan menggunakan tarif pajak yang diharapkan berlaku dalam periode ketika liabilitas diselesaikan atau aset dipulihkan berdasarkan tarif pajak (dan peraturan pajak) yang telah berlaku atau secara substantif telah berlaku pada akhir periode pelaporan.

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply in the period in which the liability is settled or the asset realized, based on the tax rates (and tax laws) that have been enacted, or substantively enacted, by the end of the reporting period.

Pengukuran aset dan liabilitas pajak tangguhan mencerminkan konsekuensi pajak yang sesuai dengan cara Grup memperkirakan, pada akhir periode pelaporan, untuk memulihkan atau menyelesaikan jumlah tercatat aset dan liabilitasnya.

The measurement of deferred tax assets and liabilities reflects the consequences that would follow from the manner in which the Group expects, at the end of the reporting period, to recover or settle the carrying amount of their assets and liabilities.

Jumlah tercatat aset pajak tangguhan ditelaah ulang pada akhir periode pelaporan dan dikurangi jumlah tercatatnya jika kemungkinan besar laba kena pajak tidak lagi tersedia dalam jumlah yang memadai untuk mengkompensasikan sebagian atau seluruh aset pajak tangguhan tersebut.

The carrying amount of deferred tax asset is reviewed at the end of each reporting period and reduced to the extent that it is no longer probable that sufficient taxable profits will be available to allow all or part of the asset to be recovered.

Pajak kini dan pajak tangguhan diakui sebagai beban atau penghasilan dalam laba rugi periode berjalan, kecuali untuk pajak penghasilan yang timbul dari transaksi atau peristiwa yang diakui diluar laba rugi (baik dalam penghasilan komprehensif lain maupun secara langsung di ekuitas), dalam hal tersebut pajak juga diakui di luar laba rugi atau yang timbul dari akuntansi awal kombinasi bisnis. Dalam hal kombinasi bisnis, pengaruh pajak termasuk dalam akuntansi kombinasi bisnis.

Current and deferred tax are recognized as an expense or income in profit or loss, except when they relate to items that are recognized outside of profit or loss (whether in other comprehensive income or directly in equity), in which case the tax is also recognized outside of profit or loss, or where they arise from the initial accounting for a business combination. In the case of a business combination, the tax effect is included in the accounting for the business combination.

Aset dan liabilitas pajak tangguhan saling hapus ketika entitas memiliki hak yang dapat dipaksakan secara hukum untuk melakukan saling hapus aset pajak kini terhadap liabilitas pajak kini dan ketika aset pajak tangguhan dan liabilitas pajak tangguhan terkait dengan pajak penghasilan yang dikenakan oleh otoritas perpajakan yang sama atas entitas kena pajak yang sama atau entitas kena pajak yang berbeda yang memiliki intensi untuk memulihkan aset dan liabilitas pajak kini dengan dasar neto, atau merealisasikan aset dan menyelesaikan liabilitas secara bersamaan, pada setiap periode masa depan dimana jumlah signifikan atas aset atau liabilitas pajak tangguhan diharapkan untuk diselesaikan atau dipulihkan.

Deferred tax assets and liabilities are offset when there is legally enforceable right to set off current tax assets against current tax liabilities and when they relate to income taxes levied by the same taxation authority on either the same taxable entity or different taxable entities when there is an intention to settle its current tax assets and current tax liabilities on a net basis, or to realize the assets and settle the liabilities simultaneously, in each future period in which significant amounts of deferred tax liabilities or assets are expected to be settled or recovered.

**ao. Laba per Saham**

Sesuai dengan PSAK 233, laba per saham dasar dihitung dengan membagi laba bersih yang diatribusikan kepada pemilik entitas induk dengan jumlah rata-rata tertimbang saham yang beredar pada tahun yang bersangkutan.

Laba per saham dilusian dihitung dengan membagi laba bersih yang diatribusikan kepada pemilik entitas induk dengan jumlah rata-rata tertimbang saham biasa yang telah disesuaikan dengan dampak dari semua efek berpotensi saham biasa yang dilutif.

**ao. Earnings per Share**

In accordance with PSAK 233, Basic earnings per share is computed by dividing net income attributable to the owners of the Bank by the weighted average number of shares outstanding during the year.

Diluted earnings per share is computed by dividing net income attributable to the owners of the Bank by the weighted average number of shares outstanding as adjusted for the effects of all potentially dilutive ordinary shares.

**ap. Informasi Segmen**

Sesuai dengan PSAK 108, segmen operasi diidentifikasi berdasarkan laporan internal mengenai komponen dari Grup yang secara reguler direviu oleh "pengambil keputusan operasional" dalam rangka mengalokasikan sumber daya dan menilai kinerja informasi segmen.

Segmen operasi adalah suatu komponen dari entitas:

a) yang terlibat dalam aktivitas bisnis yang mana memperoleh pendapatan dan menimbulkan beban (termasuk pendapatan dan beban terkait dengan transaksi dengan komponen lain dari entitas yang sama);

b) yang hasil operasinya dikaji ulang secara reguler oleh pengambil keputusan operasional untuk membuat keputusan tentang sumber daya yang dialokasikan pada segmen tersebut dan menilai kinerjanya; dan
c) dimana tersedia informasi keuangan yang dapat dipisahkan.

Informasi yang digunakan oleh pengambil keputusan operasional dalam rangka alokasi sumber daya dan penilaian kinerja mereka terfokus pada kategori dari setiap produk.

**ap. Segment Information**

In accordance with PSAK 108, operating segments identified on the basis of internal reports about components of the Group that are regularly reviewed by the chief operating decision maker in order to allocate resources to the segments and to assess their performances.

An operating segment is a component of an entity:

a) that engages in business activities from which it may earn revenues and incurred expenses (including revenues and expenses relating to the transactions with other components of the same entity);

b) whose operating results are reviewed regularly by the entity's chief operating decision maker to make decision about resources to be allocated to the segments and assess its performance; and
c) for which discrete financial information is available.

Information reported to the chief operating decision maker for the purpose of resource allocation and assessment of performance is more specifically focused on the category of each product.

**aq. Program Loyalitas Pelanggan**

Bank telah menyusun berbagai strategi, mulai dari program promosi untuk menarik minat nasabah baru, mempertahankan loyalitas nasabah *existing*, perluasan usaha hingga peningkatan layanan terhadap nasabah.
Beberapa program terkait dengan promosi antara lain sebagai berikut:

- Program Panin Super Bonanza (PSB).
- Program Panin *Member Get Member*.
- Bunga ringan KPR *fixed* berjenjang.
- Uang muka ringan untuk KPR.

**aq. Customer Loyalty Program**

The Bank has developed various strategy, from promotion program to attract new customers, maintain the loyalty of existing customers, expanding business and improving the services to customers.
Few programs related to promotion, are as follows:

- Panin Super Bonanza (PSB) Program.
- Panin Member Get Member Program.
- Lower and fixed tiered interest for KPR.
- Lower Down Payment for KPR.

Sesuai dengan PSAK 109, perlakuan akuntansi atas program loyalitas pelanggan dilakukan sesuai dengan pernyataan standar akuntansi keuangan yang berlaku. Untuk Panin Super Bonanza dan Panin Member Get Member, dan hadiah diperlakukan sesuai dengan kebijakan akuntansi pada akun simpanan (Catatan 3ae), sebagai biaya transaksi. Sementara untuk program bunga dan uang muka ringan, diperlakukan sesuai dengan kebijakan akuntansi pada akun kredit (Catatan 3p).

In accordance with PSAK 109, accounting treatment for Customer Loyalty Program is in accordance with the applicable of financial accounting standards. In relation to Panin Super Bonanza and Panin Member Get Member, and prizes are treated based on accounting policies of deposits (Note 3ae), as transaction cost. While for low interest and down payment program are treated based on accounting policies of loans (Note 3p).

## 4. PERTIMBANGAN KRITIS AKUNTANSI DAN SUMBER ESTIMASI KETIDAKPASTIAN

Dalam penerapan kebijakan akuntansi Grup, yang dijelaskan dalam Catatan 3, manajemen diwajibkan untuk membuat pertimbangan, estimasi dan asumsi tentang jumlah tercatat aset dan liabilitas yang tidak tersedia dari sumber lain. Estimasi dan asumsi yang terkait didasarkan pada pengalaman historis dan faktor-faktor lain yang dianggap relevan. Hasil aktualnya mungkin berbeda dari estimasi tersebut.

Estimasi dan asumsi yang mendasari ditelaah secara berkelanjutan. Revisi estimasi akuntansi diakui dalam periode dimana estimasi tersebut direvisi jika revisi hanya mempengaruhi periode tersebut, atau pada periode revisi dan periode masa depan jika revisi mempengaruhi periode saat ini dan masa depan.

**Pertimbangan Kritis dalam Penerapan Kebijakan Akuntansi**

Di bawah ini adalah pertimbangan kritis, selain dari estimasi yang telah diatur, dimana manajemen telah membuat suatu proses penerapan kebijakan akuntansi Grup dan memiliki pengaruh paling signifikan terhadap jumlah yang diakui dalam laporan keuangan konsolidasian.

**Peningkatan risiko kredit yang signifikan**

Sebagaimana dijelaskan dalam Catatan 3, kerugian kredit ekspektasian diukur sebagai cadangan yang setara dengan ECL 12 bulan untuk aset tahap 1, atau ECL sepanjang umur untuk aset tahap 2 atau tahap 3. Suatu aset bergerak ke tahap 2 ketika risiko kreditnya telah meningkat secara signifikan sejak pengakuan awal. PSAK 109 tidak menjelaskan apa yang merupakan peningkatan risiko kredit yang signifikan. Dalam menilai apakah risiko kredit suatu aset telah meningkat secara signifikan, Grup mempertimbangkan informasi masa depan yang wajar dan dapat didukung secara kualitatif dan kuantitatif.

## 4. CRITICAL ACCOUNTING JUDGMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY

In the application of the Group accounting policies, which are described in Note 3, the management is required to make judgements, estimates and assumptions about the carrying amounts of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized in the period which the estimates is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

**Critical Judgement in Applying Accounting Policies**

Below are the critical judgments, apart from those involving estimations, that the managements have made in the process of applying the Group's accounting policies and that have the most significant effect on the amounts recognized in the consolidated financial statements.

**Significant increase in credit risk**

As explained in Note 3, expected credit losses are measured as an allowance equal to 12-month ECL for stage 1 assets, or lifetime ECL for stage 2 or stage 3 assets. An asset moves to stage 2 when its credit risk has increased significantly since initial recognition. PSAK 109 does not define what constitutes a significant increase in credit risk. In assessing whether the credit risk of an asset has significantly increased the Group takes into account qualitative and quantitative reasonable and supportable forward-looking information.

**Sumber Utama Ketidakpastian Estimasi**

Asumsi utama mengenai masa depan dan sumber estimasi ketidakpastian utama lainnya pada akhir periode pelaporan, yang memiliki risiko signifikan yang mengakibatkan penyesuaian material terhadap jumlah tercatat aset dan liabilitas dalam periode pelaporan berikutnya dijelaskan di bawah ini:

**Perhitungan cadangan kerugian**

Saat mengukur ECL, Bank menggunakan informasi masa depan yang wajar dan dapat didukung, yang didasarkan pada asumsi untuk pergerakan masa depan dari berbagai pendorong ekonomi dan bagaimana penggerak ini akan saling mempengaruhi.

*Loss given default* adalah estimasi kerugian yang timbul karena gagal bayar. Perhitungan didasarkan pada perbedaan antara arus kas kontraktual terutang dan yang diharapkan akan diterima Bank, dengan mempertimbangkan arus kas dari agunan dan peningkatan kredit integral.

*Probability of default* merupakan input utama dalam mengukur ECL. Probability of default adalah perkiraan kemungkinan gagal bayar selama jangka waktu tertentu, yang penghitungannya mencakup data historis, asumsi, dan ekspektasi kondisi masa depan.

**Manfaat Karyawan**

Penentuan liabilitas imbalan kerja tergantung pada pemilihan asumsi tertentu yang digunakan oleh aktuaris dalam menghitung jumlah liabilitas tersebut. Asumsi tersebut termasuk antara lain tingkat diskonto dan tingkat kenaikan gaji. Realisasi yang berbeda dari asumsi Grup diakui langsung dalam penghasilan komprehensif lain konsolidasian dan akibatnya akan berpengaruh terhadap jumlah penghasilan komprehensif lain serta liabilitas yang diakui di tahun berjalan. Walaupun asumsi Grup dianggap tepat dan wajar, namun perubahan signifikan pada kenyataannya atau perubahan signifikan dalam asumsi yang digunakan dapat berpengaruh secara signifikan terhadap liabilitas imbalan pasca kerja Grup.

Nilai liabilitas imbalan kerja diungkapkan dalam Catatan 46.

**Penentuan Nilai Wajar dan Taksiran Masa Manfaat Ekonomis Aset Tetap**

Aset tetap milik Grup diukur berdasarkan nilai wajarnya. Grup menggunakan jasa penilai independen yang terdaftar di OJK untuk mengestimasi nilai aset tetap berdasarkan pendekatan data pasar, pendekatan pendapatan dan pendekatan biaya. Informasi mengenai penilai independen dan cara penentuan nilai wajar dijelaskan dalam Catatan 18 dan 54. Nilai tercatat aset tetap diungkapkan dalam Catatan 18.

**Key Sources of Estimation Uncertainty**

The key assumptions concerning future and other key sources of estimation uncertainty at the end of the reporting period, that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period are discussed below:

**Calculation of loss allowance**

When measuring ECL the Bank uses reasonable and supportable forward-looking information, which is based on assumptions for the future movement of different economic drivers and how these drivers will affect each other.

Loss given default is an estimate of the loss arising on default. It is based on the difference between the contractual cash flows due and those that the Bank would expect to receive, taking into account cash flows from collateral and integral credit enhancements.

Probability of default constitutes a key input in measuring ECL. Probability of default is an estimate of the likelihood of default over a given time horizon, the calculation of which includes historical data, assumptions and expectations of future conditions.

**Employee benefits**

Determination of liability for employee benefits depends on the selection of certain assumptions used by actuaries in calculating the amount of such liability. These assumptions include, among others, the discount rate and the rate of increase in salaries. Different realization of the Group's assumptions is directly recognized in the consolidated other comprehensive income and therefore, generally affect the recognized amount of other comprehensive income and recorded obligation in the period in which they occur. Although the assumptions used by the Group are assessed to be appropriate and fair, significant changes in actual events or significant changes in the assumptions used can significantly affect the Group's post-employment benefits liability.

The balance of liability for employee benefits are disclosed in Note 46.

**Fair Value Measurement and Estimated Useful Lives of Premises and Equipment**

Premises and equipment owned by the Group are measured based on its fair value. The Group use independent appraiser registered in OJK to estimate the value of premises and equipment based on market data approach, income approach and cost approach. Information regarding independent appraiser and valuation method to determine its fair value as described in Notes 18 and 54. The carrying amounts of premises and equipment are disclosed in Note 18.

## 5. KAS / 5. CASH

| | 30 September/ September 30, 2025 Rp Juta/ Rp Million | 31 Desember/ December 31, 2024 Rp Juta/ Rp Million | |
|---|---|---|---|
| Rupiah | 1,150,038 | 1,728,193 | Rupiah |
| Dollar Amerika Serikat | 73,507 | 72,067 | United States Dollar |
| Dollar Singapura | 31,655 | 9,680 | Singapore Dollar |
| Jumlah | 1,255,200 | 1,809,940 | Total |

Kas dan *bank notes* pada kantor cabang dan mesin ATM (*Automated Teller Machine*) telah diasuransikan terhadap risiko kebakaran, kecurian dan risiko lainnya kepada PT Asuransi Multi Artha Guna Tbk (AMAG), seluruhnya merupakan pihak ketiga, dengan jumlah pertanggungan sebesar Rp 336.050 juta dan Rp 364.550 juta pada 30 September 2025 dan 31 Desember 2024.

Manajemen berpendapat bahwa nilai pertanggungan tersebut cukup untuk menutupi kemungkinan kerugian atas aset yang dipertanggungkan.

Cash and bank notes at branch office and ATM (Automated Teller Machine) are insured against fire, theft and other possible risks with PT Asuransi Multi Artha Guna Tbk (AMAG), third parties, with coverage amount of Rp 336,050 million and Rp 364,550 million as of September 30, 2025 and December 31, 2024.

Management believes that the insurance coverage is adequate to cover possible losses on the assets insured.

## 6. GIRO PADA BANK INDONESIA / 6. DEMAND DEPOSITS WITH BANK INDONESIA

| | 30 September/ September 30, 2025 Rp Juta/ Rp Million | 31 Desember/ December 31, 2024 Rp Juta/ Rp Million | |
|---|---|---|---|
| Rupiah | 10,466,771 | 8,728,183 | Rupiah |
| Dollar Amerika Serikat | 502,805 | 558,638 | United States Dollar |
| Jumlah | 10,969,576 | 9,286,821 | Total |

Giro Wajib Minimum (GWM) Bank sesuai dengan Peraturan Bank Indonesia dan Peraturan Anggota Dewan Gubernur (PADG) diungkapkan pada Catatan 58a.

Minimum Statutory Reserve (GWM) Bank in accordance with Bank Indonesia (BI) Regulation and Regulation of Members of The Board of Governors (PADG) are disclosed in Note 58a.

## 7. GIRO PADA BANK LAIN

Rincian giro pada bank lain berdasarkan mata uang adalah sebagai berikut:

## 7. DEMAND DEPOSITS WITH OTHER BANKS

Demand deposits with other banks by type of currencies are as follows:

| | 30 September/ September 30, 2025 | 31Desember/ December 31, 2024 | |
|---|---|---|---|
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Pihak berelasi | | | Related parties |
| Bank | | | The Bank |
| Dollar Australia | 61,545 | 78,930 | Australian Dollar |
| Dollar Selandia Baru | 12,736 | 22,360 | New Zealand Dollar |
| Jumlah | 74,281 | 101,290 | Total |
| Pihak ketiga | | | Third parties |
| Bank | | | The Bank |
| Rupiah | 4,992 | 21,871 | Rupiah |
| Dollar Amerika Serikat | 209,782 | 135,101 | United States Dollar |
| Euro | 77,254 | 74,573 | Euro |
| Dollar Singapura | 71,561 | 95,556 | Singapore Dollar |
| Yuan China | 45,610 | 112,360 | Chinese Yuan |
| Poundsterling Inggris | 36,487 | 36,182 | Great Britain Poundsterling |
| Yen Jepang | 30,374 | 50,103 | Japanese Yen |
| Lainnya (masing- masing di bawah 5%) | 42,468 | 37,218 | Others (below 5% each) |
| Sub jumlah | 518,528 | 562,964 | Subtotal |
| Entitas anak | | | Subsidiaries |
| Rupiah | 19,666 | 19,616 | Rupiah |
| Dollar Amerika Serikat | 417 | - | United States Dollar |
| Sub jumlah | 20,083 | 19,616 | Subtotal |
| Jumlah | 538,611 | 582,580 | Total |
| Jumlah Giro pada Bank Lain | 612,892 | 683,870 | Total Demand Deposits with Other Banks |
| Cadangan kerugian penurunan nilai | (9) | (17) | Allowance for impairment losses |
| Jumlah Giro pada Bank Lain - Bersih | 612,883 | 683,853 | Total Demand Deposits with Other Banks - Net |

Rincian giro pada bank lain berdasarkan pihak dimana Grup menempatkan dananya adalah sebagai berikut:

Demand deposits with other banks by counterparties are as follows:

| | 30 September/ September 30, 2025 | 31Desember/ December 31, 2024 | |
|---|---|---|---|
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Bank | | | The Bank |
| Rupiah | | | Rupiah |
| Bank Pembangunan Daerah | | | Bank Pembangunan Daerah |
| Jawa Barat dan Banten | 1,971 | 1,926 | Jawa Barat dan Banten |
| Bank Riau Kepri | 1,596 | 6,941 | Bank Riau Kepri |
| Bank Mandiri | 1,294 | 640 | Bank Mandiri |
| Bank Central Asia | 5 | 11,566 | Bank Central Asia |
| Lainnya (masing- masing di bawah 5%) | 126 | 798 | Others (below 5% each) |
| Sub jumlah | 4,992 | 21,871 | Subtotal |
| Valuta Asing | | | Foreign Currencies |
| JP Morgan Chase, New York | 152,001 | 75,650 | JP Morgan Chase, New York |
| Deutsche Bank AG, Frankfurt | 68,325 | 61,570 | Deutsche Bank AG, Frankfurt |
| ANZ National Bank Ltd., Melbourne | 61,545 | 78,931 | ANZ National Bank Ltd., Melbourne |
| ICBC Indonesia, Jakarta | 45,610 | 112,360 | ICBC Indonesia, Jakarta |
| Standard Chartered Bank, Singapore | 41,815 | 52,395 | Standard Chartered Bank, Singapore |
| Standard Chartered Bank, London | 36,487 | 36,182 | Standard Chartered Bank, London |
| Mizuho Bank, Tokyo | 30,374 | 50,103 | Mizuho Bank, Tokyo |
| United Overseas Bank, Singapore | 28,503 | 42,614 | United Overseas Bank, Singapore |
| Lainnya (masing- masing di bawah 5%) | 123,157 | 132,578 | Others (below 5% each) |
| Sub jumlah | 587,817 | 642,383 | Subtotal |
| Jumlah Giro pada Bank Lain - Bank | 592,809 | 664,254 | Total Demand Deposits with Other Banks - B |

| | 30 September/ September 30, 2025 | 31Desember/ December 31, 2024 | |
|---|---|---|---|
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Entitas Anak | | | Subsidiaries |
| Rupiah | | | Rupiah |
| Bank Central Asia | 16,925 | 14,321 | Bank Central Asia |
| Bank Danamon Indonesia | 2,288 | 2,419 | Bank Danamon Indonesia |
| Bank Pembangunan Daerah Jawa Barat dan Banten | 25 | 2,715 | Bank Pembangunan Daerah Jawa Barat dan Banten |
| Lainnya (masing- masing di bawah 5%) | 428 | 161 | Others (below 5% each) |
| Sub jumlah | 19,666 | 19,616 | Subtotal |
| Valuta Asing | | | Rupiah |
| Bank Mandiri | 417 | - | Bank Mandiri |
| Jumlah Giro pada Bank Lain - Entitas Anak | 20,083 | 19,616 | Total Demand Deposits with Other Banks - Subsidiaries |
| Jumlah Giro pada Bank Lain | 612,892 | 683,870 | Total Demand Deposits with Other Banks |
| Cadangan kerugian penurunan nilai | (9) | (17) | Allowance for impairment losses |
| Jumlah Giro pada Bank Lain - Bersih | 612,883 | 683,853 | Total Demand Deposits with Other Banks - Net |

Tingkat suku bunga efektif rata-rata per tahun giro pada bank lain untuk mata uang Rupiah dan valuta asing masing-masing sebesar 0,55% dan 1,54% pada tanggal 30 September 2025 dan 0,47% dan 1,24% pada tanggal 31 Desember 2024.

The average annual effective interest rates of demand deposits with other banks in Rupiah and foreign currencies were 0.55% dan 1.54% as of September 30, 2025 and 0.47% and 1.24% as of December 31, 2024, respectively.

Pada tanggal 30 September 2025 dan 31 Desember 2024, tidak terdapat giro pada bank lain yang dijadikan agunan oleh Grup.

As of September 30, 2025 and December 31, 2024, there are no demand deposits from other banks that serve as collateral to the Group.

Mutasi nilai tercatat Giro pada Bank Lain adalah sebagai berikut:

The changes in carrying amount on Demand Deposits with other Banks are as follows:

| | 30 September/ September 30, 2025 | | | | | |
|---|---|---|---|---|---|---|
| | Tahap 1/ Stage 1 | Tahap 2/ Stage 2 | Tahap 3/ Stage 3 | Syariah/ Sharia *) | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Saldo awal periode | 683,758 | - | - | 112 | 683,870 | Balance at the beginning of the period |
| Perubahan jumlah tercatat bruto | (58,275) | - | - | 29 | (58,246) | Changes in gross carrying amount |
| Aset keuangan yang baru diterbitkan atau dibeli | 59 | - | - | 642 | 701 | New financial assets issued or purchased |
| Aset keuangan yang dihentikan pengakuannya | (13,433) | - | - | - | (13,433) | Financial asset derecognized |
| Total penurunan periode berjalan | (71,649) | - | - | 671 | (70,978) | Total deductions for the current period |
| Saldo akhir periode | 612,109 | - | - | 783 | 612,892 | Balance at the end of the period |

| | 31 Desember/ December 31, 2024 | | | | | |
|---|---|---|---|---|---|---|
| | Tahap 1/ Stage 1 | Tahap 2/ Stage 2 | Tahap 3/ Stage 3 | Syariah/ Sharia *) | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Saldo awal tahun | 1,295,362 | - | - | 2,379 | 1,297,741 | Balance at the beginning of the year |
| Perubahan jumlah tercatat bruto | (619,220) | - | - | (2,267) | (621,487) | Changes in gross carrying amount |
| Aset keuangan yang baru diterbitkan atau dibeli | 7,616 | - | - | - | 7,616 | New financial assets issued or purchased |
| Aset keuangan yang dihentikan pengakuannya | - | - | - | - | - | Financial asset derecognized |
| Total penurunan tahun berjalan | (611,604) | - | - | (2,267) | (613,871) | Total deductions for the current year |
| Saldo akhir tahun | 683,758 | - | - | 112 | 683,870 | Balance at the end of the year |

*) ECL untuk syariah menggunakan kerugian historis sesuai PSAK 239 dan PPAP BI

*) ECL for sharia using incurred loss based on PSAK 239 dan PPAP BI

Mutasi nilai cadangan kerugian penurunan nilai Giro pada Bank Lain adalah sebagai berikut:

The changes in the allowance for impairment losses on Demand Deposits with other Banks are as follows:

| | 30 September/ September 30, 2025 | | | | | |
|---|---|---|---|---|---|---|
| | Tahap 1/ Stage 1 | Tahap 2/ Stage 2 | Tahap 3/ Stage 3 | Syariah/ Sharia *) | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Saldo awal periode | 17 | - | - | - | 17 | Balance at the beginning of the period |
| Pengukuran kembali bersih penyisihan kerugian | (1) | - | - | - | (1) | Remeasurement of the allowance for impairment losses |
| Aset keuangan yang baru diterbitkan atau dibeli | - | - | - | - | - | New financial assets issued or purchased |
| Aset keuangan yang dihentikan pengakuannya | (7) | - | - | - | (7) | Financial asset derecognized |
| Total penurunan periode berjalan **) | (8) | - | - | - | (8) | Total deductions for the current period **) |
| Saldo akhir periode | 9 | - | - | - | 9 | Balance at the end of the period |

| | 31 Desember/ December 31, 2024 | | | | | |
|---|---|---|---|---|---|---|
| | Tahap 1/ Stage 1 | Tahap 2/ Stage 2 | Tahap 3/ Stage 3 | Syariah/ Sharia *) | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Saldo awal tahun | 35 | - | - | - | 35 | Balance at the beginning of the ye |
| Pengukuran kembali bersih penyisihan kerugian | (18) | - | - | - | (18) | Remeasurement of the allowance for impairment losses |
| Aset keuangan yang baru diterbitkan atau dibeli | - | - | - | - | - | New financial assets issued or purchased |
| Aset keuangan yang dihentikan pengakuannya | - | - | - | - | - | Financial asset derecognized |
| Total penurunan tahun berjalan **) | (18) | - | - | - | (18) | Total deductions for the current ye |
| Saldo akhir tahun | 17 | - | - | - | 17 | Balance at the end of the year |

*) ECL untuk syariah menggunakan kerugian historis sesuai PSAK 239 dan PPAP BI
**) Termasuk selisih kurs

*) ECL for sharia using incurred loss based on PSAK 239 dan PPAP BI
**) Include differences in exchange rate

Manajemen berpendapat bahwa cadangan kerugian penurunan nilai Giro pada Bank Lain adalah cukup untuk menutup kerugian yang mungkin timbul.

Management believes that the allowance for impairment losses on Demand Deposits with other Banks is adequate to cover the possible losses.

## 8. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN

Penempatan pada Bank Indonesia dan bank lain berdasarkan jenis penempatan adalah sebagai berikut:

## 8. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS

Placements with Bank Indonesia and other banks by types of placements are as follows:

| | 30 September/ September 30, 2025 | | | |
|---|---|---|---|---|
| | Jangka waktu/ Period | Tingkat bunga efektif rata-rata tertimbang per tahun/ Weighted average annual effective interest rate | Jumlah/ Total (Rp Juta/ Rp Million) | |
| Rupiah | | | | Rupiah |
| Pihak ketiga | | | | Third parties |
| Bank | | | | The Bank |
| Tabungan | | 0.92% | 12 | Savings deposits |
| Sub jumlah | | | 12 | Subtotal |
| Entitas anak | | | | Subsidiary |
| Fasilitas Simpanan Bank Indonesia Syariah | 1 hari/ day | 3.75% | 969,000 | Bank Indonesia Sharia Certificate Facility |
| Sub jumlah | | | 969,000 | Subtotal |
| Jumlah | | | 969,012 | Total |
| Valuta asing | | | | Foreign currencies |
| Pihak ketiga | | | | Third parties |
| Bank | | | | The Bank |
| *Call money* | | | | Call money |
| Dollar Australia | 7 - 32 hari/ days | 3.64% | 660,134 | Australian Dollar |
| Dollar Amerika Serikat | 4 - 94 hari/ days | 4.70% | 644,936 | United States Dollar |
| Dollar Singapura | 7 - 31 hari/ days | 1.45% | 529,724 | Singapore Dollar |
| Yen Jepang | 31 - 32 hari/ days | 0.35% | 270,144 | Japanese Yen |
| Euro | 7 - 32 hari/ days | 1.88% | 185,904 | Euro |
| Poundsterling Inggris | 7 hari/ days | 3.89% | 56,022 | Great Britain Poundsterling |
| Yuan China | 30 hari/ days | 1.49% | 46,760 | Chinese Yuan |
| Dollar Kanada | 7 hari/ days | 2.31% | 23,952 | Canadian Dollar |
| Dollar Selandia Baru | 7 hari/ days | 2.86% | 19,331 | New Zealand Dollar |
| Jumlah | | | 2,436,907 | Total |
| Jumlah | | | 3,405,919 | Total |
| Cadangan kerugian penurunan nilai | | | (125) | Allowance for impairment losses |
| Jumlah Penempatan pada Bank Indonesia dan Bank Lain - Bersih | | | 3,405,794 | Total Placements with Bank Indonesia and Other Banks - Net |

| | 31 Desember/ December 31, 2024 | | | |
|---|---|---|---|---|
| | Jangka waktu/ Period | Tingkat bunga efektif rata-rata tertimbang per tahun/ Weighted average annual effective interest rate | Jumlah/ Total Rp Juta/ Rp Million | |
| Rupiah | | | | Rupiah |
| Pihak ketiga | | | | Third parties |
| Bank | | | | The Bank |
| *Call money* | 2 - 4 hari/ days | 5.95% | 1,419,939 | Call money |
| Tabungan | | 0.91% | 12 | Savings deposits |
| Sub jumlah | | | 1,419,951 | Subtotal |
| Entitas anak | | | | Subsidiary |
| Fasilitas Simpanan Bank Indonesia Syariah | 2 hari/ days | 5.25% | 1,111,500 | Bank Indonesia Sharia Certificate Facility |
| Jumlah | | | 2,531,451 | Total |
| Valuta asing | | | | Foreign currencies |
| Pihak ketiga | | | | Third parties |
| Bank | | | | The Bank |
| *Call money* | | | | Call money |
| Dollar Amerika Serikat | 31 - 92 hari/ days | 5.18% | 1,287,600 | United States Dollar |
| Dollar Australia | 29 - 35 hari/ days | 4.48% | 1,001,351 | Australian Dollar |
| Dollar Singapura | 7 - 32 hari/ days | 3.14% | 521,161 | Singapore Dollar |
| Euro | 7 - 31 hari/ days | 2.88% | 251,372 | Euro |
| Yen Jepang | 30 - 32 hari/ days | 0.10% | 360,605 | Japanese Yen |
| Poundsterling Inggris | 7 - 14 hari/ days | 4.72% | 60,655 | Great Britain Poundsterling |
| Dollar Selandia Baru | 7 hari/ days | 4.10% | 27,204 | New Zealand Dollar |
| Dollar Kanada | 7 hari/ days | 3.10% | 33,605 | Canadian Dollar |
| Jumlah | | | 3,543,553 | Total |
| Jumlah | | | 6,075,004 | Total |
| Cadangan kerugian penurunan nilai | | | (641) | Allowance for impairment losses |
| Jumlah Penempatan pada Bank Indonesia dan Bank Lain - Bersih | | | 6,074,363 | Total Placements with Bank Indonesia and Other Banks - Net |

Rincian penempatan pada Bank Indonesia dan bank lain berdasarkan pihak dimana Grup menempatkan dananya adalah sebagai berikut:

Placements with Bank Indonesia and other banks by counterparties are as follows:

| | 30 September/ September 30, 2025 Rp Juta/ Rp Million | 31Desember/ December 31, 2024 Rp Juta/ Rp Million | |
|---|---|---|---|
| Rupiah | | | Rupiah |
| Pihak ketiga | | | Third parties |
| Bank | | | The Bank |
| *Call money* | | | Call money |
| Bank Rakyat Indonesia, Jakarta | - | 600,000 | Bank Rakyat Indonesia, Jakarta |
| Bank Indonesia | - | 419,939 | Bank Indonesia |
| Bank OCBC NISP, Jakarta | - | 200,000 | Bank OCBC NISP, Jakarta |
| BPD Sultra, Kendari | - | 200,000 | BPD Sultra, Kendari |
| Sub jumlah | - | 1,419,939 | Subtotal |
| Tabungan | | | Savings deposits |
| Bank Negara Indonesia, Palembang | 11 | 11 | Bank Negara Indonesia, Palembang |
| BPD Jawa Barat dan Banten, Garut | 1 | 1 | BPD Jawa Barat dan Banten, Garut |
| Sub jumlah | 12 | 12 | Subtotal |
| Jumlah | 12 | 1,419,951 | Total |
| Entitas anak | | | Subsidiary |
| Fasilitas Simpanan Bank Indonesia Syariah | | | Bank Indonesia Sharia Deposit Facility |
| Bank Indonesia | 969,000 | 1,111,500 | Bank Indonesia |
| Jumlah Penempatan pada Bank Indonesia dan Bank Lain - Rupiah | 969,012 | 2,531,451 | Total Placements with Bank Indonesia and Other Banks - Rupiah |

| | 30 September/ September 30, 2025<br>Rp Juta/ Rp Million | 31 Desember/ December 31, 2024<br>Rp Juta/ Rp Million | |
|---|---|---|---|
| Valuta Asing | | | Foreign currencies |
| Pihak ketiga | | | Third parties |
| Bank | | | The Bank |
| *Call Money* | | | Call Money |
| Dollar Australia | | | Australian Dollar |
| National Bank of Kuwait, Singapura | 539,109 | 1,001,351 | National Bank of Kuwait, Singapore |
| CIC Bank, Singapura | 121,025 | - | CIC Bank, Singapore |
| Sub jumlah | 660,134 | 1,001,351 | Sub total |
| Dollar Amerika Serikat | | | United States Dollar |
| Bank Mandiri, Singapura | 333,300 | 643,800 | Bank Mandiri, Singapore |
| Bank Mandiri, London | 291,638 | - | Bank Mandiri, London |
| Bank SBI Indonesia, Jakarta | 19,998 | - | Bank SBI Indonesia, Jakarta |
| Bank Mandiri, Cayman | - | 643,800 | Bank Mandiri, Cayman |
| Sub jumlah | 644,936 | 1,287,600 | Sub total |
| Dollar Singapura | | | Singapore Dollar |
| Bank Negara Indonesia, Singapura | 258,402 | 236,891 | Bank Negara Indonesia, Singapore |
| CIC Bank, Singapura | 219,642 | 225,047 | CIC Bank, Singapore |
| MUFG Bank, Singapura | 51,680 | 59,223 | MUFG Bank, Singapore |
| Sub jumlah | 529,724 | 521,161 | Sub total |
| Yen Jepang | | | Japanese Yen |
| CIC Bank, Singapura | 146,328 | - | CIC Bank, Singapore |
| National Bank of Kuwait, Singapura | 123,816 | - | National Bank of Kuwait, Singapore |
| MUFG Bank, Singapura | - | 360,605 | MUFG Bank, Singapore |
| Sub jumlah | 270,144 | 360,605 | Sub total |
| Euro | | | Euro |
| MUFG Bank, Singapura | 185,904 | 217,856 | MUFG Bank, Singapore |
| CIC Bank, Singapura | - | 33,516 | CIC Bank, Singapore |
| Sub jumlah | 185,904 | 251,372 | Sub total |
| Poundsterling Inggris | | | Great Britain Poundsterling |
| MUFG Bank, Singapura | 56,022 | - | MUFG Bank, Singapore |
| CIC Bank, Singapura | - | 60,655 | CIC Bank, Singapore |
| Sub jumlah | 56,022 | 60,655 | Sub total |
| Yuan China | | | Chinese Yuan |
| CIC Bank, Singapura | 46,760 | - | CIC Bank, Singapore |
| Dollar Kanada | | | Canadian Dollar |
| CIC Bank, Singapura | 23,952 | 33,605 | CIC Bank, Singapore |
| Dollar Selandia Baru | | | New Zealand Dollar |
| CIC Bank, Singapura | 19,331 | 27,204 | CIC Bank, Singapore |
| Jumlah Penempatan pada Bank Indonesia dan Bank Lain - Valuta asing | 2,436,907 | 3,543,553 | Total Placements with Bank Indonesia and Other Banks - Foreign currencies |
| Jumlah Penempatan pada Bank Indonesia dan Bank Lain | 3,405,919 | 6,075,004 | Total Placements with Bank Indonesia and Other Banks |
| Cadangan kerugian penurunan nilai | (125) | (641) | Allowance for impairment losses |
| Jumlah Penempatan pada Bank Indonesia dan Bank Lain - Bersih | 3,405,794 | 6,074,363 | Total Placements with Bank Indonesia and Other Banks - Net |

Nilai tercatat biaya perolehan diamortisasi dari penempatan pada Bank Indonesia dan bank lain adalah sebagai berikut:

The carrying amount of placements with Bank Indonesia and other banks at amortized cost were as follows:

| | 30 September/ September 30, 2025 | 31 Desember/ December 31, 2024 | |
|---|---|---|---|
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Penempatan pada Bank Indonesia dan bank lain | 3,405,919 | 6,075,004 | Placements with Bank Indonesia and other banks |
| Pendapatan bunga yang masih akan diterima (Catatan 20) | 3,634 | 12,966 | Accrued interest receivable (Note 20) |
| Cadangan kerugian penurunan nilai | (125) | (641) | Allowance for impairment losses |
| Jumlah | 3,409,428 | 6,087,329 | Total |

Pada tanggal 30 September 2025 dan 31 Desember 2024, tidak terdapat penempatan pada Bank Indonesia dan bank lain yang dijadikan agunan oleh Grup.

On September 30, 2025 and December 31, 2024, there are no placements with Bank Indonesia and other banks that serve as collateral to the Group.

Mutasi nilai tercatat penempatan pada Bank Indonesia dan bank lain adalah sebagai berikut:

The changes in carrying amount of placement with Bank Indonesia and other banks are as follows:

| | 30 September/ September 30, 2025 | | | | | |
|---|---|---|---|---|---|---|
| | Tahap 1/ Stage 1 | Tahap 2/ Stage 2 | Tahap 3/ Stage 3 | Syariah/ Sharia *) | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Saldo awal periode | 4,963,504 | - | - | 1,111,500 | 6,075,004 | Balance at the beginning of the period |
| Perubahan jumlah tercatat bruto | - | - | - | - | - | Changes in gross carrying amount |
| Aset keuangan yang baru diterbitkan atau dibeli | 2,436,907 | - | - | 969,000 | 3,405,907 | New financial assets issued or purchased |
| Aset keuangan yang dihentikan pengakuannya | (4,963,492) | - | - | (1,111,500) | (6,074,992) | Financial asset derecognized |
| Total penambahan/(pengurangan) periode berjalan | (2,526,585) | - | - | (142,500) | (2,669,085) | Total additions/(deductions) for the current period |
| Saldo akhir periode | 2,436,919 | - | - | 969,000 | 3,405,919 | Balance at the end of the period |

| | 31 Desember/ December 31, 2024 | | | | | |
|---|---|---|---|---|---|---|
| | Tahap 1/ Stage 1 | Tahap 2/ Stage 2 | Tahap 3/ Stage 3 | Syariah/ Sharia *) | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Saldo awal tahun | 4,162,336 | - | - | 1,876,000 | 6,038,336 | Balance at the beginning of the year |
| Perubahan jumlah tercatat bruto | 1 | - | - | - | 1 | Changes in gross carrying amount |
| Aset keuangan yang baru diterbitkan atau dibeli | 4,963,492 | - | - | 1,111,500 | 6,074,992 | New financial assets issued or purchased |
| Aset keuangan yang dihentikan pengakuannya | (4,162,325) | - | - | (1,876,000) | (6,038,325) | Financial asset derecognized |
| Total penambahan/(pengurangan) tahun berjalan | 801,168 | - | - | (764,500) | 36,668 | Total additions/(deductions) for the current year |
| Saldo akhir tahun | 4,963,504 | - | - | 1,111,500 | 6,075,004 | Balance at the end of the year |

*) ECL untuk syariah menggunakan kerugian historis sesuai PSAK 239 dan PPAP BI

*) ECL for sharia using incurred loss based on PSAK 239 and PPAP BI

Mutasi cadangan penurunan nilai penempatan pada Bank Indonesia dan bank lain adalah sebagai berikut:

The changes in allowance for impairment losses of placement with Bank Indonesia and other banks are as follows:

| | 30 September/ September 30, 2025 | | | | | |
|---|---|---|---|---|---|---|
| | Tahap 1/ Stage 1 | Tahap 2/ Stage 2 | Tahap 3/ Stage 3 | Syariah/ Sharia *) | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Saldo awal periode | 641 | - | - | - | 641 | Balance at the beginning of the period |
| Aset keuangan yang baru diterbitkan atau dibeli | 125 | - | - | - | 125 | New financial assets issued or purchased |
| Aset keuangan yang dihentikan pengakuannya | (641) | - | - | - | (641) | Financial asset derecognized |
| Total pengurangan periode berjalan **) | (516) | - | - | - | (516) | Total deductions for the current period * |
| Saldo akhir periode | 125 | - | - | - | 125 | Balance at the end of the period |

| | 31 Desember/ December 31, 2024 | | | | | |
|---|---|---|---|---|---|---|
| | Tahap 1/ Stage 1 | Tahap 2/ Stage 2 | Tahap 3/ Stage 3 | Syariah/ Sharia *) | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Saldo awal tahun | 2,688 | - | - | - | 2,688 | Balance at the beginning of the year |
| Aset keuangan yang baru diterbitkan atau dibeli | 641 | - | - | - | 641 | New financial assets issued or purchased |
| Aset keuangan yang dihentikan pengakuannya | (2,688) | - | - | - | (2,688) | Financial asset derecognized |
| Total pengurangan tahun berjalan **) | (2,047) | - | - | - | (2,047) | Total deductions for the current year **) |
| Saldo akhir tahun | 641 | - | - | - | 641 | Balance at the end of the year |

*) ECL untuk syariah menggunakan kerugian historis sesuai PSAK 239 dan PPAP BI
**) Termasuk selisih kurs

*) ECL for sharia using incurred loss based on PSAK 239 and PPAP BI
**) Include differences in exchange rate

Manajemen berpendapat bahwa cadangan kerugian penurunan nilai penempatan pada Bank Indonesia dan bank lain adalah cukup untuk menutup kerugian yang mungkin muncul.

Management believes that the allowance for impairment losses on placement with Bank Indonesia and other banks is adequate to cover the possible losses

## 9. EFEK-EFEK

Rincian efek-efek berdasarkan mata uang adalah sebagai berikut:

## 9. SECURITIES

Securities classified according to currencies are as follows:

| | 30 September/ September 30, 2025 | 31 Desember/ December 31, 2024 | |
|---|---|---|---|
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Pihak ketiga | | | Third parties |
| Bank | | | The Bank |
| Rupiah | 43,883,370 | 58,688,968 | Rupiah |
| Dollar Amerika Serikat | 1,260,198 | 1,201,587 | United States Dollar |
| Euro | 58,467 | 50,017 | Euro |
| Entitas anak - Rupiah | 2,560,381 | 2,348,650 | Subsidiaries - Rupiah |
| Jumlah efek-efek | 47,762,416 | 62,289,222 | Total securities |
| Cadangan kerugian penurunan nilai | (3) | (21) | Allowance for impairment losses |
| Jumlah Efek-Efek - Bersih | 47,762,413 | 62,289,201 | Total Securities - Net |

Klasifikasi efek-efek berdasarkan jenis dan tujuan adalah sebagai berikut:

Securities classified according to type and purpose were as follows:

| | 30 September/ September 30, 2025 | 31 Desember/ December 31, 2024 | |
|---|---|---|---|
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| **Pihak ketiga** | | | **Third parties** |
| **Diukur pada biaya perolehan diamortisasi** | | | **Measured at amortized cost** |
| Bank | | | The Bank |
| Sekuritas Rupiah Bank Indonesia | 16,228,813 | 2,380,679 | Bank Indonesia Rupiah Securities |
| Obligasi Pemerintah Indonesia | 1,739,072 | 2,611,700 | Indonesian Government Bonds |
| Sukuk Negara | 597,943 | 589,428 | Government Sukuk |
| Obligasi lainnya | 49,249 | 79,723 | Other bonds |
| Sukuk lainnya | - | 25,000 | Other Sukuk |
| Wesel tagih | 919 | 2,203 | Export drafts |
| Entitas anak | | | Subsidiaries |
| Sukuk Negara | 320,610 | 320,472 | Government Sukuk |
| Sukuk Bank Indonesia | 220,905 | - | Bank Indonesia Sukuk |
| Sertifikat Pengelolaan Dana Berdasarkan Prinsip Syariah Antarbank (SiPA) | - | 50,000 | Certificate of Fund Management Based on Interbank Sharia Principles (SiPA) |
| Jumlah efek diukur pada biaya perolehan diamortisasi | 19,157,511 | 6,059,205 | Total securities measured at amortized cost |
| **Diukur pada nilai wajar melalui penghasilan komprehensif lain** | | | **Measured at fair value through other comprehensive income (FVTOCI)** |
| Bank | | | The Bank |
| Obligasi Pemerintah Indonesia | 21,734,297 | 19,175,115 | Indonesian Government Bonds |
| Sukuk Negara | 2,328,527 | 4,009,504 | Government Sukuk |
| Obligasi lainnya | 553,642 | 109,196 | Other bonds |
| Surat utang jangka menengah | 67,162 | 62,533 | Medium term notes |
| Sekuritas Rupiah Bank Indonesia | 446 | 18,302,372 | Bank Indonesia Rupiah Securities |
| Entitas anak | | | Subsidiaries |
| Sukuk Negara | 2,018,866 | 1,978,178 | Government Sukuk |
| Jumlah efek diukur pada nilai wajar melalui penghasilan komprehensif lain | 26,702,940 | 43,636,898 | Total securities measured at fair value through other comprehensive income |
| **Diukur pada nilai wajar melalui laba rugi** | | | **Measured at fair value through profit or loss (FVTPL)** |
| Bank | | | The Bank |
| Obligasi Pemerintah Indonesia | 1,137,563 | 3,618,786 | Indonesian Government Bonds |
| Sukuk Negara | 739,436 | 2,375,026 | Government Sukuk |
| Sekuritas Rupiah Bank Indonesia | 21,302 | 6,595,794 | Bank Indonesia Rupiah Securities |
| Surat utang jangka menengah | 3,664 | 3,513 | Medium term notes |
| Jumlah efek diukur pada nilai wajar melalui laba rugi | 1,901,965 | 12,593,119 | Total securities measured at fair value through profit or loss |
| Jumlah efek-efek | 47,762,416 | 62,289,222 | Total securities |
| Cadangan kerugian penurunan nilai | (3) | (21) | Allowance for impairment losses |
| Jumlah Efek-Efek - Bersih | 47,762,413 | 62,289,201 | Total Securities - Net |

Tingkat bunga efektif rata-rata tertimbang per tahun untuk efek-efek adalah sebagai berikut:

The weighted average annual effective interest rates of the above securities are as follows:

| | 30 September/ September 30, 2025 | 31 Desember/ December 31, 2024 | |
|---|---|---|---|
| Rupiah | | | Rupiah |
| Wesel tagih | 7.83% | 7.59% | Export drafts |
| Sekuritas Rupiah Bank Indonesia | 6.45% | 6.74% | Bank Indonesia Rupiah Securities |
| Sukuk | 6.22% | 5.97% | Sukuk |
| Obligasi | 6.03% | 6.12% | Bonds |
| Surat utang jangka menengah | 1.34% | 1.38% | Medium term notes |
| Sertifikat Pengelolaan Dana Berdasarkan Prinsip Syariah Antarbank (SiPA) | - | 6.20% | Certificate of Fund Management Based on Interbank Sharia Pinciples (SiPA) |
| Dollar Amerika Serikat | | | United States Dollar |
| Obligasi | 5.94% | 5.92% | Bonds |
| Sukuk | 4.28% | 4.29% | Sukuk |
| Euro | | | Euro |
| Obligasi | 3.75% | 3.75% | Bonds |

Jangka waktu efek-efek sejak tanggal pembelian hingga tanggal jatuh tempo adalah sebagai berikut:

The terms of the above securities from acquisition dates to maturity dates were as follows:

| | 30 September/ September 30, 2025 | 31 Desember/ December 31, 2024 | |
|---|---|---|---|
| Rupiah | | | Rupiah |
| Obligasi | 1 bulan - 39 tahun/ 1 month - 39 years | 10 bulan - 30 tahun/ 10 months - 30 years | Bonds |
| Sukuk | 20 hari - 27 tahun/ 20 days - 27 years | 2 bulan - 26 tahun/ 2 months - 26 years | Sukuk |
| Surat utang jangka menengah | 9 tahun/ years | 9 tahun/ years | Medium term notes |
| Sekuritas Rupiah Bank Indonesia | 1 bulan - 1 tahun/ 1 month - 1 year | 6 hari - 1 tahun/ 6 days - 1 year | Bank Indonesia Rupiah Securities |
| Wesel tagih | 141 hari/ days | 89 - 180 hari/ days | Export drafts |
| Sertifikat Pengelolaan Dana Berdasarkan Prinsip Syariah Antarbank (SiPA) | - | 2 hari/ days | Certificate of Fund Management Based on Interbank Sharia Pinciples (SiPA) |
| Dollar Amerika Serikat | | | United States Dollar |
| Obligasi | 3 bulan - 50 tahun/ 3 months - 50 years | 5 - 50 tahun/ years | Bonds |
| Sukuk | 10 tahun/ years | 5 - 10 tahun/ years | Sukuk |
| Euro | | | Euro |
| Obligasi | 12 tahun/ years | 12 tahun/ years | Bonds |

Efek yang diukur pada biaya perolehan diamortisasi memiliki suku bunga tetap maupun mengambang, sehingga Grup terpapar risiko suku bunga atas nilai wajar *(fair value interest rate risk)* dan risiko suku bunga atas arus kas *(cash flow interest rate risk)*.

Securities measured at amortized cost are arranged at both fixed and floating interest rates, thus exposing the Group to fair value interest rate risk and cash flow interest rate risk.

Rata-rata tertimbang suku bunga efektif untuk efek-efek yang diukur pada biaya perolehan diamortisasi untuk mata uang Rupiah dan valuta asing ini masing-masing sebesar 5,13% dan 7,08% per tahun pada tanggal 30 September 2025 dan 6,57% dan 7,02% per tahun pada tanggal 31 Desember 2024.

Weighted effective interest rate in these securities measured at amortized cost in Rupiah and foreign currencies on September 30, 2025 were 5.13% and 7.08% per annum and on December 31, 2024 were 6.57% and 7.02% per annum, respectively.

Rincian efek-efek berdasarkan penerbit dan peringkat obligasi berdasarkan beberapa perusahaan pemeringkat pada tanggal 30 September 2025 dan 31 Desember 2024 adalah sebagai berikut:

Securities classified according to issuers and rating of bonds from various rating companies as of September 30, 2025 and December 31, 2024 were as follows:

| | 30 September/ September 30, 2025 | | 31Desember/ December 31, 2024 | | |
|---|---|---|---|---|---|
| | Rp Juta/ Rp Million | Peringkat/ Rating | Rp Juta/ Rp Million | Peringkat/ Rating | |
| Rupiah | | | | | Rupiah |
| Obligasi / Sukuk | | | | | Bonds / Sukuk |
| Pemerintah Republik Indonesia | 29,346,898 | BBB | 33,506,328 | BBB | Government of Republic of Indonesia |
| Bank Indonesia | 220,905 | BBB | - | | Bank Indonesia |
| Perusahaan Lainnya | | | | | Other Companies |
| PT KB Finansia Multi Finance | 400,384 | AAA (idn) | 109,196 | AAA (idn) | PT KB Finansia Multi Finance |
| PT Bank Victoria International | 153,258 | idA- | | | PT Bank Victoria International |
| PT Indosat Ooredoo | - | | 25,000 | AA+(idn) | PT Indosat Ooredoo |
| Sekuritas Rupiah Bank Indonesia | 16,250,561 | | 27,278,845 | | Bank Indonesia Rupiah Securities |
| Surat utang jangka menengah | | | | | Medium term notes |
| Badan Usaha Milik Negara | | | | | State owned enterprises |
| PT Barata Indonesia Seri B | 36,920 | | 34,428 | | PT Barata Indonesia Seri B |
| PT Barata Indonesia Seri A | 33,906 | | 31,618 | | PT Barata Indonesia Seri A |
| Wesel tagih | | | | | Export drafts |
| Perusahaan lainnya | 919 | | 2,203 | | Other companies |
| | | | | | Certificate of Fund Management |
| Sertifikat Pengelolaan Dana Berdasarkan | | | | | Based on Interbank Sharia |
| Prinsip Syariah Antarbank (SiPA) | | | | | Pinciples (SiPA) |
| Bank Muamalat | - | | 50,000 | | Bank Muamalat |
| Jumlah Efek-efek - Rupiah | 46,443,751 | | 61,037,618 | | Total Securities - Rupiah |
| Dollar Amerika Serikat | | | | | United States Dollar |
| Obligasi / Sukuk | | | | | Bonds / Sukuk |
| Pemerintah Republik Indonesia | 1,210,949 | BBB | 1,121,864 | BBB | Government of Republic of Indonesia |
| Badan Usaha Milik Negara | | | | | State-owned enterprises |
| PT Pelabuhan Indonesia | 49,249 | BBB | 79,723 | BBB | PT Pelabuhan Indonesia |
| Jumlah Efek-efek - Dollar Amerika Serikat | 1,260,198 | | 1,201,587 | | Total Securities - United States Dollar |
| Euro | | | | | Euro |
| Obligasi | | | | | Bonds |
| Pemerintah Republik Indonesia | 58,467 | BBB | 50,017 | BBB | Government of Republic of Indonesia |
| Jumlah efek-efek | 47,762,416 | | 62,289,222 | | Total securities |
| Cadangan kerugian penurunan nilai | (3) | | (21) | | Allowance for impairment losses |
| Jumlah Efek-efek - Bersih | 47,762,413 | | 62,289,201 | | Total Securities - Net |

Efek-efek telah diperingkat oleh pihak ketiga yang tidak terkait dengan Grup, yaitu Pefindo dan PT Fitch Ratings Indonesia.

Sukuk Ijarah Berkelanjutan I Indosat Tahap II Tahun 2015 Seri E ditujukan untuk biaya izin kepada Pemerintah dan telah jatuh tempo pada tanggal 4 Juni 2025.

Biaya perolehan efek yang diukur pada biaya perolehan diamortisasi pada tanggal 30 September 2025 dan 31 Desember 2024 masing-masing sebesar Rp 18.896.781 juta dan Rp 6.070.171 juta. Diskonto yang belum diamortisasi bersih pada tanggal 30 September 2025 dan 31 Desember 2024 masing-masing sebesar Rp 281.000 juta dan Rp 45.817 juta.

Securities are rated by third parties that are not related to the Group, namely Pefindo and PT Fitch Ratings Indonesia.

Sukuk Ijarah Berkelanjutan I Indonesia Tahap II Tahun 2015 Seri E were utilized to finance license fee to government and has been repaid on June 4, 2025.

Cost of securities measured at amortized cost as of September 30, 2025 and December 31, 2024 amounted to Rp 18,896,781 million and Rp 6,070,171 million, respectively. Unamortized net discount as of September 30, 2025 and December 31, 2024 amounted to Rp 281,000 million and Rp 45,817 million, respectively.

Keuntungan dan kerugian yang belum direalisasi akibat peningkatan nilai wajar efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain (FVTOCI), setelah dikurangi pajak penghasilan tangguhan dan cadangan kerugian penurunan nilai pada tanggal 30 September 2025 dan 31 Desember 2024 adalah sebesar Rp 63.060 juta dan Rp 655.943 juta, yang dicatat sebagai penghasilan komprehensif lain (Catatan 33).

Unrealized gain and loss from increase in fair value of securities measured at fair value through other comprehensive income (FVTOCI), net of deferred income tax and provisions for impairment losses on September 30, 2025 and December 31, 2024 amounted to Rp 63,060 million and Rp 655,943 million, respectively, are recorded as other comprehensive income (Note 33).

Pada tanggal 30 September 2025 dan 31 Desember 2024, efek-efek yang dijadikan sebagai efek yang dijual dengan janji dibeli kembali (Catatan 23), adalah sebagai berikut:

As of September 30, 2025 and December 31, 2024, securities which serve as collateral for securities sold with agreements to repurchase (Note 23), are as follows:

| | 30 September/ September 30, 2025 | 31 Desember/ December 31, 2024 | |
|---|---|---|---|
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Obligasi Pemerintah Indonesia | 140,000 | 17,600,000 | Indonesia Government Bonds |
| Sekuritas Rupiah Bank Indonesia | 10,000 | 1,560,000 | Bank Indonesia Rupiah Securities |
| Sukuk Negara | - | 3,550,000 | Government Sukuk |
| Jumlah | 150,000 | 22,710,000 | Total |

Pada tanggal 30 September 2025 dan 31 Desember 2024 terdapat efek-efek yang dijadikan jaminan untuk Sertifikat Pengelolaan Dana Berdasarkan Prinsip Syariah Antarbank (SiPA) yang dicatat sebagai Dana Syirkah Temporer dengan rincian sebagai berikut:

On September 30, 2025, and December 31, 2024, there were securities used as collateral for the Certificate of Fund Management Based on Interbank Sharia Principles (SiPA), which were recorded as Temporary Syirkah Funds with the following details:

| | 30 September/ September 30, 2025 | 31 Desember/ December 31, 2024 | |
|---|---|---|---|
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Project Based Sukuk 032 | 345,000 | 56,000 | Project Based Sukuk 032 |
| Project Based Sukuk 029 | 321,000 | - | Project Based Sukuk 029 |
| Project Based Sukuk 030 | 64,000 | 108,000 | Project Based Sukuk 030 |
| Project Based Sukuk 017 | - | 450,000 | Project Based Sukuk 017 |
| Jumlah | 730,000 | 614,000 | Total |

Selama periode sembilan bulan di tahun 2025 dan sepanjang tahun 2024, terdapat beberapa efek-efek yang diukur pada biaya perolehan diamortisasi yang telah jatuh tempo dan dilunasi seluruhnya dengan nilai nominal sebagai berikut:

For the nine month period of 2025 and along the year of 2024, certain securities that are measured at amortized cost has matured and were settled with nominal value as follows:

| | 30 September/ September 30, 2025 | 31Desember/ December 31, 2024 | |
|---|---|---|---|
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Sekuritas Rupiah Bank Indonesia | 16,733,520 | 5,107,714 | Bank Indonesia Rupiah Securities |
| Obligasi Pemerintah Indonesia | 900,000 | 442,614 | Indonesia Government Bonds |
| Obligasi lainnya | 33,120 | 198,188 | Other bonds |
| Sukuk Lainnya | 25,000 | - | Other Sukuk |
| Sukuk Negara | - | 639,660 | Government Sukuk |
| Jumlah | 17,691,640 | 6,388,176 | Total |

Nilai tercatat dari efek-efek yang diukur dengan biaya perolehan diamortisasi adalah sebagai berikut:

The net carrying amount of securities measured securities at amortized cost is as follows:

| | 30 September/ September 30, 2025 | 31 Desember/ December 31, 2024 | |
|---|---|---|---|
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Efek-efek | 19,157,511 | 6,059,205 | Securities |
| Pendapatan bunga yang masih akan diterima (Catatan 20) | 64,999 | 68,171 | Accrued interest receivables (Note 20) |
| Cadangan kerugian penurunan nilai | (3) | (21) | Allowance for impairment losses |
| Jumlah | 19,222,507 | 6,127,355 | Total |

**Obligasi Rekapitalisasi Pemerintah**

Rincian obligasi rekapitalisasi pemerintah beserta tanggal jatuh tempo dan frekuensi pembayaran bunga adalah sebagai berikut:

**Recapitalization Government Bonds**

The details of recapitalization government bonds along with maturity date and interest payment frequency are as follows:

| Nama Efek/Securities Name | Tanggal Jatuh Tempo/ Maturity Date | Frekuensi Pembayaran Bunga/Interest Payment Frequency | 30 September/ September 30, 2025 | 31Desember/ December 31, 2024 |
|---|---|---|---|---|
| | | | Rp Juta/ Rp Million | Rp Juta/ Rp Million |
| Rupiah | | | | |
| Bank | | | | |
| Fixed Rate (FR)/Fixed Rate Bonds | | | | |
| FR 0087 | 15 Februari/February 15, 2031 | Semesteran/Semi annually | 6,925,696 | 7,902,197 |
| FR 0086 | 15 April/April 15, 2026 | Semesteran/Semi annually | 6,128,624 | 7,847,559 |
| FR 0090 | 15 April/April 15, 2027 | Semesteran/Semi annually | 3,120,279 | 3,152,583 |
| FR 0103 | 15 Juli/ July 15, 2035 | Semesteran/Semi annually | 2,349,350 | 133,737 |
| FR 0098 | 15 Juni/June 15, 2038 | Semesteran/Semi annually | 1,017,285 | 359,879 |
| FR 0100 | 15 Februari/ February 15, 2034 | Semesteran/Semi annually | 696,546 | 379,036 |
| FR 0045 | 15 Mei/May 15, 2037 | Semesteran/Semi annually | 544,870 | 544,665 |
| FR 0083 | 15 April/April 15, 2040 | Semesteran/Semi annually | 517,133 | 300,513 |
| FR 0079 | 15 April/ April 15, 2039 | Semesteran/Semi annually | 379,083 | - |
| FR 0075 | 15 Mei/ May 15, 2038 | Semesteran/Semi annually | 337,352 | 20,555 |
| FR 0062 | 15 April/April 15, 2042 | Semesteran/Semi annually | 311,627 | 311,539 |
| FR 0080 | 15 Juni/June 15, 2035 | Semesteran/Semi annually | 236,608 | 51,692 |
| FR 0108 | 15 April/ April 15, 2036 | Semesteran/Semi annually | 222,178 | - |
| FR 0106 | 15 Agustus/ August 15, 2040 | Semesteran/Semi annually | 141,064 | - |
| FR 0097 | 15 Juni/June 15, 2043 | Semesteran/Semi annually | 108,458 | 132,378 |
| FR 0047 | 15 Februari/ February 15, 2028 | Semesteran/Semi annually | 100,878 | 102,800 |
| FR 0093 | 15 Juli/ July 15, 2037 | Semesteran/Semi annually | 98,893 | 951 |
| FR 0088 | 15 Juni/ June 15, 2036 | Semesteran/Semi annually | 97,532 | 469 |
| FR 0089 | 15 Agustus/August 15, 2051 | Semesteran/Semi annually | 85,251 | 82,393 |
| FR 0096 | 15 Februari/ February 15, 2033 | Semesteran/Semi annually | 73,337 | 277,792 |
| FR 0065 | 15 Mei/May 15, 2033 | Semesteran/Semi annually | 58,485 | 48,121 |
| FR 0104 | 15 Juli/ July 15, 2030 | Semesteran/Semi annually | 17,475 | 34,374 |
| FR 0107 | 15 Agustus/ August 15, 2045 | Semesteran/Semi annually | 8,399 | - |
| FR 0105 | 15 Juli/ July 15, 2064 | Semesteran/Semi annually | 4,531 | - |
| FR 0076 | 15 Mei/ May 15, 2048 | Semesteran/Semi annually | 3,047 | 3,369 |
| FR 0102 | 15 Juli/ July 15, 2054 | Semesteran/Semi annually | 1,225 | 12,372 |
| FR 0081 | 15 Juni/June 15, 2025 | Semesteran/Semi annually | - | 1,119,245 |
| FR 0040 | 15 September/September 15, 2025 | Semesteran/Semi annually | - | 603,861 |
| FR 0101 | 15 April/ April 15, 2029 | Semesteran/Semi annually | - | 537,928 |
| FR 0095 | 15 Agustus/August 15, 2028 | Semesteran/Semi annually | - | 321,380 |
| FR 0082 | 15 September/ September 15, 2030 | Semesteran/Semi annually | - | 105,442 |
| FR 0059 | 15 Mei/May 15, 2027 | Semesteran/Semi annually | - | 37,838 |
| FR 0073 | 15 Mei/ May 15, 2031 | Semesteran/Semi annually | - | 16,278 |
| FR 0091 | 15 April/April 15, 2032 | Semesteran/Semi annually | - | 10,853 |
| FR 0074 | 15 Agustus/ August, 15, 2032 | Semesteran/Semi annually | - | 10,218 |
| FR 0072 | 15 Mei/ May 15, 2036 | Semesteran/Semi annually | - | 7,593 |
| FR 0092 | 15 Juni/June 15, 2042 | Semesteran/Semi annually | - | 1,396 |

| Nama Efek/Securities Name | Tanggal Jatuh Tempo/ Maturity Date | Frekuensi Pembayaran Bunga/Interest Payment Frequency | 30 September/ September 30, 2025 | 31 Desember/ December 31, 2024 |
|---|---|---|---|---|
| | | | Rp Juta/ Rp Million | Rp Juta/ Rp Million |
| Rupiah | | | | |
| Bank | | | | |
| Obligasi Ritel Indonesia (ORI)/ Indonesia Retail Bonds | | | | |
| ORI 023 T6 | 15 Juli/ July 15, 2029 | Bulanan/Monthly | 2,312 | - |
| ORI 027 T6 | 15 Oktober/ October 15, 2030 | Bulanan/Monthly | 1,097 | - |
| ORI 027 T3 N | 15 Februari/ February 15, 2028 | Bulanan/Monthly | 927 | - |
| ORI 025 T3 | 15 Februari/ February 15, 2027 | Bulanan/Monthly | 572 | 3,312 |
| ORI 025 T6 | 15 Februari/ February 15, 2030 | Bulanan/Monthly | 517 | 5 |
| ORI 026 T3 | 15 Oktober/ October 15, 2027 | Bulanan/Monthly | 509 | - |
| ORI 026 T6 | 15 Oktober/ October 15, 2030 | Bulanan/Monthly | 210 | - |
| ORI 022 | 15 Oktober/ October 15, 2025 | Bulanan/Monthly | 121 | 35 |
| ORI 024 T3 | 15 Oktober/ October 15, 2026 | Bulanan/Monthly | 20 | 1,348 |
| ORI 023 T3 | 15 Juli/ July 15, 2026 | Bulanan/Monthly | - | 242 |
| *Project Based Sukuk (PBS)*/ Project Based Sukuk (PBS) | | | | |
| PBS 034 | 15 Juni/ June 15, 2039 | Semesteran/Semi annually | 947,490 | - |
| PBS 032 | 15 Juli/July 15, 2026 | Semesteran/Semi annually | 930,804 | 2,799,611 |
| PBS 017 | 15 Oktober/October 15, 2025 | Semesteran/Semi annually | 616,885 | 808,576 |
| PBS 033 | 15 Juni/ June 15, 2047 | Semesteran/Semi annually | 550,157 | 660,493 |
| PBS 028 | 15 Oktober/October 15, 2046 | Semesteran/Semi annually | 347,968 | 348,003 |
| PBS 038 | 15 Desember/ December 15, 2049 | Semesteran/Semi annually | 5,501 | 1,282,507 |
| PBS 003 | 15 Januari/ January 15,2027 | Semesteran/Semi annually | 5,164 | 306,165 |
| PBS 037 | 15 Maret/ March 15, 2036 | Semesteran/Semi annually | 3,618 | 4,575 |
| PBS 030 | 15 Juli/ July 15, 2028 | Semesteran/Semi annually | 3,570 | 9,653 |
| PBS 004 | 15 Februari/ February 15, 2037 | Semesteran/Semi annually | - | 254,545 |
| PBS 036 | 15 Agustus/ August 15, 2025 | Semesteran/Semi annually | - | 251,490 |
| Sukuk Ritel (SRI)/ Retail Sukuk | | | | |
| SR 021T5 | 10 September/ September 10, 2029 | Bulanan/Monthly | 1,592 | - |
| SR 022 T3 | 15 Juni/ June 15, 2028 | Bulanan/Monthly | 639 | - |
| SR 018 T 3 | 10 Maret/ March 10, 2026 | Bulanan/Monthly | 602 | 4,138 |
| SR 019 T 5 | 10 September/ September 10, 2028 | Bulanan/Monthly | 508 | 588 |
| SR 020 T3 | 10 Maret/ March 10, 2027 | Bulanan/Monthly | 456 | - |
| SR 019 T 3 | 10 September/ September 10, 2026 | Bulanan/Monthly | 407 | 14 |
| SR 018 T5 | 10 Maret/ March 10, 2028 | Bulanan/Monthly | 305 | - |
| SR 020 T5 | 10 Maret/ March 10, 2029 | Bulanan/Monthly | 189 | - |
| SR 021T3 | 10 September/ September 10, 2027 | Bulanan/Monthly | 76 | 409 |
| SR 016 | 10 Maret/ March 10, 2025 | Bulanan/Monthly | - | 864 |
| SR 017 | 10 September/ September 10, 2025 | Bulanan/Monthly | - | 99 |
| Sub jumlah/Sub total | | | 27,007,422 | 31,207,678 |
| Entitas anak | | | | |
| *Project Based Sukuk (PBS)*/ Project Based Sukuk (PBS) | | | | |
| PBS 029 | 15 Maret/March 15, 2034 | Semesteran/Semi annually | 1,329,214 | 1,310,003 |
| PBS 032 | 15 Juli/July 15, 2026 | Semesteran/Semi annually | 448,200 | 437,175 |
| PBS 017 | 15 Oktober/October 15, 2025 | Semesteran/Semi annually | 298,800 | 296,357 |
| PBS 030 | 15 Juli/July 15, 2028 | Semesteran/Semi annually | 223,920 | 215,802 |
| PBS 003 | 15 Januari/January 15, 2027 | Semesteran/Semi annually | 20,028 | 20,044 |
| PBS 004 | 15 Februari/February 15, 2037 | Semesteran/Semi annually | 19,314 | 19,269 |
| Sub jumlah/Sub total | | | 2,339,476 | 2,298,650 |
| Jumlah Rupiah/Total Rupiah | | | 29,346,898 | 33,506,328 |

| Nama Efek/Securities Name | Tanggal Jatuh Tempo/ Maturity Date | Frekuensi Pembayaran Bunga/Interest Payment Frequency | 30 September/ September 30, 2025 | 31Desember/ December 31, 2024 |
|---|---|---|---|---|
| | | | Rp Juta/ Rp Million | Rp Juta/ Rp Million |
| Valuta asing/Foreign currencies | | | | |
| Bank | | | | |
| Dollar Amerika Serikat/ | | | | |
| United States Dollar | | | | |
| *Republic of Indonesia Bonds (ROI)/* | | | | |
| Republic of Indonesia Bonds (ROI) | | | | |
| ROI 121035 8,5 REGS | 12 Oktober/October 12, 2035 | Semesteran/Semi annually | 349,257 | 337,223 |
| ROI 120331,85 | 12 Maret/March 12, 2031 | Semesteran/Semi annually | 252,029 | 227,760 |
| ROI 170237 6,625 REGS | 17 Februari/February 17, 2037 | Semesteran/Semi annually | 229,037 | 220,388 |
| ROI 170138 7,75 REGS | 17 Januari/January 17, 2038 | Semesteran/Semi annually | 96,696 | 93,291 |
| ROI 080126 4.75 REGS | 8 Januari/ January 8, 2026 | Semesteran/Semi annually | 33,411 | - |
| ROI 1203713,35 | 12 Maret/March 12, 2071 | Semesteran/Semi annually | 544 | 500 |
| ROI 200927 4,15 | 20 September/ September 20, 2027 | Semesteran/Semi annually | - | 473 |
| *Republic of Indonesia Bonds Sukuk (ROI)/* | | | | |
| Republic of Indonesia Bonds Sukuk (ROI) | | | | |
| ROI SUKUK 290327 4,15 REGS | 29 Maret/March 29, 2027 | Semesteran/Semi annually | 166,650 | 160,950 |
| ROI SUKUK 290326 4,55 REGS | 29 Maret/March 29, 2026 | Semesteran/Semi annually | 83,325 | 80,475 |
| ROI SUKUK 020729 5.1REGS | 2 Juli/ July 2, 2029 | Semesteran/Semi annually | - | 804 |
| Jumlah Dollar Amerika Serikat/Total United Stated Dollar | | | 1,210,949 | 1,121,864 |
| Euro/Euro | | | | |
| *Republic of Indonesia Bonds (ROI)/* | | | | |
| Republic of Indonesia Bonds (ROI) | | | | |
| ROI 140628 3,75 REGS | 14 Juni/June 14, 2028 | Tahunan/Annually | 58,467 | 50,017 |
| Jumlah Euro/Total Euro | | | 58,467 | 50,017 |
| Jumlah/Total | | | 30,616,314 | 34,678,209 |

Sukuk negara yang dimiliki Bank dan entitas anak ditujukan untuk membiayai infrastruktur dan kegiatan APBN.

Government sukuk owned by Bank and subsidiaries were utilized to finance infrastructures and APBN's activity.

**Wesel Tagih**

Rincian wesel tagih adalah sebagai berikut:

**Export Drafts**

Export drafts are as follows:

| | Suku bunga/ Interest rate | Tanggal jatuh tempo/ Maturity date | 30 September/ September 30, 2025 | |
|---|---|---|---|---|
| | | | Rp Juta/ Rp Million | |
| Rupiah | | | | Rupiah |
| PT Bank Negara Indonesia (Persero) | 7.00% | 5 Desember/ December 5, 2025 | 919 | PT Bank Negara Indonesia (Persero) |
| Jumlah | | | 919 | Total |

| | Suku bunga/ Interest rate | Tanggal jatuh tempo/ Maturity date | 31Desember/ December 31, 2024 | |
|---|---|---|---|---|
| | | | Rp Juta/ Rp Million | |
| Rupiah | | | | Rupiah |
| PT Bank Mandiri (Persero) | 7.00% | 3 Maret/ March 3, 2025 | 497 | PT Bank Mandiri (Persero) |
| PT Bank Mandiri (Persero) | 7.00% | 7 April/ April 7, 2025 | 493 | PT Bank Mandiri (Persero) |
| PT Bank Mandiri (Persero) | 7.00% | 28 April/ April 28, 2025 | 491 | PT Bank Mandiri (Persero) |
| PT Bank Mandiri (Persero) | 7.00% | 10 Juni/ June 10, 2025 | 486 | PT Bank Mandiri (Persero) |
| PT Bank Mandiri (Persero) | 7.00% | 10 Maret/ March 10, 2025 | 192 | PT Bank Mandiri (Persero) |
| PT Bank Negara Indonesia (Persero) | 7.00% | 11Februari/ February 11, 2025 | 44 | PT Bank Negara Indonesia (Persero) |
| Jumlah | | | 2,203 | Total |

Seluruh transaksi wesel tagih pada tanggal 30 September 2025 dan 31 Desember 2024 berasal dari transaksi usaha.

All export drafts as of September 30, 2025 and December 31, 2024 are from business transaction.

Mutasi nilai tercatat efek-efek diukur pada biaya perolehan diamortisasi adalah sebagai berikut:

The changes in carrying amount on securities measured at amortized cost are as follows:

| | 30 September/ September 30, 2025 | | | | | |
|---|---|---|---|---|---|---|
| | Tahap 1/ Stage 1 | Tahap 2/ Stage 2 | Tahap 3/ Stage 3 | Syariah/ Sharia | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Saldo awal periode | 5,688,733 | - | - | 370,472 | 6,059,205 | Balance at the beginning of the period |
| Perubahan jumlah tercatat bruto | 159,424 | - | - | 138 | 159,562 | Changes in gross carrying amount |
| Aset keuangan yang baru diterbitkan atau dibeli | 13,918,194 | - | - | 220,905 | 14,139,099 | New financial assets issued or purchased |
| Aset keuangan yang dihentikan pengakuannya | (1,150,355) | - | - | (50,000) | (1,200,355) | Financial asset derecognized |
| Total penambahan (pengurangan) periode berjalan | 12,927,263 | - | - | 171,043 | 13,098,306 | Total additions (deductions) for the current period |
| Saldo akhir periode | 18,615,996 | - | - | 541,515 | 19,157,511 | Balance at the end of the period |

| | 31 Desember/ December 31, 2024 | | | | | |
|---|---|---|---|---|---|---|
| | Tahap 1/ Stage 1 | Tahap 2/ Stage 2 | Tahap 3/ Stage 3 | Syariah/ Sharia | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Saldo awal tahun | 6,710,693 | - | - | 320,287 | 7,030,980 | Balance at the beginning of the year |
| Perubahan jumlah tercatat bruto | 35,660 | - | - | 185 | 35,845 | Changes in gross carrying amount |
| Aset keuangan yang baru diterbitkan atau dibeli | 2,382,882 | - | - | 50,000 | 2,432,882 | New financial assets issued or purchased |
| Aset keuangan yang dihentikan pengakuannya | (3,440,502) | - | - | - | (3,440,502) | Financial asset derecognized |
| Total penambahan (pengurangan) tahun berjalan | (1,021,960) | - | - | 50,185 | (971,775) | Total additions (deductions) for the current year |
| Saldo akhir tahun | 5,688,733 | - | - | 370,472 | 6,059,205 | Balance at the end of the year |

Mutasi nilai cadangan kerugian penurunan nilai efek-efek diukur pada biaya perolehan diamortisasi adalah sebagai berikut:

The changes in the allowance for impairment losses on securities measured at amortized cost are as follows:

| | 30 September/ September 30, 2025 | | | | | |
|---|---|---|---|---|---|---|
| | Stage 1 | Stage 2 | Stage 3 | Syariah *) | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Saldo awal periode | 21 | - | - | - | 21 | Balance at the beginning of the period |
| Pengukuran kembali penyisihan kerugian penurunan nilai | - | - | - | - | - | Remeasurement of the allowance for impairment losses |
| Aset keuangan yang baru diterbitkan atau dibeli | - | - | - | - | - | New financial assets issued or purchased |
| Aset keuangan yang dihentikan pengakuannya | (18) | - | - | - | (18) | Financial asset derecognized |
| Total pengurangan periode berjalan **) | (18) | - | - | - | (18) | Total deductions for the current period **) |
| Saldo akhir periode | 3 | - | - | - | 3 | Balance at the end of the period |

| | 31 Desember/ December 31, 2024 | | | | | |
|---|---|---|---|---|---|---|
| | Stage 1 | Stage 2 | Stage 3 | Syariah *) | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Saldo awal tahun | 39 | - | - | - | 39 | Balance at the beginning of the year |
| Pengukuran kembali penyisihan kerugian penurunan nilai | (4) | - | - | - | (4) | Remeasurement of the allowance for impairment losses |
| Aset keuangan yang baru diterbitkan atau dibeli | - | - | - | - | - | New financial assets issued or purchased |
| Aset keuangan yang dihentikan pengakuannya | (14) | - | - | - | (14) | Financial asset derecognized |
| Total pengurangan tahun berjalan **) | (18) | - | - | - | (18) | Total deductions for the current year **) |
| Saldo akhir tahun | 21 | - | - | - | 21 | Balance at the end of the year |

*) ECL untuk syariah menggunakan kerugian historis sesuai PSAK 239 dan PPAP BI

**) Termasuk selisih kurs

*) ECL for sharia using incurred loss based on PSAK 239 and PPAP BI

**) Include differences in exchange rate

Manajemen berpendapat bahwa cadangan kerugian penurunan nilai efek-efek adalah cukup untuk menutup kerugian yang mungkin timbul.

Management believes that the allowance for impairment losses on securities is adequate to cover the possible losses.

## 10. TAGIHAN DAN LIABILITAS DERIVATIF

## 10. DERIVATIVE RECEIVABLES AND PAYABLES

Bank melakukan transaksi derivatif dalam bentuk pembelian dan penjualan berjangka valuta asing (*forward*) dan *swap* untuk tujuan *trading*.

The Bank's derivative instruments, principally consist of forward foreign exchange contracts and swap contracts for trading purposes.

Transaksi *swap* terdiri dari kontrak *swap* mata uang asing. Transaksi tersebut merupakan komitmen untuk melunasi liabilitas dalam mata uang asing dengan kurs yang ditentukan terlebih dahulu.

Swap transactions consists of foreign currency swap contracts. Such currency swap transactions are commitments to settle in cash on a future date an obligation in foreign currency at a predetermined rate of exchange.

Risiko pasar dari transaksi derivatif timbul sebagai akibat dari adanya perubahan nilai potensial fluktuasi kurs mata uang, sedangkan risiko kredit timbul dalam hal pihak lain tidak dapat memenuhi liabilitasnya kepada Bank. Jangka waktu dari pembelian dan penjualan berjangka valuta asing pada tanggal 30 September 2025 berkisar antara 1 hari sampai 188 hari dan pada tanggal 31 Desember 2024 berkisar antara 2 hari sampai 370 hari.

The market risk of derivative transactions arise from potential changes in value due to fluctuations in foreign exchange rates, while credit risk is the possibility that a loss may occur due to the failure of a counterparty to fulfill its obligations. According to the terms of the contracts, the Bank's derivative instruments have terms range 1 day to 188 days as of September 30, 2025 and 2 days to 370 days as of December 31, 2024.

Rincian tagihan dan liabilitas derivatif pada tanggal 30 September 2025 dan 31 Desember 2024 adalah sebagai berikut:

The details of derivative receivables and payables as of September 30, 2025 and December 31, 2024 are as follows:

| | 30 September/ September 30, 2025 | | | | |
|---|---|---|---|---|---|
| | Jumlah nosional/ Notional amount | | Nilai wajar/ Fair value | | |
| | Beli/ Buy | Jual/ Sell | Tagihan/ Receivables | Liabilitas/ Payables | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Pihak ketiga | | | | | Third parties |
| Kontrak berjangka mata uang asing | 2,385,569 | 1,884,569 | 18,260 | 12,890 | Currency forward contract |
| *Swap* | 2,165,931 | 2,589,741 | 15,271 | 25,462 | Swap |
| Jumlah | 4,551,500 | 4,474,310 | 33,531 | 38,352 | Total |

| | 31 Desember/ December 31, 2024 | | | | |
|---|---|---|---|---|---|
| | Jumlah nosional/ Notional amount | | Nilai wajar/ Fair value | | |
| | Beli/ Buy | Jual/ Sell | Tagihan/ Receivables | Liabilitas/ Payables | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Pihak ketiga | | | | | Third parties |
| Kontrak berjangka mata uang asing | 1,682,683 | 1,210,784 | 14,653 | 11,988 | Currency forward contract |
| *Swap* | 1,994,170 | 2,513,452 | 25,357 | 31,320 | Swap |
| Jumlah | 3,676,853 | 3,724,236 | 40,010 | 43,308 | Total |

Tagihan dan liabilitas derivatif pada tanggal 30 September 2025 adalah dalam mata uang Rupiah, Dollar Singapura, dan Dollar Amerika Serikat dan pada tanggal 31 Desember 2024 adalah dalam mata uang Rupiah dan Dolar Singapura.

The derivative receivables and payables are denominated in Rupiah, Singapore Dollar, and United States Dollar as of September 30, 2025 and Rupiah and Singapore Dollar as of December 31, 2024.

Pada tanggal 30 September 2025 dan 31 Desember 2024, jumlah keuntungan dan kerugian atas tagihan dan liabilitas derivatif yang diakui dalam laba rugi dalam akun "pendapatan transaksi valuta asing - bersih" masing-masing sebesar Rp 45.202 juta dan Rp 59.469 juta.

As September 30, 2025 and December 31, 2024, the amount of gain or loss on derivative receivables and payables recognized in profit or loss under "gain on foreign exchange transactions - net" amounted to Rp 45,202 million and Rp 59,469 million, respectively.

## 11. EFEK YANG DIBELI DENGAN JANJI DIJUAL KEMBALI – PIHAK KETIGA

Efek yang dibeli dengan janji dijual kembali terdiri dari:

## 11. SECURITIES PURCHASED WITH AGREEMENTS TO RESELL – THIRD PARTIES

The details of securities purchased with agreements to resell are as follows:

| | | | | 30 September/ September 30, 2025 | | |
|---|---|---|---|---|---|---|
| Jenis/Type | Jangka waktu/ Term | Tanggal Mulai/ Starting Date | Tanggal jatuh tempo/ Due date | Nilai penjualan kembali/ Resale amount | Pendapatan bunga yang belum diamortisasi/ Unamortized interest income | Nilai tercatat/ Carrying value |
| | | | | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million |
| **Bank** | | | | | | |
| Obligasi Pemerintah Indonesia/ Indonesian Government Bonds | 7 hari/ days | 29 September/ September 29, 2025 | 6 Oktober/ October 6, 2025 | 2,354,324 | 1,554 | 2,352,770 |
| Obligasi Pemerintah Indonesia/ Indonesian Government Bonds | 7 hari/ days | 24 September/ September 24, 2025 | 1 Oktober/ October 1, 2025 | 2,062,206 | - | 2,062,206 |
| Obligasi Pemerintah Indonesia/ Indonesian Government Bonds | 7 hari/ days | 24 September/ September 24, 2025 | 1 Oktober/ October 1, 2025 | 583,423 | - | 583,423 |
| Sekuritas Rupiah Bank Indonesia/ Bank Indonesia Rupiah Securities | 7 hari/ days | 29 September/ September 29, 2025 | 6 Oktober/ October 6, 2025 | 493,090 | 329 | 492,761 |
| Obligasi Pemerintah Indonesia/ Indonesian Government Bonds | 14 hari/ days | 29 September/ September 29, 2025 | 13 Oktober/ October 13, 2025 | 48,353 | 77 | 48,276 |
| Obligasi Pemerintah Indonesia/ Indonesian Government Bonds | 14 hari/ days | 23 September/ September 23, 2025 | 7 Oktober/ October 7, 2025 | 39,961 | 32 | 39,929 |
| Obligasi Pemerintah Indonesia/ Indonesian Government Bonds | 14 hari/ days | 22 September/ September 22, 2025 | 6 Oktober/ October 6, 2025 | 19,639 | 13 | 19,626 |
| Obligasi Pemerintah Indonesia/ Indonesian Government Bonds | 14 hari/ days | 18 September/ September 18, 2025 | 2 Oktober/ October 2, 2025 | 19,492 | 3 | 19,489 |
| Obligasi Pemerintah Indonesia/ Indonesian Government Bonds | 14 hari/ days | 26 September/ September 26, 2025 | 10 Oktober/ October 10, 2025 | 19,465 | 23 | 19,442 |
| Sekuritas Rupiah Bank Indonesia/ Bank Indonesia Rupiah Securities | 14 hari/ days | 30 September/ September 30, 2025 | 14 Oktober/ October 14, 2025 | 9,950 | 18 | 9,932 |
| Sekuritas Rupiah Bank Indonesia/ Bank Indonesia Rupiah Securities | 14 hari/ days | 19 September/ September 19, 2025 | 3 Oktober/ October 3, 2025 | 9,932 | 2 | 9,930 |
| Sekuritas Rupiah Bank Indonesia/ Bank Indonesia Rupiah Securities | 32 hari/ days | 25 September/ September 25, 2025 | 27 Oktober/ October 27, 2025 | 9,949 | 35 | 9,914 |
| Sekuritas Rupiah Bank Indonesia/ Bank Indonesia Rupiah Securities | 30 hari/ days | 22 September/ September 22, 2025 | 22 Oktober/ October 22, 2025 | 9,900 | 30 | 9,870 |
| Obligasi Pemerintah Indonesia/ Indonesian Government Bonds | 30 hari/ days | 29 September/ September 29, 2025 | 29 Oktober/ October 29, 2025 | 9,796 | 38 | 9,758 |
| Obligasi Pemerintah Indonesia/ Indonesian Government Bonds | 30 hari/ days | 16 September/ September 16, 2025 | 16 Oktober/ October 16, 2025 | 9,718 | 21 | 9,697 |
| Obligasi Pemerintah Indonesia/ Indonesian Government Bonds | 31 hari/ days | 12 September/ September 12, 2025 | 13 Oktober/ October 13, 2025 | 9,672 | 17 | 9,655 |
| Sekuritas Rupiah Bank Indonesia/ Bank Indonesia Rupiah Securities | 28 hari/ days | 3 September/ September 3, 2025 | 1 Oktober/ October 1, 2025 | 4,782 | - | 4,782 |
| Jumlah Efek yang Dibeli dengan Janji Dijual Kembali/ Total Securities Purchased with Agreements to Resell | | | | | | 5,711,460 |
| Cadangan kerugian penurunan nilai/Allowance for impairment losses | | | | | | (377) |
| Jumlah Efek yang Dibeli dengan Janji Dijual Kembali - Bersih/ Total Securities Purchased with Agreements to Resell - Net | | | | | | 5,711,083 |

| Jenis/Type | Jangka waktu/ Term | Tanggal Mulai/ Starting Date | Tanggal jatuh tempo/ Due date | 31 Desember/ December 31, 2024 | | |
|---|---|---|---|---|---|---|
| | | | | Nilai penjualan kembali/ Resale amount | Pendapatan bunga yang belum diamortisasi/ Unamortized interest income | Nilai tercatat/ Carrying value |
| | | | | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million |
| **Bank** | | | | | | |
| Sekuritas Rupiah Bank Indonesia/ Bank Indonesia Rupiah Securities | 14 hari/ days | 19 Desember/ December 19, 2024 | 2 Januari/ January 2, 2025 | 951,734 | 169 | 951,565 |
| Sekuritas Rupiah Bank Indonesia/ Bank Indonesia Rupiah Securities | 29 hari/ days | 9 Desember/ December 9, 2024 | 7 Januari/ January 7, 2025 | 48,778 | 53 | 48,725 |
| Sekuritas Rupiah Bank Indonesia/ Bank Indonesia Rupiah Securities | 14 hari/ days | 31 Desember/ December 31, 2024 | 14 Januari/ January 14, 2025 | 47,720 | 110 | 47,610 |
| Sekuritas Rupiah Bank Indonesia/ Bank Indonesia Rupiah Securities | 14 hari/ days | 24 Desember/ December 24, 2024 | 7 Januari/ January 7, 2025 | 47,618 | 51 | 47,567 |
| Jumlah Efek yang Dibeli dengan Janji Dijual Kembali/ Total Securities Purchased with Agreements to Resell | | | | | | 1,095,467 |
| Cadangan kerugian penurunan nilai/Allowance for impairment losses | | | | | | (693) |
| Jumlah Efek yang Dibeli dengan Janji Dijual Kembali - Bersih/ Total Securities Purchased with Agreements to Resell - Net | | | | | | 1,094,774 |

Seluruh efek yang dibeli dengan janji dijual kembali berlokasi di Jakarta.

Suku bunga efek yang dibeli dengan janji dijual kembali berkisar antara 4,75% - 5,25% dan 6,25% - 6,60% pada 30 September 2025 dan 31 Desember 2024.

Pada tanggal 30 September 2025 dan 31 Desember 2024, nilai wajar efek yang dijadikan sebagai jaminan efek yang dibeli dengan janji dijual kembali, adalah Obligasi Pemerintah Indonesia sebesar Rp 5.318.512 juta dan Rp 1.153.143 juta dan Sekuritas Rupiah Bank Indonesia sebesar Rp 537.241 juta dan nihil.

Mutasi nilai tercatat untuk efek yang dibeli dengan janji dijual kembali adalah sebagai berikut:

All securities purchased with agreements to resell are located in Jakarta.

Interest rate of securities purchased with agreements to resell are ranged between 4.75% - 5.25% and 6.25% - 6.60% on September 30, 2025 and December 31, 2024.

As of September 30, 2025 and December 31, 2024, the fair value of securities used to secure the securities purchased with agreements to resell are Indonesian Government Bonds amounted to Rp 5,318,512 million and Rp 1,153,143 million and Bank Indonesia Rupiah Securities amounted to Rp 537,241 million and nil.

The changes in net carrying amount of securities purchased with agreement to resell are as follows:

| | 30 September/ September 30, 2025 | | | | |
|---|---|---|---|---|---|
| | Tahap 1/ Stage 1 | Tahap 2/ Stage 2 | Tahap 3/ Stage 3 | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Saldo awal periode | 1,095,467 | - | - | 1,095,467 | Balance at the beginning of the period |
| Aset keuangan yang baru diterbitkan atau dibeli | 5,711,460 | - | - | 5,711,460 | New financial assets issued or purchased |
| Aset keuangan yang dihentikan pengakuannya | (1,095,467) | - | - | (1,095,467) | Financial asset derecognized |
| Total pengurangan periode berjalan | 4,615,993 | - | - | 4,615,993 | Total deductions for the current period |
| Saldo akhir periode | 5,711,460 | - | - | 5,711,460 | Balance at the end of the period |

| | 31 Desember/ December 31, 2024 | | | | |
|---|---|---|---|---|---|
| | Tahap 1/ Stage 1 | Tahap 2/ Stage 2 | Tahap 3/ Stage 3 | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Saldo awal tahun | 4,827,120 | - | - | 4,827,120 | Balance at the beginning of the year |
| Aset keuangan yang baru diterbitkan atau dibeli | 1,095,467 | - | - | 1,095,467 | New financial assets issued or purchased |
| Aset keuangan yang dihentikan pengakuannya | (4,827,120) | - | - | (4,827,120) | Financial asset derecognized |
| Total pengurangan tahun berjalan | (3,731,653) | - | - | (3,731,653) | Total deductions for the current year |
| Saldo akhir tahun | 1,095,467 | - | - | 1,095,467 | Balance at the end of the year |

Mutasi nilai cadangan kerugian penurunan nilai untuk efek yang dibeli dengan janji dijual kembali pada tanggal 30 September 2025 dan 31 Desember 2024 adalah sebagai berikut:

The changes in the allowance of impairment losses of securities purchased with agreement to resell as of September 30, 2025 and December 31, 2024 are as follows:

| | 30 September/ September 30, 2025 | | | | |
|---|---|---|---|---|---|
| | Tahap 1/ Stage 1 | Tahap 2/ Stage 2 | Tahap 3/ Stage 3 | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Saldo awal periode | 693 | - | - | 693 | Balance at the beginning of the period |
| Aset keuangan yang baru diterbitkan atau dibeli | 377 | - | - | 377 | New financial assets issued or purchased |
| Aset keuangan yang dihentikan pengakuannya | (693) | - | - | (693) | Financial asset derecognized |
| Total pengurangan periode berjalan | (316) | - | - | (316) | Total deductions for the current period |
| Saldo akhir periode | 377 | - | - | 377 | Balance at the end of the period |

| | 31 Desember/ December 31, 2024 | | | | |
|---|---|---|---|---|---|
| | Tahap 1/ Stage 1 | Tahap 2/ Stage 2 | Tahap 3/ Stage 3 | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Saldo awal tahun | 329 | - | - | 329 | Balance at the beginning of the year |
| Aset keuangan yang baru diterbitkan atau dibeli | 693 | - | - | 693 | New financial assets issued or purchased |
| Aset keuangan yang dihentikan pengakuannya | (329) | - | - | (329) | Financial asset derecognized |
| Total pengurangan tahun berjalan | 364 | - | - | 364 | Total deductions for the current year |
| Saldo akhir tahun | 693 | - | - | 693 | Balance at the end of the year |

Manajemen berpendapat bahwa cadangan kerugian penurunan nilai telah memadai untuk menutup kemungkinan kerugian atas tidak tertagihnya efek yang dibeli dengan janji dijual kembali.

Management believes that the allowance for impairment losses is adequate to cover the losses which might arise from uncollectible securities purchased with agreement to resell.

## 12. KREDIT

Kredit memiliki suku bunga tetap maupun mengambang, sehingga Grup terpapar risiko suku bunga atas nilai wajar *(fair value interest rate risk)* dan risiko suku bunga atas arus kas *(cash flow interest rate risk)*.

### a. Jenis Pinjaman

| | 30 September/ September 30, 2025 Rp Juta/ Rp Million | 31 Desember/ December 31, 2024 Rp Juta/ Rp Million | |
|---|---|---|---|
| Rupiah | | | Rupiah |
| Kredit modal kerja | 39.186.010 | 39.796.377 | Working capital loans |
| Kredit investasi | 28.675.083 | 30.628.196 | Investment loans |
| Pinjaman rekening koran | 23.909.861 | 23.941.439 | Demand loans |
| Kredit konsumsi | 22.755.144 | 25.047.723 | Consumer loans |
| Pembiayaan bersama | 7.642.177 | 9.505.350 | Syndicated loans |
| Pinjaman karyawan | 46.599 | 54.937 | Employee loans |
| Kredit lainnya | 4.479.584 | 4.867.101 | Others |
| Jumlah - Rupiah | 126.694.458 | 133.841.123 | Total - Rupiah |
| Valuta asing | | | Foreign currencies |
| Kredit modal kerja | 3.991.831 | 3.081.507 | Working capital loans |
| Kredit investasi | 2.220.862 | 2.252.610 | Investment loans |
| Pembiayaan bersama | 569.827 | 726.183 | Syndicated loans |
| Pinjaman rekening koran | 31.008 | 35.440 | Demand loans |
| Jumlah - Valuta asing | 6.813.528 | 6.095.740 | Total - Foreign currencies |
| Jumlah | 133.507.986 | 139.936.863 | Total |
| Cadangan kerugian penurunan nilai | (6.567.167) | (7.431.282) | Allowance for impairment losses |
| Jumlah Kredit - Bersih | 126.940.819 | 132.505.581 | Total Loans - Net |

### b. Jangka Waktu

Jangka waktu pinjaman diklasifikasikan berdasarkan periode pinjaman dalam perjanjian kredit adalah sebagai berikut:

| | 30 September/ September 30, 2025 Rp Juta/ Rp Million | 31 Desember/ December 31, 2024 Rp Juta/ Rp Million | |
|---|---|---|---|
| ≤ 1 tahun | 33,954,109 | 31,618,688 | ≤ 1 year |
| > 1 - 2 tahun | 10,760,782 | 14,256,009 | > 1 - 2 years |
| > 2 - 5 tahun | 27,896,801 | 31,458,264 | > 2 - 5 years |
| > 5 tahun | 60,896,294 | 62,603,902 | > 5 years |
| Jumlah | 133,507,986 | 139,936,863 | Total |
| Cadangan kerugian penurunan nilai | (6,567,167) | (7,431,282) | Allowance for impairment losses |
| Jumlah Kredit - Bersih | 126,940,819 | 132,505,581 | Total Loans - Net |

## 12. LOANS

Loans are arranged at both fixed and floating interest rates, thus exposing the Group to fair value interest rate risk and cash flow interest rate risk.

### a. By Type of Loan

### b. By Period

Loans classified based on the term of the loan agreements are as follows:

**c. Berdasarkan *Staging* PSAK 109**

Berikut adalah perubahan nilai tercatat kredit yang diberikan dan piutang/ pembiayaan syariah dengan klasifikasi biaya perolehan diamortisasi berdasarkan *stage* untuk periode yang berakhir 30 September 2025 dan 31 Desember 2024:

**c. By PSAK 109 Staging**

Following are the changes in the carrying value of loans and receivables/ sharia financing with the classification of amortized cost based on the stage for the period ended September 30, 2025 and December 31, 2024:

| | 30 September/ September 30, 2025 | | | | | |
|---|---|---|---|---|---|---|
| | Tahap 1/ Stage 1 | Tahap 2/ Stage 2 | Tahap 3/ Stage 3 | Syariah/ Sharia | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| **Biaya perolehan diamortisasi** | | | | | | **Amortized cost** |
| Saldo awal periode | 116,057,299 | 3,863,633 | 8,193,896 | 11,822,035 | 139,936,863 | Balance at the beginning of the period |
| Transfer ke kerugian ekspektasian 12 bulan (*stage* 1) | 670,140 | (632,561) | (37,579) | - | - | Transfer to 12-months expected credit loss (stage 1) |
| Transfer ke kredit yang diberikan sepanjang umurnya - tidak mengalami penurunan nilai (*stage* 2) | (1,568,451) | 1,587,895 | (19,444) | - | - | Transfer to Lifetime ECL - Not Credit Impaired (stage 2) |
| Transfer ke kredit yang diberikan yang mengalami penurunan nilai (*stage* 3) | (809,085) | (1,091,762) | 1,900,847 | - | - | Transfer to Lifetime ECL - Credit Impaired (stage 3) |
| Saldo setelah pengalihan | 114,349,903 | 3,727,205 | 10,037,720 | 11,822,035 | 139,936,863 | Balance after transfer |
| Pengukuran kembali nilai tercatat bersih | (10,859,422) | (123,272) | (97,757) | (969,082) | (12,049,533) | Remeasurement of the net carrying value |
| Aset keuangan baru yang diterbitkan | 12,805,489 | 42,355 | 520,067 | 6,482,025 | 19,849,936 | New financial assets issued |
| Aset keuangan yang dihentikan pengakuannya | (7,924,938) | (253,601) | (1,708,090) | (4,342,652) | (14,229,281) | Financial assets derecognized |
| Jumlah penambahan (pengurangan) periode berjalan | (5,978,871) | (334,518) | (1,285,780) | 1,170,291 | (6,428,878) | Total additions (deductions) for the current period |
| Saldo akhir periode | 108,371,032 | 3,392,687 | 8,751,940 | 12,992,326 | 133,507,985 | Balance at the end of the period |

| | 31 Desember/ December 31, 2024 | | | | | |
|---|---|---|---|---|---|---|
| | Tahap 1/ Stage 1 | Tahap 2/ Stage 2 | Tahap 3/ Stage 3 | Syariah/ Sharia | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| **Biaya perolehan diamortisasi** | | | | | | **Amortized cost** |
| Saldo awal tahun | 119,878,737 | 965,772 | 7,239,895 | 11,616,737 | 139,701,141 | Balance at the beginning of the year |
| Transfer ke kerugian ekspektasian 12 bulan (*stage* 1) | 179,935 | (150,584) | (29,351) | - | - | Transfer to 12-months expected credit loss (stage 1) |
| Transfer ke kredit yang diberikan sepanjang umurnya - tidak mengalami penurunan nilai (*stage* 2) | (2,971,961) | 2,989,729 | (17,768) | - | - | Transfer to Lifetime ECL - Not Credit Impaired (stage 2) |
| Transfer ke kredit yang diberikan yang mengalami penurunan nilai (*stage* 3) | (3,432,629) | (348,431) | 3,781,060 | - | - | Transfer to Lifetime ECL - Credit Impaired (stage 3) |
| Saldo setelah pengalihan | 113,654,082 | 3,456,486 | 10,973,836 | 11,616,737 | 139,701,141 | Balance after transfer |
| Pengukuran kembali nilai tercatat bersih | (11,927,592) | (195,576) | 138,938 | (1,343,944) | (13,328,174) | Remeasurement of the net carrying value |
| Aset keuangan baru yang diterbitkan | 29,450,412 | 794,698 | 27,292 | 4,420,578 | 34,692,980 | New financial assets issued |
| Aset keuangan yang dihentikan pengakuannya | (15,119,603) | (191,975) | (2,946,170) | (2,871,336) | (21,129,084) | Financial assets derecognized |
| Jumlah penambahan (pengurangan) tahun berjalan | 2,403,217 | 407,147 | (2,779,940) | 205,298 | 235,722 | Total additions (deductions) for the current year |
| Saldo akhir tahun | 116,057,299 | 3,863,633 | 8,193,896 | 11,822,035 | 139,936,863 | Balance at the end of the year |

Berikut ini adalah informasi pokok lainnya sehubungan dengan kredit:

Other major information on loans are as follows:

1) Pada tanggal 30 September 2025 dan 31 Desember 2024 tingkat bunga efektif rata-rata untuk kredit adalah sebagai berikut:

1) As of September 30, 2025 and December 31, 2024, the average effective annual interest rates for loans are as follows:

| | 30 September/ September 30, 2025 | 31 Desember/ December 31, 2024 | |
|---|---|---|---|
| Rupiah | 9,02% | 9,20% | Rupiah |
| Valuta asing | 5,49% | 5,67% | Foreign currency |

2) Kredit dijamin dengan agunan yang diikat dengan hak tanggungan atau surat kuasa untuk menjual dan jaminan lain yang umumnya diterima oleh perbankan. Kredit juga dijamin dengan jaminan tunai berupa giro, tabungan dan deposito berjangka (Catatan 21). Manajemen berkeyakinan agunan yang diterima tersebut cukup untuk menutup kerugian yang mungkin timbul akibat tidak tertagihnya kredit yang diberikan.

2) Loans are secured by collateral, which are legalized by deed of encumbrance, power of attorney to sell and other collaterals that are generally accepted in the banking industry. Loans are also secured by cash collateral, in the form of demand deposits, savings deposits and time deposits (Note 21). Management believes that collateral received from debtor is adequate to cover possible losses which may arise from uncollectible loans.

3) Kredit untuk modal kerja dan investasi terdiri dari pinjaman jangka panjang, tetap, berulang, rekening koran dan diskonto, sedangkan kredit konsumsi terdiri dari kredit pemilikan rumah, kredit kendaraan bermotor dan kredit konsumsi lain.

3) Loans for working capital and investments include long-term, fixed, revolving, demand and discounted loans, while consumer loans include housing, car and other consumer loans.

4) Kredit, selain kredit dalam rangka pembiayaan sindikasi, dalam Rupiah berjangka waktu 6 hari sampai 29 tahun, sedangkan kredit dalam valuta asing berjangka waktu antara 4 bulan sampai 9 tahun. Kredit dalam rangka pembiayaan sindikasi dalam Rupiah berjangka waktu 5 sampai dengan 15 tahun, sedangkan dalam valuta asing berjangka waktu 5 sampai dengan 8 tahun.

4) Loans, other than syndicated loans, in Rupiah have terms ranging from 6 days to 29 years, while those in foreign currencies have terms ranging from 4 months to 9 years. Syndicated loans have terms of 5 to 15 years for Rupiah and 5 to 8 years for foreign currencies.

5) Keikutsertaan Bank sebagai anggota sindikasi dengan persentase penyertaan berkisar antara 2,91% - 21,55% pada tanggal 30 September 2025 dan berkisar antara 3,84% - 37,37% pada tanggal 31 Desember 2024.

5) The Bank's participation as a member in syndicated loans range from 2.91% - 21.55% as of September 30, 2025 and from 3.84% - 37.37% as of December 31, 2024.

6) Kredit kepada karyawan Bank merupakan kredit untuk membeli kendaraan, rumah dan keperluan lainnya yang dibebani bunga sebesar 6% per tahun dengan jangka waktu 1 sampai 10 tahun. Pembayaran kembali kredit dilakukan dengan pemotongan gaji setiap bulan.

6) Employee loans represent interest bearing loans for purchase of cars, houses and other necessities. The maturity periods range from 1 to 10 years and the interest rate is charged at 6% per annum. The payments are deducted from monthly salary.

7) Pada tanggal 30 September 2025 dan 31 Desember 2024, Bank mengakui langsung dalam laba rugi, perbedaan nilai wajar dari kredit yang diberikan kepada karyawan masing-masing sebesar Rp 404 juta dan Rp 376 juta.

7) As of September 30, 2025 and December 31, 2024, the Bank recognizes directly to profit or loss, the difference in the fair value of employee loans amounting to Rp 404 million and Rp 376 million, respectively.

8) Dalam jumlah kredit termasuk kredit yang diberikan kepada pihak berelasi sebesar Rp 928.796 juta dan Rp 909.825 juta setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp 350.478 juta dan Rp 370.936 juta masing-masing pada tanggal 30 September 2025 dan 31 Desember 2024.

Kredit yang diberikan kepada pihak berelasi sebesar Rp 412.390 juta dan Rp 64.124 juta telah melewati jatuh tempo setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp 185.892 juta dan Rp 175.961 juta pada tanggal 30 September 2025 dan 31 Desember 2024.

Kredit yang diberikan kepada pihak berelasi sebesar Rp 461.949 juta dan Rp 64.125 juta setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp 348.576 juta dan Rp 196.395 juta mengalami penurunan nilai secara individu pada tanggal 30 September 2025 dan 31 Desember 2024.

8) Total loans include loans to related parties amounting to Rp 928,796 million and Rp 909,825 million net of allowance for impairment losses of Rp 350,478 million and Rp 370,936 million as of September 30, 2025 and December 31, 2024, respectively.

Loans to related parties amounted to Rp 412,390 million and Rp 64,124 million are past due, net of allowance for impairment losses of Rp 185,892 million and Rp 175,961 million as of September 30, 2025 and December 31, 2024.

Loans to related parties are Rp 461.949 million and Rp 64,125 million net of allowance of impairment losses of Rp 348,576 million and Rp 196,395 million are individually impaired as of September 30, 2025 and December 31, 2024.

9) Pada tanggal 30 September 2025 dan 31 Desember 2024, tidak terdapat kredit yang dijadikan agunan oleh Grup.

9) As of September 30, 2025 and December 31, 2024, there are no loans pledged as collateral to the Group.

10) Pada tanggal 30 September 2025 dan 31 Desember 2024, kredit yang disalurkan dengan sistem *joint financing* melalui CFI, berupa kredit kendaraan bermotor dan mobil sebesar Rp 1.129.135 juta dan Rp 2.038.186 juta.

10) As of September 30, 2025 and December 31, 2024, loans channeled through joint financing system with CFI to finance motorcycle and car loans amounted to Rp 1,129,135 million and Rp 2,038,186 million, respectively.

11) Nilai tercatat biaya perolehan diamortisasi dari kredit yang diberikan adalah sebagai berikut:

11) The carrying amount of loans at amortised cost is as follows:

| | 30 September/ September 30, 2025 | 31 Desember/ December 31, 2024 | |
|---|---|---|---|
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Kredit | 133,507,986 | 139,936,863 | Loans |
| Pendapatan bunga yang masih akan diterima (Catatan 20) | 556,819 | 614,044 | Accrued interest receivables (Note 20) |
| Cadangan kerugian penurunan nilai | (6,567,167) | (7,431,282) | Allowance for impairment losses |
| Jumlah | 127,497,638 | 133,119,625 | Total |

12) Mutasi cadangan kerugian penurunan nilai adalah sebagai berikut:

12) The changes in the allowance for impairment losses are as follows:

| | 30 September/ September 30, 2025 | | | | | |
|---|---|---|---|---|---|---|
| | Tahap 1/ Stage 1 | Tahap 2/ Stage 2 | Tahap 3/ Stage 3 | Syariah/ Sharia *) | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Saldo awal periode | 927,643 | 931,082 | 5,353,194 | 219,363 | 7,431,282 | Balance at beginning of the period |
| Transfer ke kerugian ekspektasian 12 bulan (stage 1) | 207,783 | (184,615) | (23,168) | - | - | Transfer to 12-months expected credit loss (stage 1) |
| Transfer ke kredit yang diberikan sepanjang umurnya - tidak mengalami penurunan nilai (stage 2) | (44,038) | 59,282 | (15,244) | - | - | Transfer to Lifetime ECL - Not Credit Impaired (stage 2) |
| Transfer ke kredit yang diberikan yang mengalami penurunan nilai (stage 3) | (17,136) | (317,977) | 335,113 | - | - | Transfer to Lifetime ECL - Credit Impaired (stage 3) |
| Saldo setelah pengalihan | 1,074,252 | 487,772 | 5,649,895 | 219,363 | 7,431,282 | Balance after transfer |
| Pengukuran kembali penyisihan kerugian penurunan nilai | (403,379) | 91,202 | 1,024,450 | (14,547) | 697,726 | Remeasurement of the allowance for the impairment losses |
| Aset keuangan baru yang diterbitkan | 43,329 | 9,178 | 146,793 | 64,651 | 263,951 | New financial assets issued |
| Aset keuangan yang dihentikan pengakuannya | (71,768) | (44,149) | (1,652,440) | (57,435) | (1,825,792) | Financial assets derecognized |
| Total penambahan (pengurangan) periode berjalan **) | (431,818) | 56,231 | (481,197) | (7,331) | (864,115) | Total additions (deductions) for the current period**) |
| Saldo akhir periode | 642,434 | 544,003 | 5,168,698 | 212,032 | 6,567,167 | Balance at the end of the period |

| | 31 Desember/ December 31, 2024 | | | | | |
|---|---|---|---|---|---|---|
| | Tahap 1/ Stage 1 | Tahap 2/ Stage 2 | Tahap 3/ Stage 3 | Syariah/ Sharia *) | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Saldo awal tahun | 3,049,851 | 194,808 | 4,714,369 | 243,840 | 8,202,868 | Balance at beginning of the year |
| Transfer ke kerugian ekspektasian 12 bulan (stage 1) | 49,798 | (30,721) | (19,077) | - | - | Transfer to 12-months expected credit loss (stage 1) |
| Transfer ke kredit yang diberikan sepanjang umurnya - tidak mengalami penurunan nilai (stage 2) | (360,416) | 368,784 | (8,368) | - | - | Transfer to Lifetime ECL - Not Credit Impaired (stage 2) |
| Transfer ke kredit yang diberikan yang mengalami penurunan nilai (stage 3) | (1,554,523) | (66,580) | 1,621,103 | - | - | Transfer to Lifetime ECL - Credit Impaired (stage 3) |
| Saldo setelah pengalihan | 1,184,710 | 466,291 | 6,308,027 | 243,840 | 8,202,868 | Balance after transfer |
| Pengukuran kembali penyisihan kerugian penurunan nilai | (322,967) | 247,620 | 1,279,940 | 31,242 | 1,235,835 | Remeasurement of the allowance for the impairment losses |
| Aset keuangan baru yang diterbitkan | 205,180 | 257,689 | 18,397 | 42,532 | 523,798 | New financial assets issued |
| Aset keuangan yang dihentikan pengakuannya | (139,280) | (40,518) | (2,253,170) | (98,251) | (2,531,219) | Financial assets derecognized |
| Total penambahan (pengurangan) tahun berjalan **) | (257,067) | 464,791 | (954,833) | (24,477) | (771,586) | Total additions (deductions) for the current year**) |
| Saldo akhir tahun | 927,643 | 931,082 | 5,353,194 | 219,363 | 7,431,282 | Balance at the end of the year |

*) ECL untuk syariah menggunakan kerugian historis sesuai PSAK 239 dan PPAP BI
**) Termasuk selisih kurs

*) ECL for sharia using incurred loss based on PSAK 239 and PPAP BI
**) Include differences in exchange rate

Manajemen berpendapat bahwa cadangan kerugian penurunan nilai kredit adalah cukup untuk menutup kerugian yang mungkin timbul akibat tidak tertagihnya kredit.

Management believes that the allowance for impairment losses on loans is adequate to cover the losses which might arise from uncollectible loans.

## 13. PIUTANG SEWA PEMBIAYAAN DAN TAGIHAN ANJAK PIUTANG

### a. Piutang Sewa Pembiayaan

Piutang sewa pembiayaan memiliki suku bunga tetap, sehingga Grup terpapar risiko suku bunga atas nilai wajar *(fair value interest rate risk)*.

Piutang sewa pembiayaan berasal dari CFI pada tanggal 30 September 2025 dan 31 Desember 2024 dengan perincian sebagai berikut:

| | 30 September/ September 30, 2025 | 31 Desember/ December 31, 2024 | |
|---|---|---|---|
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Pihak ketiga | | | Third parties |
| Rupiah | | | Rupiah |
| Piutang sewa pembiayaan - bruto | 778,815 | 674,694 | Finance lease receivables - gross |
| Nilai sisa | 376,677 | 341,035 | Residual value |
| Pendapatan sewa pembiayaan yang belum diakui | (83,077) | (71,478) | Unearned finance lease income |
| Simpanan jaminan | (376,677) | (341,035) | Security deposits |
| Jumlah | 695,738 | 603,216 | Total |
| Cadangan kerugian penurunan nilai | (13,696) | (14,953) | Allowance for impairment losses |
| Jumlah - bersih | 682,042 | 588,263 | Total - net |
| Tingkat bunga efektif rata-rata per tahun | | | Average annual effective interest rates |
| Rupiah | 12.34% | 12.69% | Rupiah |

Piutang sewa pembiayaan pada tanggal 30 September 2025 dan 31 Desember 2024 berdasarkan *stage*:

| | 30 September/ September 30, 2025 | | | | |
|---|---|---|---|---|---|
| | Tahap 1/ Stage 1 | Tahap 2/ Stage 2 | Tahap 3/ Stage 3 | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Saldo awal periode | 555,422 | 27,347 | 20,447 | 603,216 | Balance at the beginning of the period |
| Transfer ke kerugian ekspektasian 12 bulan (*stage* 1) | 12,172 | (12,172) | - | - | Transfer to 12-months expected credit loss (stage 1) |
| Transfer ke kredit yang diberikan sepanjang umurnya - tidak mengalami penurunan nilai (*stage* 2) | (20,906) | 20,906 | - | - | Transfer to Lifetime ECL - Not Credit Impaired (stage 2) |
| Transfer ke kredit yang diberikan yang mengalami penurunan nilai (*stage* 3) | (6,598) | (6,514) | 13,112 | - | Transfer to Lifetime ECL - Credit Impaired (stage 3) |
| Saldo setelah pengalihan | 540,090 | 29,567 | 33,559 | 603,216 | Balance after transfer |
| Aset keuangan baru yang diterbitkan atau dibeli | 408,317 | - | - | 408,317 | New financial assets issued or purchased |
| Aset keuangan yang dilunasi | (291,748) | (13,538) | (9,747) | (315,033) | Financial assets which have been repaid |
| Penghapusan | - | - | (762) | (762) | Write-offs |
| Jumlah penambahan (pengurangan) periode | 116,569 | (13,538) | (10,509) | 92,522 | Total additions (deductions) for the current period |
| Saldo akhir periode | 656,659 | 16,029 | 23,050 | 695,738 | Balance at the end of the period |

## 13. FINANCE LEASE RECEIVABLES AND FACTORING RECEIVABLES

### a. Finance Lease Receivables

Finance lease receivables are arranged at fixed interest rates, thus the Group is exposed to fair value interest rate risk.

Finance lease receivables are entered into by CFI as of September 30, 2025 and December 31, 2024 with details as follows:

Finance lease receivables as of September 30, 2025 and December 31, 2024 based on stages:

| | 31 Desember/ December 31, 2024 | | | | |
|---|---|---|---|---|---|
| | Tahap 1/ Stage 1 | Tahap 2/ Stage 2 | Tahap 3/ Stage 3 | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Saldo awal tahun | 487,752 | 40,719 | 962 | 529,433 | Balance at the beginning of the year |
| Transfer ke kerugian ekspektasian 12 bulan (*stage* 1) | 9,703 | (9,703) | - | - | Transfer to 12-months expected credit loss (stage 1) |
| Transfer ke kredit yang diberikan sepanjang umurnya - tidak mengalami penurunan nilai (*stage* 2) | (32,562) | 32,562 | - | - | Transfer to Lifetime ECL - Not Credit Impaired (stage 2) |
| Transfer ke kredit yang diberikan yang mengalami penurunan nilai (*stage* 3) | (7,248) | (16,787) | 24,035 | - | Transfer to Lifetime ECL - Credit Impaired (stage 3) |
| Saldo setelah pengalihan | 457,645 | 46,791 | 24,997 | 529,433 | Balance after transfer |
| Aset keuangan baru yang diterbitkan atau dibeli | 451,494 | - | - | 451,494 | New financial assets issued or purchased |
| Aset keuangan yang dilunasi | (353,717) | (19,444) | (2,554) | (375,715) | Financial assets which have been repaid |
| Penghapusan | - | - | (1,996) | (1,996) | Write-offs |
| Jumlah penambahan (pengurangan) tahun berjalan | 97,777 | (19,444) | (4,550) | 73,783 | Total additions (deductions) for the current year |
| Saldo akhir tahun | 555,422 | 27,347 | 20,447 | 603,216 | Balance at the end of the year |

Jumlah piutang sewa pembiayaan bruto (sebelum dikurangi pendapatan sewa pembiayaan yang belum diakui dan cadangan kerugian penurunan nilai) pada tanggal 30 September 2025 dan 31 Desember 2024 adalah sebagai berikut:

Total gross financial lease receivable (before unearned lease income and allowance for impairment losses) as of September 30, 2025 and December 31, 2024 are as follows:

a. Berdasarkan jenis produk

a. Based on type of products

| | 30 September/ September 30, 2025 | 31 Desember/ December 31, 2024 | |
|---|---|---|---|
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Alat berat | 703,488 | 618,668 | Heavy equipment |
| Kendaraan bermotor | 64,931 | 43,230 | Vehicle |
| Mesin | 10,396 | 11,249 | Machine |
| Lainnya | - | 1,547 | Others |
| Jumlah | 778,815 | 674,694 | Total |

b. Berdasarkan kegiatan usaha

b. Based on business activities

| | 30 September/ September 30, 2025 | 31 Desember/ December 31, 2024 | |
|---|---|---|---|
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Investasi | 778,815 | 674,694 | Investment |
| Jumlah | 778,815 | 674,694 | Total |

Jumlah angsuran sewa pembiayaan (sebelum dikurangi cadangan kerugian penurunan nilai) sesuai dengan jatuh temponya adalah sebagai berikut:

Total lease installments (gross of allowance for impairment losses) based on maturity date are as follows:

| | Pembayaran minimum sewa pembiayaan/ Minimum lease payments | | Nilai kini dari pembayaran minimum sewa pembiayaan/Present value of minimum lease payments | | |
|---|---|---|---|---|---|
| | 30 September/ September 30, 2025 | 31Desember/ December 31, 2024 | 30 September/ September 30, 2025 | 31Desember/ December 31, 2024 | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| **Angsuran sewa pembiayaan** | | | | | **Lease installments** |
| Sampai dengan satu tahun | 449,594 | 397,833 | 391,457 | 346,895 | Within one year |
| Lebih dari satu tahun sampai lima tahun | 329,221 | 276,861 | 304,281 | 256,321 | More than one year up to five years |
| Sub jumlah | 778,815 | 674,694 | 695,738 | 603,216 | Subtotal |
| **Pendapatan sewa pembiayaan yang belum diakui** | | | | | **Unearned finance lease income** |
| Sampai dengan satu tahun | (58,137) | (50,938) | - | - | Within one year |
| Lebih dari satu tahun sampai lima tahun | (24,940) | (20,540) | - | - | More than one year up to five years |
| Sub jumlah | (83,077) | (71,478) | - | - | Subtotal |
| Jumlah | 695,738 | 603,216 | 695,738 | 603,216 | Total |

Kisaran jangka waktu pembiayaan adalah 1 – 13 tahun dengan mayoritas pembiayaan ditenor 3 tahun.

The range of financing terms is 1 – 13 years with majority tenor of within 3 years.

Biaya-biaya yang timbul, seperti premi asuransi, bea materai dan biaya terkait lainnya sehubungan dengan perolehan aset sewa pembiayaan, dibebankan kepada debitur.

Costs incurred, such as insurance premium, stamp duty, and other related costs in connection with finance lease transaction are charged directly to consumers.

Mutasi cadangan kerugian penurunan nilai adalah sebagai berikut:

The changes in the allowance for impairment losses are as follows:

| | 30 September/ September 30, 2025 | | | | |
|---|---|---|---|---|---|
| | Tahap 1/ Stage 1 | Tahap 2/ Stage 2 | Tahap 3/ Stage 3 | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Saldo awal periode | 460 | 135 | 14,358 | 14,953 | Balance at the beginning of the period |
| Transfer ke kerugian ekspektasian 12 bulan (*stage* 1) | 15 | (15) | - | - | Transfer to 12-months expected credit loss (stage 1) |
| Transfer ke kredit yang diberikan sepanjang umumnya - tidak mengalami penurunan nilai (*stage* 2) | (35) | 35 | - | - | Transfer to Lifetime ECL - Not Credit Impaired (stage 2) |
| Transfer ke kredit yang diberikan yang mengalami penurunan nilai (*stage* 3) | (12) | (74) | 86 | - | Transfer to Lifetime ECL - Credit Impaired (stage 3) |
| Saldo setelah pengalihan | 428 | 81 | 14,444 | 14,953 | Balance after transfer |
| Pengukuran kembali penyisihan kerugian penurunan nilai | (8) | 142 | 2,463 | 2,597 | Remeasurement of the net allowance for the impairment losses |
| Aset keuangan baru yang diterbitkan atau dibeli | 419 | - | - | 419 | New financial assets issued or purchased |
| Aset keuangan yang dilunasi | (92) | (34) | (3,385) | (3,511) | Financial assets which have been repaid |
| Penghapusan | - | - | (762) | (762) | Write-offs |
| Jumlah penambahan (pengurangan) periode berjalan | 319 | 108 | (1,684) | (1,257) | Total additions (deductions) for the current period |
| Saldo akhir periode | 747 | 189 | 12,760 | 13,696 | Balance at the end of the period |

| | 31 Desember/ December 31, 2024 | | | | |
|---|---|---|---|---|---|
| | Tahap 1/ Stage 1 | Tahap 2/ Stage 2 | Tahap 3/ Stage 3 | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Saldo awal tahun | 521 | 306 | 126 | 953 | Balance at the beginning of the year |
| Transfer ke kerugian ekspektasian 12 bulan (*stage* 1) | 164 | (164) | - | - | Transfer to 12-months expected credit loss (stage 1) |
| Transfer ke kredit yang diberikan sepanjang umurnya - tidak mengalami penurunan nilai (*stage* 2) | (31) | 31 | - | - | Transfer to Lifetime ECL - Not Credit Impaired (stage 2) |
| Transfer ke kredit yang diberikan yang mengalami penurunan nilai (*stage* 3) | (1,522) | (486) | 2,008 | - | Transfer to Lifetime ECL - Credit Impaired (stage 3) |
| Saldo setelah pengalihan | (868) | (313) | 2,134 | 953 | Balance after transfer |
| Pengukuran kembali penyisihan kerugian penurunan nilai | 1,355 | 474 | 14,220 | 16,049 | Remeasurement of the net allowance for the impairment losses |
| Aset keuangan baru yang diterbitkan atau dibeli | 448 | - | - | 448 | New financial assets issued or purchased |
| Aset keuangan yang dilunasi | (475) | (26) | - | (501) | Financial assets which have been repaid |
| Penghapusan | - | - | (1,996) | (1,996) | Write-offs |
| Jumlah penambahan (pengurangan) tahun berjalan | 1,328 | 448 | 12,224 | 14,000 | Total additions (deductions) for the current year |
| Saldo akhir tahun | 460 | 135 | 14,358 | 14,953 | Balance at the end of the year |

Sebagian dari piutang sewa pembiayaan dijamin dengan kendaraan bermotor dan Bukti Pemilikan Kendaraan Bermotor (BPKB) dari kendaraan yang bersangkutan. Piutang sewa pembiayaan untuk tanah dan bangunan dijamin dengan objek yang dibiayai CFI dan bukti kepemilikan berupa Sertifikat Hak Milik (SHM) dan Sertifikat Hak Guna Bangunan (SHGB). Piutang sewa pembiayaan untuk tongkang dan tug boat diikat dengan akta fidusia (grosse akta) dari barang-barang yang dibiayakan sedangkan piutang sewa pembiayaan untuk alat-alat berat, mesin-mesin produksi dan peralatan dijamin dengan barang-barang yang dibiayai.

Some finance lease receivables are secured by motor vehicles and Vehicle Document of Ownership (BPKB) of the related vehicle. Finance lease receivable related to land and buildings are secured by the object financed by CFI and document of ownership in the form of Certificates of Ownership (SHM) or Certificates of Building Use Right (SHGB). Finance lease receivables related to barges and tug boats are tied with fiduciary certificate (certificate grosse) of the financed items, while finance lease receivables related to heavy equipment, production machinery and equipment are secured by financed items.

Manajemen Grup berpendapat bahwa cadangan kerugian penurunan nilai dan agunan yang diterima dari debitur adalah cukup untuk menutup kerugian yang mungkin timbul akibat tidak tertagihnya piutang sewa pembiayaan.

The management of the Group believes that the allowance for impairment losses and collateral received from debtors are adequate to cover the losses, which might arise from uncollectible finance lease receivables.

Tidak terdapat perubahan teknik estimasi atau asumsi signifikan yang dibuat selama periode pelaporan berjalan dalam penilaian cadangan kerugian piutang sewa pembiayaan.

There has been no change in the estimation techniques or significant assumptions made during the current reporting period in assessing the loss allowance for finance lease receivables.

Pada tanggal 30 September 2025 dan 31 Desember 2024, CFI menggunakan piutang sewa pembiayaan yang dimilliki sebagai jaminan atas pinjaman yang diterima (Catatan 25). Jumlah piutang sewa pembiayaan yang dijaminkan masing-masing sebesar Rp 20.298 juta dan Rp 10.779 juta pada tanggal 30 September 2025 dan 31 Desember 2024.

Finance lease receivables are used as collateral for loans received by CFI as of September 30, 2025 and December 31, 2024 (Note 25). Total finance lease receivables pledged as collateral amounted to Rp 20,298 million and Rp 10,779 million as of September 30, 2025 and December 31, 2024, respectively.

Pihak penerima jaminan adalah pemegang surat berharga yang diterbitkan dan bank-bank pemberi pinjaman yang diterima.

The recipient of the guarantee are securities holder and counterparty banks of loans received.

Jumlah piutang sewa pembiayaan yang direstrukturisasi masing-masing sebesar Rp 8.793 juta dan Rp 29.417 juta pada tanggal 30 September 2025 dan 31 Desember 2024.

Total restructured finance lease receivables as of September 30, 2025 and December 31, 2024, amounted to Rp 8,793 million and Rp 29,417 million, respectively.

Pada saat perjanjian sewa pembiayaan dimulai, *lessee* memberikan simpanan jaminan yang akan digunakan sebagai pembayaran atas pembelian dari aset sewa pembiayaan pada akhir masa sewa, bila hak opsi dilaksanakan penyewa pembiayaan. Apabila hak opsi tidak dilaksanakan, simpanan jaminan tersebut akan dikembalikan kepada *lessee* pada akhir masa sewa pembiayaan.

At the inception of finance lease contract, the lessee rendered security deposits which will be used as payment of purchased leased assets at the end of the lease period, if the option right is exercised. If the option right is not exercised, such security deposits will be returned at the end of the lease period.

**b. Tagihan Anjak Piutang**

**b. Factoring Receivables**

Tagihan anjak piutang memiliki suku bunga tetap, sehingga CFI terpapar risiko suku bunga atas nilai wajar (*fair value interest rate risk*).

The factoring receivable are arranged at fixed interest rates, thus exposing CFI to fair value interest rate risk.

| | 30 September/ September 30, 2025 | 31 Desember/ December 31, 2024 | |
|---|---|---|---|
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Pihak ketiga | | | Third parties |
| Rupiah | | | Rupiah |
| Tagihan anjak piutang | 75,000 | 75,000 | Factoring receivable |
| Cadangan kerugian penurunan nilai | (30,951) | (30,951) | Allowance for impairment losses |
| Bersih | 44,049 | 44,049 | Net |
| Tingkat bunga efektif rata-rata per tahun | 20.00% | 20.00% | Average annual effective interest rate |

Tagihan anjak piutang pada tanggal 30 September 2025 dan 31 Desember 2024 berdasarkan *stage*:

Factoring receivables as of September 30, 2025 and December 31, 2024 based on stages:

| | 30 September 2025 dan 31Desember 2024/ September 30, 2025 and December 31, 2024 | | | | |
|---|---|---|---|---|---|
| | Tahap 1/ Stage 1 | Tahap 2/ Stage 2 | Tahap 3/ Stage 3 | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Saldo awal periode | - | - | 75,000 | 75,000 | Balance at the beginning of the period |
| Pengukuran kembali bersih nilai tercatat | - | - | - | - | Remeasurement of the net carrying value |
| Aset keuangan yang dilunasi | - | - | - | - | Financial assets has been repaid |
| Agunan yang diambil alih | - | - | - | - | Foreclosed properties |
| Penghapusan | - | - | - | - | Write-offs |
| Jumlah penambahan (pengurangan) periode berjalan | - | - | - | - | Total additions (deductions) for the current period |
| Saldo akhir periode | - | - | 75,000 | 75,000 | Balance at the end of the period |

Seluruh tagihan anjak piutang merupakan pembiayaan modal kerja dan dilakukan dalam mata uang Rupiah.

All of the Company's factoring receivable are financing working capital and in Indonesian Rupiah.

Jangka waktu tagihan anjak piutang berdasarkan periode dalam perjanjian adalah 1 tahun.

The term of factoring receivable based on the agreements are 1 year.

Tagihan anjak piutang memiliki jaminan tambahan berupa tanah dan bangunan.

Factoring receivable have additional collateral in the form of land and buildings.

Tabel berikut menunjukkan perubahan cadangan kerugian penurunan nilai tagihan anjak piutang selama tahun berjalan:

The following table show movement of the allowance for impairment losses of factoring receivable in the current year:

| | 30 September/ September 30, 2025 | | | | |
|---|---|---|---|---|---|
| | Tahap 1/ Stage 1 | Tahap 2/ Stage 2 | Tahap 3/ Stage 3 | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Saldo awal periode | - | - | 30,951 | 30,951 | Balance at the beginning of the period |
| Pengukuran kembali nilai tercatat bersih | - | - | - | - | Remeasurement of the net carrying value |
| Aset keuangan yang dilunasi | - | - | - | - | Financial assets which have been repaid |
| Penghapusan | - | - | - | - | Write-offs |
| Jumlah penambahan (pengurangan) periode berjalan | - | - | - | - | Total additions (deductions) for the current period |
| Saldo akhir periode | - | - | 30,951 | 30,951 | Balance at the end of the period |

| | 31 Desember/ December 31, 2024 | | | | |
|---|---|---|---|---|---|
| | Tahap 1/ Stage 1 | Tahap 2/ Stage 2 | Tahap 3/ Stage 3 | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Saldo awal tahun | - | - | 30,951 | 30,951 | Balance at the beginning of the year |
| Pengukuran kembali nilai tercatat bersih | - | - | - | - | Remeasurement of the net carrying value |
| Aset keuangan yang dilunasi | - | - | - | - | Financial assets which have been repaid |
| Penghapusan | - | - | - | - | Write-offs |
| Jumlah penambahan (pengurangan) tahun berjalan | - | - | - | - | Total additions (deductions) for the current year |
| Saldo akhir tahun | - | - | 30,951 | 30,951 | Balance at the end of the year |

Manajemen Grup berpendapat bahwa cadangan kerugian penurunan nilai dan agunan yang diterima dari debitur telah memadai untuk menutup kemungkinan kerugian akibat tidak tertagihnya tagihan anjak piutang.

The management of the Group believes that allowance for impairment losses and collateral received from debtors are adequate to cover the possible losses arising from uncollectible factoring receivable.

## 14. PIUTANG PEMBIAYAAN KONSUMEN

Piutang pembiayaan konsumen memiliki suku bunga tetap, sehingga Grup terpapar risiko suku bunga atas nilai wajar *(fair value interest rate risk).*

Jumlah piutang pembiayaan konsumen pada tanggal 30 September 2025 dan 31 Desember 2024 merupakan piutang pembiayaan konsumen yang dilakukan oleh CFI dengan perincian sebagai berikut:

## 14. CONSUMER FINANCING RECEIVABLES

The consumer financing receivables are arranged at fixed interest rates, thus the Group are exposed to fair value interest rate risk.

Consumer financing receivables as of September 30, 2025 and December 31, 2024 are consumer financing receivables made by CFI with details as follows:

| | 30 September September 30, 2025 | 31 Desember/ December 31, 2024 | |
|---|---|---|---|
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Pihak ketiga | | | Third parties |
| Rupiah | | | Rupiah |
| Piutang pembiayaan konsumen - bruto | 9,990,605 | 10,737,279 | Consumer financing receivables - gross |
| Pendapatan pembiayaan konsumen yang belum diakui | (1,695,302) | (1,955,643) | Unearned consumer financing income |
| Jumlah | 8,295,303 | 8,781,636 | Total |
| Cadangan kerugian penurunan nilai | (182,727) | (215,888) | Allowance for impairment losses |
| Bersih | 8,112,576 | 8,565,748 | Net |

Piutang pembiayaan konsumen pada tanggal 30 September 2025 dan 31 Desember 2024 berdasarkan *stage*:

Consumer financing receivables as of September 30, 2025 and December 31, 2024 based on stages:

| | 30 September/ September 30, 2025 | | | | |
|---|---|---|---|---|---|
| | Tahap 1/ Stage 1 | Tahap 2/ Stage 2 | Tahap 3/ Stage 3 | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Saldo awal periode | 7,971,950 | 498,602 | 311,084 | 8,781,636 | Balance at the beginning of the period |
| Transfer ke kerugian ekspektasian 12 bulan (*stage* 1) | 45,294 | (41,668) | (3,626) | - | Transfer to 12-months expected credit loss (stage 1) |
| Transfer ke kredit yang diberikan sepanjang umurnya - tidak mengalami penurunan nilai (*stage* 2) | (356,023) | 358,934 | (2,911) | - | Transfer to Lifetime ECL - Not Credit Impaired (stage 2) |
| Transfer ke kredit yang diberikan yang mengalami penurunan nilai (*stage* 3) | (282,645) | (144,649) | 427,294 | - | Transfer to Lifetime ECL - Credit Impaired (stage 3) |
| Saldo setelah pengalihan | 7,378,576 | 671,219 | 731,841 | 8,781,636 | Balance after transfer |
| Aset keuangan baru yang diterbitkan atau dibeli | 3,285,075 | - | - | 3,285,075 | New financial assets issued or purchased |
| Aset keuangan yang dilunasi | (3,085,413) | (177,104) | (87,415) | (3,349,932) | Financial assets which have been repaid |
| Penghapusan | - | - | (421,477) | (421,477) | Write-offs |
| Jumlah penambahan (pengurangan) periode berjalan | 199,662 | (177,104) | (508,892) | (486,334) | Total additions (deductions) for the current period |
| Saldo akhir periode | 7,578,238 | 494,115 | 222,949 | 8,295,302 | Balance at the end of the period |

| | 31 Desember/ December 31, 2024 | | | | |
|---|---|---|---|---|---|
| | Tahap 1/ Stage 1 | Tahap 2/ Stage 2 | Tahap 3/ Stage 3 | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Saldo awal tahun | 7,958,794 | 424,456 | 231,243 | 8,614,493 | Balance at the beginning of the year |
| Transfer ke kerugian ekspektasian 12 bulan (*stage* 1) | 55,787 | (53,930) | (1,857) | - | Transfer to 12-months expected credit loss (stage 1) |
| Transfer ke kredit yang diberikan sepanjang umurnya - tidak mengalami penurunan nilai (*stage* 2) | (579,338) | 580,092 | (754) | - | Transfer to Lifetime ECL - Not Credit Impaired (stage 2) |
| Transfer ke kredit yang diberikan yang mengalami penurunan nilai (*stage* 3) | (529,058) | (155,157) | 684,215 | - | Transfer to Lifetime ECL - Credit Impaired (stage 3) |
| Saldo setelah pengalihan | 6,906,185 | 795,461 | 912,847 | 8,614,493 | Balance after transfer |
| Aset keuangan baru yang diterbitkan atau dibeli | 5,810,605 | - | - | 5,810,605 | New financial assets issued or purchased |
| Aset keuangan yang dilunasi | (4,744,840) | (296,859) | (106,355) | (5,148,054) | Financial assets which have been repaid |
| Penghapusan | - | - | (495,408) | (495,408) | Write-offs |
| Jumlah penambahan (pengurangan) tahun berjalan | 1,065,765 | (296,859) | (601,763) | 167,143 | Total additions (deductions) for the current year |
| Saldo akhir tahun | 7,971,950 | 498,602 | 311,084 | 8,781,636 | Balance at the end of the year |

Pada tanggal 30 September 2025 dan 31 Desember 2024, pembiayaan bersama (*joint financing*) masing-masing sebesar Rp 140.297 juta dan Rp 255.946 juta.

As of September 30, 2025 and December 31, 2024, allocation for joint financing amounted to Rp 140,297 million and Rp 255,946 million, respectively.

Pada tanggal 30 September 2025 dan 31 Desember 2024, piutang pembiayaan konsumen termasuk biaya transaksi yang terkait langsung dengan pemberian pembiayaan konsumen masing-masing sebesar Rp 99.071 juta dan Rp 133.800 juta.

As of September 30, 2025 and December 31, 2024, consumer financing receivable include transaction costs directly atributtable to the original consumer financing amounted to Rp 99,071 million and Rp 133,800 million, respectively.

Jumlah piutang pembiayaan konsumen bruto (sebelum dikurangi pendapatan pembiayaan konsumen yang belum diakui dan cadangan kerugian penurunan nilai) berdasarkan kegiatan usaha pada tanggal 30 September 2025 dan 31 Desember 2024 adalah sebagai berikut:

Total gross consumer finance receivable (before unearned income and allowance for impairment losses) based on business activity are as of September 30, 2025 and December 31, 2024 as follows:

| | 30 September/ September 30, 2025 | 31 Desember/ December 31, 2024 | |
|---|---|---|---|
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Multi guna | 6,920,772 | 7,923,862 | Multi purpose |
| Investasi | 2,499,025 | 2,402,168 | Investment |
| Modal kerja | 570,808 | 411,249 | Working capital |
| Jumlah | 9,990,605 | 10,737,279 | Total |

Piutang pembiayaan konsumen jatuh tempo dalam:

Consumer financing receivables matured within:

| | 30 September/ September 30, 2025 | 31 Desember/ December 31, 2024 | |
|---|---|---|---|
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Satu tahun berikutnya (termasuk yang telah jatuh tempo) | 4,434,505 | 4,544,341 | The following year (including past due) |
| > 1 - 2 tahun | 3,009,604 | 3,200,490 | > 1 - 2 years |
| Lebih dari 3 tahun | 2,546,496 | 2,992,448 | More than 3 years |
| Jumlah | 9,990,605 | 10,737,279 | Total |
| Tingkat bunga rata-rata efektif per tahun - Rupiah | 17.44% | 17.58% | Average effective interest rates per annum - Rupiah |

Aset yang dibiayai oleh CFI adalah kendaraan baru dan bekas, apartemen, tanah serta tanah dan bangunan dengan tenor pembiayaan adalah 1 - 10 tahun dengan mayoritas pembiayaan di tenor 4 tahun.

Assets financed by CFI are new and used vehicles, apartment, land and land and buildings with period of financing ranging from 1 - 10 years with majority tenor of within 4 years.

Biaya-biaya yang timbul, sehubungan dengan perolehan aset pembiayaan konsumen, dibebankan kepada debitur.

Additional cost, related to financing, are charged to customers.

Jumlah piutang pembiayaan konsumen yang direstrukturisasi masing-masing sebesar Rp 157.435 juta dan Rp 187.672 juta pada tanggal 30 September 2025 dan 31 Desember 2024.

Total restructured consumer financing receivables as of September 30, 2025 and December 31, 2024 amounting to Rp 157,435 million and Rp 187,672 million, respectively.

Mutasi cadangan kerugian penurunan nilai piutang pembiayaan konsumen adalah sebagai berikut:

The changes in the allowance for impairment losses are as follows:

| | 30 September/ September 30, 2025 | | | | |
|---|---|---|---|---|---|
| | Tahap 1/ Stage 1 | Tahap 2/ Stage 2 | Tahap 3/ Stage 3 | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Saldo awal periode | 25,654 | 18,115 | 172,119 | 215,888 | Balance at the beginning of the period |
| Transfer ke kerugian ekspektasian 12 bulan (*stage* 1) | 2,451 | (1,397) | (1,054) | - | Transfer to 12-months expected credit loss (stage 1) |
| Transfer ke kredit yang diberikan sepanjang umurnya - tidak mengalami penurunan nilai (*stage* 2) | (1,793) | 2,813 | (1,020) | - | Transfer to Lifetime ECL - Not Credit Impaired (stage 2) |
| Transfer ke kredit yang diberikan yang mengalami penurunan nilai (*stage* 3) | (118,899) | (101,094) | 219,993 | - | Transfer to Lifetime ECL - Credit Impaired (stage 3) |
| Saldo setelah pengalihan | (92,587) | (81,563) | 390,038 | 215,888 | Balance after transfer |
| Pengukuran kembali penyisihan kerugian penurunan nilai | 114,303 | 103,460 | 180,286 | 398,049 | Remeasurement of the allowance for impairment losses |
| Aset keuangan baru yang diterbitkan atau dibeli | 7,647 | - | - | 7,647 | New financial assets issued or purchased |
| Aset keuangan yang dilunasi | (8,179) | (17) | (9,185) | (17,381) | Financial assets which have been repaid |
| Penghapusan | - | - | (421,476) | (421,476) | Write-offs |
| Jumlah penambahan (pengurangan) periode berjalan | 113,771 | 103,443 | (250,375) | (33,161) | Total additions (deductions) for the current period |
| Saldo akhir periode | 21,184 | 21,880 | 139,663 | 182,727 | Balance at the end of the period |

| | 31 Desember/ December 31, 2024 | | | | |
|---|---|---|---|---|---|
| | Tahap 1/ Stage 1 | Tahap 2/ Stage 2 | Tahap 3/ Stage 3 | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Saldo awal tahun | 31,619 | 14,818 | 139,051 | 185,488 | Balance at the beginning of the year |
| Transfer ke kerugian ekspektasian 12 bulan (*stage* 1) | 1,730 | (1,218) | (512) | - | Transfer to 12-months expected credit loss (stage 1) |
| Transfer ke kredit yang diberikan sepanjang umurnya - tidak mengalami penurunan nilai (*stage* 2) | (4,110) | 4,315 | (205) | - | Transfer to Lifetime ECL - Not Credit Impaired (stage 2) |
| Transfer ke kredit yang diberikan yang mengalami penurunan nilai (*stage* 3) | (277,789) | (92,545) | 370,334 | - | Transfer to Lifetime ECL - Credit Impaired (stage 3) |
| Saldo setelah pengalihan | (248,550) | (74,630) | 508,668 | 185,488 | Balance after transfer |
| Pengukuran kembali penyisihan kerugian penurunan nilai | 272,103 | 96,131 | 173,619 | 541,853 | Remeasurement of the allowance for impairment losses |
| Aset keuangan baru yang diterbitkan atau dibeli | 12,331 | - | - | 12,331 | New financial assets issued or purchased |
| Aset keuangan yang dilunasi | (10,230) | (3,386) | (14,760) | (28,376) | Financial assets which have been repaid |
| Penghapusan | - | - | (495,408) | (495,408) | Write-offs |
| Jumlah penambahan (pengurangan) tahun berjalan | 274,204 | 92,745 | (336,549) | 30,400 | Total additions (deductions) for the current year |
| Saldo akhir tahun | 25,654 | 18,115 | 172,119 | 215,888 | Balance at the end of the year |

Piutang pembiayaan konsumen kendaraan bermotor (baru dan bekas) dijamin dengan Bukti Pemilikan Kendaraan Bermotor (BPKB) dari kendaraan yang bersangkutan sedangkan piutang pembiayaan konsumen untuk apartemen, tanah serta tanah dan bangunan dijamin dengan Sertifikat Hak Milik (SHM) atau Sertifikat Hak Guna Bangunan (SHGB) atau Sertifikat Hak Milik atas Satuan Rumah Susun (SHMSRS).

Consumer financing receivables of vehicles (new and used) are secured by Vehicle Document of Ownership (BPKB) of the vehicle while consumer financing receivable related to apartment, land and land and buildings are secured by Certificates of Ownership (SHM) or Certificates of Building Use Right (SHGB) or Certificates of Ownership of Mansions Unit (SHMSRS).

Piutang pembiayaan konsumen dijadikan sebagai jaminan pinjaman yang diterima oleh CFI dari beberapa bank (Catatan 25). Jumlah piutang pembiayaan konsumen yang dijaminkan masing-masing sebesar Rp 2.570.779 juta dan Rp 2.766.239 juta masing-masing pada tanggal 30 September 2025 dan 31 Desember 2024.

Consumer financing receivables are pledged as collateral for bank loans received by CFI from several banks (Note 25). Total consumer financing receivables pledged as collateral amounted to Rp 2,570,779 million and Rp 2,766,239 million as of September 30, 2025 and December 31, 2024, respectively.

Manajemen Grup berpendapat bahwa cadangan kerugian penurunan nilai piutang pembiayaan konsumen telah memadai untuk menutup kemungkinan kerugian atas tidak tertagihnya piutang pembiayaan konsumen.

The management of the Group believes that the amount of allowance for impairment losses of consumer financing receivables is adequate to cover the possible losses that might arise from uncollectible consumer financing receivables.

## 15. PIUTANG JUAL DAN SEWA-BALIK

## 15. SALES AND LEASE-BACK RECEIVABLES

Piutang jual dan sewa-balik memiliki suku bunga tetap, sehingga Grup terpapar risiko suku bunga atas nilai wajar (*fair value interest rate risk*).

Sales and lease-back receivables are arranged at fixed interest rates, thus the Group is exposed to fair value interest rate risk.

Piutang jual dan sewa-balik pada tanggal 30 September 2025 dan 31 Desember 2024 berasal dari CFI, dengan perincian sebagai berikut:

Sales and lease-back receivables as of September 30, 2025 and December 31, 2024 are entered into by CFI, with details as follows:

| | 30 September/ September 30, 2025 Rp Juta/ Rp Million | 31 Desember/ December 31, 2024 Rp Juta/ Rp Million | |
|---|---|---|---|
| Pihak ketiga | | | Third parties |
| Rupiah | | | Rupiah |
| Piutang jual dan sew a-balik - bruto | 115,311 | 106,485 | Sales and lease-back receivables - gross |
| Nilai sisa terjamin | 33,977 | 45,346 | Residual value |
| Pendapatan jual dan sew a-balik yang belum diakui | (11,227) | (8,398) | Unearned sales and lease-back income |
| Simpanan jaminan | (33,977) | (45,346) | Security deposits |
| Jumlah | 104,084 | 98,087 | Total |
| Cadangan kerugian penurunan nilai | (235) | (210) | Allow ance for impairment losses |
| Jumlah - bersih | 103,849 | 97,877 | Total - net |
| Tingkat bunga rata-rata efektif per tahun - Rupiah | 13.50% | 13.01% | Average effective interest rates per annum - Rupiah |

Pada tanggal 30 September 2025 dan 31 Desember 2024, piutang jual dan sewa-balik termasuk biaya transaksi yang terkait langsung dengan piutang jual dan sewa-balik sebesar Rp 333 juta dan Rp 281 juta.

As of September 30, 2025 and December 31, 2024, sales and lease-back receivables including transaction costs directly related to sales and leaseback receivables amounted to Rp 333 million and Rp 281 million.

Jumlah piutang jual dan sewa-balik (sebelum dikurangi pendapatan piutang jual dan sewa-balik yang belum diakui dan cadangan kerugian penurunan nilai) pada tanggal 30 September 2025 dan 31 Desember 2024 adalah sebagai berikut:

Total sales and lease-back receivables (gross of unearned sales and leaseback income and allowance for impairment losses) as of September 30, 2025 and December 31, 2024 are as follows:

a. Berdasarkan jenis produk

a. Based on type of products

| | 30 September/ September 30, 2025 Rp Juta/ Rp Million | 31 Desember/ December 31, 2024 Rp Juta/ Rp Million | |
|---|---|---|---|
| Alat berat | 88,395 | 48,977 | Heavy equipment |
| Kendaraan bermotor | 26,916 | 27,585 | Vehicle |
| Kapal | - | 29,923 | Vessel |
| Jumlah | 115,311 | 106,485 | Total |

b. Berdasarkan kegiatan usaha

b. Based on business activities

| | 30 September/ September 30, 2025 Rp Juta/ Rp Million | 31 Desember/ December 31, 2024 Rp Juta/ Rp Million | |
|---|---|---|---|
| Investasi | 109,337 | 93,574 | Investment |
| Modal kerja | 5,974 | 12,911 | Working Capital |
| Jumlah | 115,311 | 106,485 | Total |

Jumlah angsuran piutang jual dan sewa-balik (sebelum dikurangi cadangan kerugian penurunan nilai) sesuai dengan jatuh temponya pada tanggal 30 September 2025 dan 31 Desember 2024 adalah sebagai berikut:

Total sales and lease-back receivables installments (gross of allowance for impairment losses) based on maturity date as of September 30, 2025 and December 31, 2024 are as follows:

| | 30 September/ September 30, 2025 Rp Juta/ Rp Million | 31 Desember/ December 31, 2024 Rp Juta/ Rp Million | |
|---|---|---|---|
| Jatuh tempo satu tahun berikutnya (termasuk yang telah jatuh tempo) | 78,420 | 79,494 | Due next years (including past due) |
| Jatuh tempo dua tahun berikutnya | 31,609 | 21,063 | Due in the next two years |
| Jatuh tempo tiga tahun berikutnya atau lebih | 5,282 | 5,928 | Due in the next three years or more |
| Jumlah | 115,311 | 106,485 | Total |

Aset yang masuk klasifikasi piutang jual dan sewa-balik ini terdiri dari alat berat, kapal, dan kendaraan bermotor dengan tenor pembiayaan 1 sampai 4 tahun, dengan mayoritas pembiayaan di tenor 3 tahun.

Assets that are classified as sale and lease-back receivables consist of heavy equipment, vessels and vehicle with a financing tenor of 1 – 4 years, with majority tenor of 3 years.

Piutang jual dan sewa-balik yang direstrukturisasi sebesar Rp 457 juta dan Rp 29.713 juta pada tanggal 30 September 2025 dan 31 Desember 2024.

Total restructured sales and lease-back receivables amounted to Rp 457 million and Rp 29,713 million as of September 30, 2025 and December 31, 2024.

Piutang jual dan sewa-balik pada tanggal 30 September 2025 dan 31 Desember 2024 berdasarkan *stage*:

Sales and lease-back receivables as of September 30, 2025 and December 31, 2024 based on stages:

| | 30 September/ September 30, 2025 | | | | |
|---|---|---|---|---|---|
| | Tahap 1/ Stage 1 | Tahap 2/ Stage 2 | Tahap 3/ Stage 3 | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Saldo awal periode | 68,375 | 29,712 | - | 98,087 | Balance at the beginning of the period |
| Transfer ke kerugian ekspektasian 12 bulan (*stage 1* ) | - | - | - | - | Transfer to 12-months expected credit loss (stage 1) |
| Transfer ke kredit yang diberikan sepanjang umurnya - tidak mengalami penurunan nilai (*stage 2* ) | (12,083) | 12,083 | - | - | Transfer to Lifetime ECL - Not Credit Impaired (stage 2) |
| Transfer ke kredit yang diberikan yang mengalami penurunan nilai (*stage 3* ) | - | (16,066) | 16,066 | - | Transfer to Lifetime ECL - Credit Impaired (stage 3) |
| Saldo setelah pengalihan | 56,292 | 25,729 | 16,066 | 98,087 | Balance after transfer |
| Aset keuangan baru yang diterbitkan atau dibeli | 90,486 | - | - | 90,486 | New financial assets issued or purchased |
| Aset keuangan yang dilunasi | (50,773) | (17,650) | - | (68,423) | Financial assets which have been repaid |
| Penghapusan | - | - | (16,066) | (16,066) | Write-offs |
| Jumlah penambahan (pengurangan) periode berjalan | 39,713 | (17,650) | (16,066) | 5,997 | Total additions (deductions) for the current period |
| Saldo akhir periode | 96,005 | 8,079 | - | 104,084 | Balance at the end of the period |

| | 31 Desember/ December 31, 2024 | | | | |
|---|---|---|---|---|---|
| | Tahap 1/ Stage 1 | Tahap 2/ Stage 2 | Tahap 3/ Stage 3 | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Saldo awal tahun | 26,422 | 32,476 | 34,436 | 93,334 | Balance at the beginning of the year |
| Transfer ke kerugian ekspektasian 12 bulan (*stage 1* ) | - | - | - | - | Transfer to 12-months expected credit loss (stage 1) |
| Transfer ke kredit yang diberikan sepanjang umurnya - tidak mengalami penurunan nilai (*stage 2* ) | - | 34,436 | (34,436) | - | Transfer to Lifetime ECL - Not Credit Impaired (stage 2) |
| Transfer ke kredit yang diberikan yang mengalami penurunan nilai (*stage 3* ) | - | (26,375) | 26,375 | - | Transfer to Lifetime ECL - Credit Impaired (stage 3) |
| Saldo setelah pengalihan | 26,422 | 40,537 | 26,375 | 93,334 | Balance after transfer |
| Aset keuangan baru yang diterbitkan atau dibeli | 83,430 | - | - | 83,430 | New financial assets issued or purchased |
| Aset keuangan yang dilunasi | (41,477) | (10,825) | - | (52,302) | Financial assets which have been repaid |
| Penghapusan | - | - | (26,375) | (26,375) | Write-offs |
| Jumlah penambahan (pengurangan) tahun berjalan | 41,953 | (10,825) | (26,375) | 4,753 | Total additions (deductions) for the current year |
| Saldo akhir tahun | 68,375 | 29,712 | - | 98,087 | Balance at the end of the year |

Mutasi cadangan kerugian penurunan nilai dari piutang jual dan sewa-balik adalah sebagai berikut:

The changes in the allowance for impairment losses of sales and lease-back receivables are as follows:

| | 30 September/ September 30, 2025 | | | | |
|---|---|---|---|---|---|
| | Tahap 1/ Stage 1 | Tahap 2/ Stage 2 | Tahap 3/ Stage 3 | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Saldo awal periode | 92 | 118 | - | 210 | Balance at the beginning of the period |
| Transfer ke kerugian ekspektasian 12 bulan (*stage 1* ) | - | - | - | - | Transfer to 12-months expected credit loss (stage 1) |
| Transfer ke kredit yang diberikan sepanjang umurnya - tidak mengalami penurunan nilai (*stage 2* ) | (25) | 25 | - | - | Transfer to Lifetime ECL - Not Credit Impaired (stage 2) |
| Transfer ke kredit yang diberikan yang mengalami penurunan nilai (*stage 3* ) | - | (16,066) | 16,066 | - | Transfer to Lifetime ECL - Credit Impaired (stage 3) |
| Saldo setelah pengalihan | 67 | (15,923) | 16,066 | 210 | Balance after transfer |
| Pengukuran kembali penyisihan kerugian penurunan nilai | - | 16,044 | - | 16,044 | Remeasurement of the allowance for impairment losses |
| Aset keuangan baru yang diterbitkan atau dibeli | 92 | - | - | 92 | New financial assets issued or purchased |
| Aset keuangan yang dilunasi | (45) | - | - | (45) | Financial assets which have been repaid |
| Penghapusan | - | - | (16,066) | (16,066) | Write-offs |
| Jumlah penambahan periode berjalan | 47 | 16,044 | (16,066) | 25 | Total additions for the current period |
| Saldo akhir periode | 114 | 121 | - | 235 | Balance at the end of the period |

| | 31Desember/ December 31, 2024 | | | | |
|---|---|---|---|---|---|
| | Tahap 1/ Stage 1 | Tahap 2/ Stage 2 | Tahap 3/ Stage 3 | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Saldo awal tahun | 45 | 25,920 | 34,221 | 60,186 | Balance at the beginning of the year |
| Transfer ke kerugian ekspektasian 12 bulan (*stage 1* ) | - | - | - | - | Transfer to 12-months expected credit loss (stage 1) |
| Transfer ke kredit yang diberikan sepanjang umurnya - tidak mengalami penurunan nilai (*stage 2* ) | - | 34,221 | (34,221) | - | Transfer to Lifetime ECL - Not Credit Impaired (stage 2) |
| Transfer ke kredit yang diberikan yang mengalami penurunan nilai (*stage 3* ) | - | (26,375) | 26,375 | - | Transfer to Lifetime ECL - Credit Impaired (stage 3) |
| Saldo setelah pengalihan | 45 | 33,766 | 26,375 | 60,186 | Balance after transfer |
| Pengukuran kembali penyisihan kerugian penurunan nilai | - | (33,646) | - | (33,646) | Remeasurement of the allowance for impairment losses |
| Aset keuangan baru yang diterbitkan atau dibeli | 92 | - | - | 92 | New financial assets issued or purchased |
| Aset keuangan yang dilunasi | (45) | (2) | - | (47) | Financial assets which have been repaid |
| Penghapusan | - | - | (26,375) | (26,375) | Write-offs |
| Jumlah penambahan (pengurangan) tahun berjalan | 47 | (33,648) | (26,375) | (59,976) | Total additions (deductions) for the current year |
| Saldo akhir tahun | 92 | 118 | - | 210 | Balance at the end of the year |

Manajemen Grup berpendapat bahwa cadangan kerugian penurunan nilai dan agunan yang dibentuk dan yang diterima dari debitur adalah cukup untuk menutup kerugian yang mungkin timbul akibat tidak tertagihnya piutang jual dan sewa-balik.

The management of the Group believes that the allowance for impairment losses and collateral formed and received from debtors are adequate to cover the losses, which might arise from uncollectible sales and lease-back receivables.

Tidak terdapat perubahan teknik estimasi atau asumsi signifikan yang dibuat selama periode pelaporan berjalan dalam penilaian cadangan kerugian piutang jual dan sewa-balik.

There were no significant changes in estimation techniques or assumptions made during the current reporting period in the assessment of allowance for losses on sales and lease-back receivables.

**Simpanan Jaminan**

Pada saat perjanjian jual dan sewa-balik dimulai, debitur memberikan simpanan jaminan yang akan digunakan untuk opsi membeli aset yang dijual dan sewa-balik sebesar nilai sisa aset tersebut pada akhir perjanjian sebagai bagian pembayarannya.

Apabila hak opsi tidak dilaksanakan, simpanan jaminan tersebut akan dikembalikan kepada penyewa pada akhir masa sewa pembiayaan.

**Security Deposits**

When the sales and lease-back agreement is started, the debtor provides a security deposit which will be used for the option to purchase the asset sold and leased-back at the remaining value of the asset at the end of the agreement as part of the payment.

If the option right is not excercised, such security deposits will be returned at the end of lease period.

## 16. TAGIHAN DAN LIABILITAS AKSEPTASI / 16. ACCEPTANCES RECEIVABLE AND PAYABLE

| | 30 September/ September 30, 2025<br>Rp Juta/ Rp Million | 31 Desember/ December 31, 2024<br>Rp Juta/ Rp Million | |
|---|---|---|---|
| **Tagihan Akseptasi** | | | **Acceptances Receivable** |
| Rupiah | 899,833 | 672,356 | Rupiah |
| Valuta asing | | | Foreign currencies |
| Dollar Amerika Serikat | 631,990 | 611,668 | United States Dollar |
| Yuan China | 8,491 | 7,015 | Chinese Yuan |
| Euro | 3,307 | - | Euro |
| Yen Jepang | 2,667 | 127,009 | Japanese Yen |
| Jumlah | 1,546,288 | 1,418,048 | Total |
| Diskonto tagihan akseptasi | (3,331) | (2,969) | Discount on acceptances receivable |
| Jumlah | 1,542,957 | 1,415,079 | Total |
| Cadangan kerugian penurunan nilai | (5,036) | (6,358) | Allowance for impairment losses |
| Jumlah Tagihan Akseptasi - Bersih | 1,537,921 | 1,408,721 | Total Acceptances Receivable - Net |
| **Liabilitas Akseptasi** | | | **Acceptances Payable** |
| Rupiah | 899,833 | 672,356 | Rupiah |
| Valuta asing | | | Foreign currencies |
| Dollar Amerika Serikat | 631,990 | 611,668 | United States Dollar |
| Yuan China | 8,491 | 7,015 | Chinese Yuan |
| Euro | 3,307 | - | Euro |
| Yen Jepang | 2,667 | 127,009 | Japanese Yen |
| Jumlah | 1,546,288 | 1,418,048 | Total |

Tagihan dan liabilitas akseptasi berdasarkan jangka waktu perjanjian adalah sebagai berikut:

The acceptances receivable and payable classified based on the term of the agreement are as follows:

| | 30 September/ September 30, 2025 | | 31 Desember/December 31, 2024 | | |
|---|---|---|---|---|---|
| | Tagihan/ Receivable<br>Rp Juta/ Rp Million | Liabilitas/ Payable<br>Rp Juta/ Rp Million | Tagihan/ Receivable<br>Rp Juta/ Rp Million | Liabilitas/ Payable<br>Rp Juta/ Rp Million | |
| ≤ 1 bulan | 2,251 | 2,251 | 4,399 | 4,399 | ≤ 1 month |
| > 1 - 3 bulan | 273,373 | 273,765 | 111,369 | 111,484 | > 1 - 3 months |
| > 3 - 6 bulan | 1,259,571 | 1,262,495 | 1,157,667 | 1,160,072 | > 3 - 6 months |
| > 6 - 12 bulan | 7,762 | 7,777 | 141,644 | 142,093 | > 6 - 12 months |
| Jumlah | 1,542,957 | 1,546,288 | 1,415,079 | 1,418,048 | Total |

Mutasi nilai tercatat dari tagihan akseptasi adalah sebagai berikut:

The changes in the carrying amount of acceptances receivable are as follows:

| | 30 September/ September 30, 2025 | | | | |
|---|---|---|---|---|---|
| | Tahap 1/ Stage 1 | Tahap 2/ Stage 2 | Tahap 3/ Stage 3 | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Saldo awal periode | 1,415,079 | - | - | 1,415,079 | Balance at the beginning of the period |
| Pengukuran kembali nilai tercatat bersih | - | - | - | - | Remeasurement of the net carrying value |
| Aset keuangan yang baru diterbitkan | 1,542,957 | - | - | 1,542,957 | New financial assets issued |
| Aset keuangan yang dihentikan pengakuannya | (1,415,079) | - | - | (1,415,079) | Financial asset derecognized |
| Total penambahan periode berjalan | 127,878 | - | - | 127,878 | Total additions for the current period |
| Saldo akhir periode | 1,542,957 | - | - | 1,542,957 | Balance at the end of the period |

| | 31 Desember/ December 31, 2024 | | | | |
|---|---|---|---|---|---|
| | Tahap 1/ Stage 1 | Tahap 2/ Stage 2 | Tahap 3/ Stage 3 | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Saldo awal tahun | 1,637,787 | - | - | 1,637,787 | Balance at the beginning of the year |
| Pengukuran kembali nilai tercatat bersih | - | - | - | - | Remeasurement of the net carrying value |
| Aset keuangan yang baru diterbitkan | 1,415,079 | - | - | 1,415,079 | New financial assets issued |
| Aset keuangan yang dihentikan pengakuannya | (1,637,787) | - | - | (1,637,787) | Financial asset derecognized |
| Total penambahan tahun berjalan | (222,708) | - | - | (222,708) | Total additions for the current year |
| Saldo akhir tahun | 1,415,079 | - | - | 1,415,079 | Balance at the end of the year |

Mutasi cadangan kerugian penurunan nilai dari tagihan akseptasi adalah sebagai berikut:

The changes in the allowance for impairment losses of acceptances receivable are as follows:

| | 30 September/ September 30, 2025 | | | | |
|---|---|---|---|---|---|
| | Tahap 1/ Stage 1 | Tahap 2/ Stage 2 | Tahap 3/ Stage 3 | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Saldo awal periode | 6,358 | - | - | 6,358 | Balance at the beginning of the period |
| Pengukuran kembali penyisihan kerugian penurunan nilai | - | - | - | - | Remeasurement of the net carrying value |
| Aset keuangan yang baru diterbitkan | 5,036 | - | - | 5,036 | New financial assets issued |
| Aset keuangan yang dihentikan pengakuannya | (6,358) | - | - | (6,358) | Financial asset derecognized |
| Total penambahan periode berjalan *) | (1,322) | - | - | (1,322) | Total additions for the current period *) |
| Saldo akhir periode | 5,036 | - | - | 5,036 | Balance at the end of the period |

| | 31 Desember/ December 31, 2024 | | | | |
|---|---|---|---|---|---|
| | Tahap 1/ Stage 1 | Tahap 2/ Stage 2 | Tahap 3/ Stage 3 | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Saldo awal tahun | 7,658 | - | - | 7,658 | Balance at the beginning of the year |
| Aset keuangan yang baru diterbitkan | 6,358 | - | - | 6,358 | New financial assets issued |
| Aset keuangan yang dihentikan pengakuannya | (7,658) | - | - | (7,658) | Financial asset derecognized |
| Total penambahan tahun berjalan *) | (1,300) | - | - | (1,300) | Total additions for the current year *) |
| Saldo akhir tahun | 6,358 | - | - | 6,358 | Balance at the end of the year |

*) Termasuk selisih kurs

*) Include differences in exchange rate

Manajemen Grup berpendapat bahwa cadangan kerugian penurunan nilai tagihan akseptasi telah memadai untuk menutup kemungkinan kerugian atas tidak tertagihnya tagihan akseptasi.

The management of the Group believes that the amount of allowance for impairment losses of acceptance receivables is adequate to cover the possible losses that might arise from uncollectible acceptances receivable.

## 17. PENYERTAAN DALAM BENTUK SAHAM

## 17. INVESTMENT IN SHARES OF STOCK

| | Jenis usaha/ Nature of business | Persentase Pemilikan/ Percentage of ownership: 30 September/ September 30, 2025 | 31 Desember/ December 31, 2024 | 30 September/ September 30, 2025 (Rp Juta/ Rp Million) | 31 Desember/ December 31, 2024 (Rp Juta/ Rp Million) |
|---|---|---|---|---|---|
| **Metode Ekuitas/Equity Method** | | | | | |
| **Bank** | | | | | |
| PT Panin Sekuritas Tbk | Sekuritas/Securities | 29.00% | 29.00% | 445,059 | 443,630 |
| PT Mizuho Leasing Indonesia Tbk (MLI) | Lembaga pembiayaan/ Financing | 25.06% | 25.06% | 185,602 | 186,473 |
| Subjumlah/Subtotal | | | | 630,661 | 630,103 |
| **Aset keuangan - diukur pada nilai wajar melalui penghasilan komprehensif lain/Financial assets - measured at FVTOCI** | | | | | |
| **Bank** | | | | | |
| PT Asuransi Multi Artha Guna Tbk (AMAG) | Asuransi/Insurance | 7.76% | 7.76% | 139,680 | 128,040 |
| PT Bank ANZ Indonesia | Perbankan/Banking | 1.00% | 1.00% | 16,500 | 16,500 |
| PT FAC Sekuritas Indonesia | Sekuritas/Securities | 2.50% | 2.50% | 750 | 750 |
| PT Sarana Kalsel Ventura | Modal ventura/ Venture Capital | 1.04% | 1.04% | 233 | 211 |
| Subjumlah/Subtotal | | | | 157,163 | 145,501 |
| Jumlah Penyertaan dalam bentuk saham/ Total Investments in shares of stock | | | | 787,824 | 775,604 |

Lokasi utama kegiatan usaha seluruh entitas adalah di Indonesia.

The principal domicile of business of all the entities are located in Indonesia.

Mutasi penyertaan dalam bentuk saham dengan metode ekuitas adalah sebagai berikut:

The changes in investments in shares accounted for under the equity method are as follows:

| | 30 September/ September 30, 2025 | | | | | |
|---|---|---|---|---|---|---|
| | Saldo awal periode/ Balance at beginning of period (Rp Juta/ Rp Million) | Bagian laba bersih entitas asosiasi/Share in net income of associates (Rp Juta/ Rp Million) | Laba komprehensif lain atas entitas asosiasi/ Share in other comprehensive Income of associates (Rp Juta/ Rp Million) | Pengurangan/ Deduction (Rp Juta/ Rp Million) | Saldo akhir periode/ Balance at end of period (Rp Juta/ Rp Million) | |
| PT Panin Sekuritas Tbk | 443,630 | 32,749 | - | (31,320) | 445,059 | PT Panin Sekuritas Tbk |
| PT Mizuho Leasing Indonesia Tbk | 186,473 | (507) | (364) | - | 185,602 | PT Mizuho Leasing Indonesia Tbk |
| Jumlah | 630,103 | 32,242 | (364) | (31,320) | 630,661 | Total |

| | 31 Desember/ December 31, 2024 | | | | | |
|---|---|---|---|---|---|---|
| | Saldo awal tahun/ Balance at beginning of year | Bagian laba bersih entitas asosiasi/Share in net income of associates | Laba komprehensif lain atas entitas asosiasi/ Share in other comprehensive Income of associates | Pengurangan/ Deduction | Saldo akhir tahun/ Balance at end of year | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| PT Panin Sekuritas Tbk | 448,339 | 32,823 | 52 | (37,584) | 443,630 | PT Panin Sekuritas Tbk |
| PT Mizuho Leasing Indonesia Tbk | 188,099 | (540) | (1,086) | - | 186,473 | PT Mizuho Leasing Indonesia Tbk |
| Jumlah | 636,438 | 32,283 | (1,034) | (37,584) | 630,103 | Total |

Ringkasan informasi keuangan dari entitas asosiasi di atas adalah sebagai berikut:

Summary of the associates' financial statements above are as follows:

| | PT Panin Sekuritas Tbk | | PT Mizuho Leasing Indonesia Tbk | | |
|---|---|---|---|---|---|
| | 30 September/ September 30, 2025 | 31 Desember/ December 31, 2024 | 30 September/ September 30, 2025 | 31 Desember/ December 31, 2024 | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Aset | 2,844,016 | 2,000,891 | 3,056,061 | 3,208,148 | Assets |
| Liabilitas | 1,278,472 | 445,558 | 2,315,538 | 2,465,691 | Liabilities |
| Aset Bersih | 1,565,544 | 1,555,333 | 740,523 | 742,457 | Net Assets |
| | 30 September/ September 30, | | 30 September/ September 30, | | |
| | 2025 | 2024 | 2025 | 2024 | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Pendapatan | 306,935 | 317,877 | 332,568 | 344,903 | Revenue |
| Laba (Rugi) tahun berjalan yang diatribusikan kepada: | | | | | Income (Loss) for the year attributable to: |
| Pemilik entitas induk | 112,928 | 129,436 | (2,021) | 8,278 | Equity holders of the parent entity |
| Kepentingan non-pengendali | 5,998 | 6,044 | - | - | Non-controlling interest |
| Laba (Rugi) periode berjalan | 118,926 | 135,480 | (2,021) | 8,278 | Income (Loss) for the period |
| Jumlah laba dan laba komprehensif yang diatribusikan kepada: | | | | | Total profit and comprehensive income attributable to: |
| Pemilik entitas induk | 112,928 | 129,436 | (3,473) | 6,752 | Equity holders of the parent entity |
| Kepentingan non-pengendali | 5,998 | 6,044 | - | - | Non-controlling interest |
| Jumlah penghasilan komprehensif tahun berjalan | 118,926 | 135,480 | (3,473) | 6,752 | Total comprehensive income for the year |
| Penghasilan komprehensif lain | - | - | (1,452) | (1,526) | Other comprehensive income |
| Penerimaan dividen | 31,320 | 37,584 | - | - | Dividends received |

Nilai wajar penyertaan dalam bentuk saham pada PT Panin Sekuritas dengan menggunakan harga kuotasi pada tanggal 30 September 2025 dan 31 Desember 2024 masing-masing adalah sebesar Rp 289.188 juta dan Rp 335.124 juta.

Fair value of investment in shares of stock in PT Panin Sekuritas by using quoted price as of September 30, 2025 and December 31, 2024 amounted to Rp 289,188 million and Rp 335,124 million, respectively.

Nilai wajar penyertaan dalam bentuk saham pada MLI dengan menggunakan harga kuotasi pada tanggal 30 September 2025 dan 31 Desember 2024 adalah sebesar Rp 126.866 juta dan Rp 125.440 juta.

Fair value of investment in shares of stock in MLI by using quoted price as of September 30, 2025 and December 31, 2024 amounted to Rp 126,866 million and Rp 125,440 million.

Pada tanggal 30 September 2025 dan 31 Desember 2024, *unquoted equity instruments*, yang nilai wajarnya tidak dapat ditentukan dengan andal, diklasifikasikan sebagai instrumen yang diukur pada nilai wajar melalui penghasilan komprehensif lain yang dicatat pada biaya perolehan dikurangi dengan cadangan kerugian penurunan nilai.

As of September 30, 2025 and December 31, 2024, unquoted equity instruments whose fair value cannot be determined reliably are classified as measured at fair value through other comprehensive income that are recorded at cost net of allowance for impairment losses.

Nilai wajar pada saat perolehan awal atas penyertaan saham AMAG sebesar Rp 60.916 juta. Nilai wajar penyertaan saham AMAG didasarkan pada harga pasar yang tercatat pada tanggal pelaporan. Keuntungan yang belum direalisasi akibat kenaikan nilai wajar penyertaan, setelah dikurangi pajak penghasilan tangguhan pada tanggal 30 September 2025 dan 31 Desember 2024 masing-masing sebesar Rp 61.436 juta dan Rp 52.357 juta yang dicatat sebagai penghasilan komprehensif lain tahun berjalan (Catatan 33).

The initial fair value of the investment in AMAG amounting to Rp 60,916 million is based on its quoted market price as of reporting date. The unrealized gain on increase in value of investment, net of deferred income tax, as of September 30, 2025 and December 31, 2024 amounted to Rp 61,436 million and Rp 52,357 million, respectively, and is recorded as other comprehensive income in the current year (Note 33).

Pada tanggal 30 September 2025 dan 31 Desember 2024 tidak terdapat penyertaan dalam bentuk saham yang dijaminkan oleh Grup.

On September 30, 2025 and December 31, 2024, there is no investment in shares of stocks that serve as collateral to the Group.

## 18. ASET TETAP DAN ASET HAK GUNA / 18. PREMISES AND EQUIPMENT AND RIGHT-OF-USE ASSETS

| | 30 September/ September 30, 2025 | 31 Desember/ December 31, 2024 | |
|---|---|---|---|
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Aset Tetap | 9,631,293 | 9,778,505 | Fixed Assets |
| Aset Hak Guna | 122,121 | 119,757 | Right-of-use Assets |
| Nilai Buku Bersih | 9,753,414 | 9,898,262 | Net Book Value |

### a. Aset tetap / a. Premises and equipment

| | 30 September/ September 30, 2025 | | | | | |
|---|---|---|---|---|---|---|
| | 1 Januari/ January 1, 2025 | Penambahan/ Additions | Pengurangan/ Deductions | Reklasifikasi/ Reclassification | 30 September/ September 30, 2025 | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Model revaluasi: | | | | | | At revaluation model: |
| Pemilikan langsung | | | | | | Direct acquisitions |
| Tanah | 5,754,414 | - | - | (2,455) | 5,751,959 | Land |
| Bangunan | 3,117,505 | 10,130 | - | 2,875 | 3,130,510 | Buildings |
| Kendaraan bermotor | 222,120 | 17,129 | 10,333 | - | 228,916 | Vehicles |
| Inventaris kantor | 1,044,418 | 134,786 | 5,758 | - | 1,173,446 | Office equipments |
| Aset tetap yang akan digunakan | 10,634 | 1,550 | - | - | 12,184 | Premises and equipments to be used |
| Jumlah | 10,149,091 | 163,595 | 16,091 | 420 | 10,297,015 | Total |
| Model revaluasi: | | | | | | At revaluation model: |
| Akumulasi penyusutan | | | | | | Accumulated depreciation |
| Pemilikan langsung | | | | | | Direct acquisitions |
| Bangunan | 16,789 | 103,170 | - | 311 | 120,270 | Buildings |
| Kendaraan bermotor | 53,827 | 37,838 | 6,729 | - | 84,936 | Vehicles |
| Inventaris kantor | 299,970 | 163,747 | 3,201 | - | 460,516 | Office equipments |
| Jumlah | 370,586 | 304,755 | 9,930 | 311 | 665,722 | Total |
| Nilai Buku Bersih | 9,778,505 | | | | 9,631,293 | Net Book Value |

| | 31 Desember/ December 31, 2024 | | | | | | |
|---|---|---|---|---|---|---|---|
| | 1 Januari/ January 1, 2024 | Penambahan/ Additions | Pengurangan/ Deductions | Reklasifikasi/ Reclassification | Penerapan metode revaluasi/Application of the revaluation method | 31 Desember/ December 31, 2024 | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Model revaluasi: | | | | | | | At revaluation model: |
| Pemilikan langsung | | | | | | | Direct acquisitions |
| Tanah | 5,769,774 | 1,870 | - | (132,064) | 114,834 | 5,754,414 | Land |
| Bangunan | 3,519,262 | 23,498 | 1,242 | (105,798) | (318,215) | 3,117,505 | Buildings |
| Kendaraan bermotor | 220,855 | 35,445 | 26,201 | - | (7,979) | 222,120 | Vehicles |
| Inventaris kantor | 831,267 | 244,132 | 2,639 | - | (28,342) | 1,044,418 | Office equipments |
| Aset tetap yang akan digunakan | 30,049 | 6,293 | 706 | (25,002) | - | 10,634 | Premises and equipments to be used |
| Jumlah | 10,371,207 | 311,238 | 30,788 | (262,864) | (239,702) | 10,149,091 | Total |
| Model revaluasi: | | | | | | | At revaluation model: |
| Akumulasi penyusutan | | | | | | | Accumulated depreciation |
| Pemilikan langsung | | | | | | | Direct acquisitions |
| Bangunan | 286,189 | 138,120 | 1,242 | (9,321) | (396,957) | 16,789 | Buildings |
| Kendaraan bermotor | 50,461 | 41,388 | 8,924 | - | (29,098) | 53,827 | Vehicles |
| Inventaris kantor | 154,576 | 177,764 | 558 | - | (31,812) | 299,970 | Office equipments |
| Jumlah | 491,226 | 357,272 | 10,724 | (9,321) | (457,867) | 370,586 | Total |
| Nilai Buku Bersih | 9,879,981 | | | | 218,165 | 9,778,505 | Net Book Value |

Pengurangan aset tetap merupakan penjualan dan penghapusan aset tetap dengan rincian sebagai berikut:

Deductions of premises and equipment represent the sale and write-off of premises and equipment with details as follows:

| | 30 September/ September 30, 2025 | 31 Desember/ December 31, 2024 | |
|---|---|---|---|
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Nilai tercatat | 6,161 | 20,064 | Net book value |
| Harga jual dan penghapusan | 7,542 | 23,114 | Selling price and disposal |
| Laba penjualan dan penghapusan aset tetap - bersih | 1,381 | 3,050 | Gain on sale and write-off of premises and equipment - net |

CFI menghapuskan aset tetap dengan harga perolehan di bawah Rp 5 juta ke beban umum dan administrasi (Catatan 41) pada pos peralatan dan kebutuhan kantor sebesar nihil selama periode sembilan bulan tahun 2025 dan Rp 1.717 juta sepanjang tahun 2024.

CFI deducts the premises and equipment with acquisition cost below Rp 5 million to general and adminstration expenses (Note 41) in office supplies and stationaries expense post amounted to nil for the nine month period of 2025 and Rp 1,717 million along the year 2024.

Selama periode sembilan bulan tahun 2025 dan sepanjang tahun 2024, nilai buku aset tetap yang dihapus Bank masing-masing adalah sebesar Rp 12 juta dan Rp 710 juta, yang dibebankan pada beban operasional lainnya (catatan 43).

For the nine month period of 2025 and along the year of 2024, the book value of premises and equipment owned by the Bank has been written of amounting to Rp 12 million and Rp 710 million, respectively, and has been recognized in other operating expense (Note 43).

Pada tahun 2022, Bank melakukan penilaian kembali atas nilai wajar kendaraan bermotor dan inventaris kantor yang dilakukan oleh penilai independen yang telah teregistrasi di OJK, KJPP Nirboyo Adiputro, Dewi Apriyanti & Rekan dengan laporan tertanggal 15 Desember 2022 dengan penanggung jawab Drs. Nirboyo Adiputro, MAPPI (Cert). Berdasarkan laporan tersebut, penilaian dilakukan sesuai dengan Standar Penilai Indonesia (SPI) yang ditentukan berdasarkan transaksi terkini dalam ketentuan yang wajar dan peraturan POJK

In 2022, Bank revalued its fair value of vehicles and office equipments were performed by independent appraisers registered in OJK, KJPP Nirboyo Adiputro, Dewi Apriyanti & Rekan as stated in the report dated December 15, 2022 with partner in charge Drs. Nirboyo Adiputro, MAPPI (Cert). Based on the appraisal report, the valuation was determined in accordance with the regulation POJK No. 28/POJK.04/2021 on the assessment and presentation of property valuation reports in the capital market and

No. 28/POJK.04/2021 tentang penilaian dan penyajian laporan penilaian properti di pasar modal dan Surat Edaran No.33/SEOJK.04.2021 tentang pedoman penilaian dan penyajian laporan penilaian properti di pasar modal.

Circular Letter No.33/SEOJK.04.2021 on the guidelines for the valuation and presentation of property valuation reports in the capital market.

Pada tahun 2024, Bank melakukan penilaian kembali atas nilai wajar tanah dan bangunan yang dilakukan oleh penilai independen yang telah teregistrasi di OJK, KJPP Nirboyo Adiputro, Dewi Apriyanti & Rekan dengan laporan tertanggal 13 Desember 2024 dengan penanggung jawab Muhammad Haikal, S.E., M.Ec.Dev., MAPPI (Cert.). Berdasarkan laporan tersebut, penilaian dilakukan sesuai dengan Standar Penilai Indonesia (SPI) yang ditentukan berdasarkan transaksi terkini dalam ketentuan yang wajar dan peraturan POJK No. 28/POJK.04/2021 tentang penilaian dan penyajian laporan penilaian properti di pasar modal dan Surat Edaran No.33/SEOJK.04.2021 tentang pedoman penilaian dan penyajian laporan penilaian properti di pasar modal.

In 2024, Bank revalued its fair value of land and buildings were performed by independent appraisers registered in OJK, KJPP Nirboyo Adiputro, Dewi Apriyanti & Rekan as stated in the report dated December 13, 2024 with partner in charge Muhammad Haikal, S.E., M.Ec.Dev., MAPPI (Cert.). Based on the appraisal report, the valuation was determined in accordance with the regulation POJK No. 28/POJK.04/2021 on the assessment and presentation of property valuation reports in the capital market and Circular Letter No.33/SEOJK.04.2021 on the guidelines for the valuation and presentation of property valuation reports in the capital market.

Nilai wajar tanah dan bangunan ditentukan berdasarkan tiga metode, yaitu pendekatan pasar yang dapat dibandingkan yang mencerminkan harga transaksi terkini untuk properti serupa, pendekatan pendapatan dengan metode *Gross Income Multiplier* (GIM) yang menggunakan rasio harga sewa dan harga jual dari data pasar untuk memperoleh indikasi nilai pasar dari obyek yang dinilai, pendekatan pendapatan dengan metode *Direct Capitalization* yang didapatkan dengan membagi proyeksi pendapatan tahunan yang mencerminkan dan mewakili pendapatan tahunan dimasa yang akan datang dengan tingkat kapitalisasi tertentu dan pendekatan biaya yang menggunakan nilai pasar yang dapat dibandingkan untuk penilaian tanah dan metode biaya reproduksi baru pada tanggal penilaian setelah dikurangi dengan penyusutan untuk penilaian bangunan.

The fair value of the land and buildings were determined using three methods, which are based on the market comparable approach that reflects recent transaction prices for similar properties, income approach with Gross Income Multiplier (GIM) method that used the ratio rental price and sales price of the market data to obtain the indicative market value of valuation object, income approach with Direct Capitalization is determined by dividing the projected annual income, which reflects and represents future annual income, by a certain capitalization rate and cost approach which used the market price of comparable for land valuation and used the cost of reproduction new on the valuation date, adjusted by obsolescence for the valuation of buildings.

Ringkasan Penilai Independen adalah sebagai berikut:

The summary of the Independent Appraiser are as follows:

| Penilai Independen/ Independent Appraiser | Rekan Penanggung Jawab/ Partner In-charge | Tanggal Laporan/ Report Date | Metode Penilaian/ Appraisal Method | Tanggal Efektif Revaluasi/ Revaluation Effective Date |
|---|---|---|---|---|
| KJPP Nirboyo Adiputro, Dewi Apriyanti & Rekan | Drs. Nirboyo Adiputro, MAPPI (Cert.) | 15 Desember/ December 15, 2022 | Pasar dan biaya/Market and cost | 30 September/ September 30, 2022 |
| KJPP Jimmy Prasetyo & Rekan | Audrey Angelina, M.Bus., MAPPI (Cert.) | 29 Desember/ December 29, 2023 | Pasar dan biaya/Market and cost | 4 Desember/ December 4, 2023 |
| KJPP Sapto Kasmodiard & Rekan | Sapto Haji, S.E., M.Ec.Dev., MAPPI (Cert.) | 15 Februari/ February 15, 2024 | Pasar dan biaya/Market and cost | 15 Desember/ December 15, 2023 |
| KJPP Nirboyo Adiputro, Dewi Apriyanti & Rekan | Muhammad Haikal, S.E., M.Ec.Dev., MAPPI (Cert.) | 13 Desember/ December 13, 2024 | Pasar, pendapatan dan biaya/Market, income and cost | 30 September/ September 30, 2024 |
| KJPP Nirboyo Adiputro, Dewi Apriyanti & Rekan | Muhammad Haikal, S.E., M.Ec.Dev., MAPPI (Cert.) | 30 Desember/ December 30, 2024 | Pasar, pendapatan dan biaya/Market, income and cost | 30 September/ September 30, 2024 |
| KJPP Nirboyo Adiputro, Dewi Apriyanti & Rekan | Muhammad Haikal, S.E., M.Ec.Dev., MAPPI (Cert.) | 23 Desember/ December 23, 2024 | Pasar dan biaya/Market and cost | 30 September/ September 30, 2024 |

Pada tanggal 30 September 2025 dan 31 Desember 2024, selisih lebih nilai wajar aset dengan nilai tercatat dikurangi dengan pajak penghasilan masing-masing adalah sebesar Rp 4.788 juta dan Rp 183.735 juta, dibukukan dalam penghasilan komprehensif lain dan terakumulasi dalam ekuitas pada akun "Surplus Revaluasi Aset Tetap" (Catatan 33).

As of September 30, 2025 and December 31, 2024, the difference between the fair value and carrying amount of the assets net of tax amounting to Rp 4,788 million and Rp 183,735 million, respectively, is recorded in other comprehensive income and accumulated in equity as "Revaluation of premises and equipment" (Note 33).

Jika aset tetap dicatat menggunakan model biaya, nilai tercatatnya adalah sebagai berikut:

If the premises and equipment are measured using the cost model, the carrying amount would be as follows:

| | 30 September/ September 30, 2025 | | | 31Desember/ December 31, 2024 | | | |
|---|---|---|---|---|---|---|---|
| | Biaya perolehan/ Cost | Akumulasi penyusutan/ Accumulated depreciation | Jumlah/ Total | Biaya perolehan/ Cost | Akumulasi penyusutan/ Accumulated depreciation | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Tanah | 1,093,803 | - | 1,093,803 | 1,098,352 | - | 1,098,352 | Land |
| Bangunan | 2,415,381 | 1,814,259 | 601,122 | 2,411,646 | 1,754,227 | 657,419 | Buildings |
| Kendaraan bermotor | 305,493 | 212,385 | 93,108 | 299,736 | 208,547 | 91,189 | Vehicles |
| Inventaris kantor | 2,120,054 | 1,749,840 | 370,214 | 2,022,817 | 1,675,883 | 346,934 | Furnitures and fixtures |
| Jumlah | 5,934,731 | 3,776,484 | 2,158,247 | 5,832,551 | 3,638,657 | 2,193,894 | Total |

Bank memiliki beberapa bidang tanah yang berdiri di atas tanah Hak Guna Bangunan (HGB) berjangka waktu 30 (tiga puluh tahun) yang akan jatuh tempo sampai dengan 2052. Bank memiliki beberapa bangunan dengan hak legal berupa Hak Milik atas Satuan Rumah Susun (HMASRS) yang berjangka waktu 20 (dua puluh) tahun yang akan jatuh tempo sampai dengan 2041. Manajemen berpendapat tidak terdapat masalah dengan perpanjangan hak atas tanah tersebut karena seluruh tanah diperoleh secara sah dan didukung dengan bukti pemilikan yang memadai.

The Bank owns several pieces of land with Building Use Right (HGB) for (thirty) years expiring up to 2052. The Bank owns several buildings with Strata Title Ownership Right (HMASRS) for 20 (twenty) years expriring in 2041. Management believes that there will be no difficulty in the extension of the land rights since all the land are acquired legally and supported by sufficient evidence of ownership.

Bank memiliki beberapa bidang tanah yang berdiri di atas tanah Hak Pengelolaan Lahan (HPL), dengan sertifikatnya Hak Guna Bangunan (HGB) berjangka waktu 30 (tiga puluh) tahun yang akan jatuh tempo sampai dengan 2039. Tanah ini disusutkan sepanjang masa berlaku sertifikat hak guna bangunannya. Manajemen berpendapat tidak terdapat masalah dengan perpanjangan hak atas tanah tersebut karena seluruh tanah diperoleh secara sah dan didukung dengan bukti pemilikan yang memadai.

The Bank owns several pieces of land upon Land Management Right (HPL), which the certificates of Building Use Right (HGB) are valid for 30 (thirty) years expiring up to 2039. These land are depreciated over the period of their Building Use Right (HGB). Management believes that there will be no difficulty in the extension of the land rights since all the land are acquired legally and supported by sufficient evidence of ownership.

Pada tanggal 30 September 2025 dan 31 Desember 2024, terdapat tanah dan bangunan milik Bank dengan nilai buku masing-masing sebesar Rp 25.204 juta dan Rp 32.104 juta yang masih dalam proses balik nama atau atas nama pihak lain.

As of September 30, 2025 and December 31, 2024, land and buildings owned by the Bank with net book value amounting to Rp 25,204 million and Rp 32,104 million, are still in process of transferring the name of the owner or are still under other parties' name.

Manajemen berpendapat bahwa nilai tercatat semua aset tetap masih lebih rendah dari pada nilai yang dapat dipulihkan, oleh karena itu tidak diperlukan penurunan nilai aset tetap.

Management believes that the carrying amount of premises and equipment is lower than the recoverable value, as such there is no impairment in value of premises and equipment.

Pada tanggal 30 September 2025 dan 31 Desember 2024 tidak terdapat aset tetap yang dijaminkan oleh Grup.

Aset tetap kecuali tanah telah diasuransikan terhadap risiko kebakaran, kecurian dan risiko lainnya kepada PT Asuransi Multi Artha Guna Tbk (AMAG), PT Asuransi Central Asia dan China Taiping Insurance (Singapore) Pte. Ltd, seluruhnya merupakan pihak ketiga, dengan jumlah pertanggungan sebesar Rp 6.366.253 juta dan SGD 280.000 pada tanggal 30 September 2025 dan Rp 6.088.378 juta dan SGD 280.000 pada tanggal 31 Desember 2024. Manajemen berpendapat bahwa nilai pertanggungan tersebut cukup untuk menutupi kemungkinan kerugian atas aset yang dipertanggungkan.

On September 30, 2025 and December 31, 2024, there is no premises and equipment that serve as collateral to the Group.

Premises and equipment, except for land, are insured against fire, theft and other possible risks with PT Asuransi Multi Artha Guna Tbk (AMAG), PT Asuransi Central Asia and China Taiping Insurance (Singapore) Pte. Ltd, third parties, with coverage amount of Rp 6,366,253 million and SGD 280,000 as of September 30, 2025 and of Rp 6,088,378 million and SGD 280,000 as of December 31, 2024. Management believes that the insurance coverage is adequate to cover possible losses on the assets insured.

**b. Aset hak guna**

Grup menyewa beberapa aset termasuk bangunan, kendaraan bermotor, dan peralatan lainnya dengan masa sewa rata-rata adalah 5 tahun.

Jumlah yang diakui ke laba rugi pada tanggal 30 September 2025 dan 31 Desember 2024 yang timbul dari sewa adalah beban penyusutan aset-hak-guna sebesar Rp 70.848 juta dan Rp 97.494 juta yang diakui sebagai penyusutan dan amortisasi pada Catatan 41, dan beban bunga atas liabilitas sewa sebesar Rp 3.256 juta dan Rp 4.471 juta yang dicatat sebagai beban bunga atas liabilitas sewa pada Catatan 36.

**b. Right-of-use assets**

The Group leases several assets including building, motor vehicles, and other equipment with an average lease periode of 5 years.

The amount recognized in profit or loss for the period ended September 30, 2025 and December 31, 2024 arising from leases, are depreciation expense of right-of-use assets amounting to Rp 70,848 million and Rp 97,494 million which is recognized as depreciation and amortization in Note 41, and interest expense on lease liabilities amounting to Rp 3,256 million and Rp 4,471 million which is recorded as interest expense on lease liability on Note 36.

| | 30 September/ September 30, 2025 | | | | |
|---|---|---|---|---|---|
| | Saldo awal/ Beginning balance | Penambahan/ Additions | Pengurangan/ Deductions | Saldo akhir/ Ending balance | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Harga perolehan | | | | | Acquisition cost |
| Tanah | 33,037 | - | 3,843 | 29,194 | Land |
| Ruangan | 186,699 | 70,275 | 39,836 | 217,138 | Rooms |
| Kendaraan bermotor | 9,900 | 3,540 | 2,523 | 10,917 | Vehicles |
| Lainnya | 7,160 | - | - | 7,160 | Others |
| Jumlah | 236,796 | 73,815 | 46,202 | 264,409 | Total |
| Akumulasi penyusutan | | | | | Accumulated depreciation |
| Tanah | 9,666 | 2,996 | 3,843 | 8,819 | Land |
| Ruangan | 99,584 | 63,330 | 39,842 | 123,072 | Rooms |
| Kendaraan bermotor | 4,811 | 3,325 | 1,914 | 6,222 | Vehicles |
| Lainnya | 2,978 | 1,197 | - | 4,175 | Others |
| Jumlah | 117,039 | 70,848 | 45,599 | 142,288 | Total |
| Nilai buku bersih | 119,757 | | | 122,121 | Net book value |

| | 31 Desember/ December 31, 2024 | | | | | |
|---|---|---|---|---|---|---|
| | Saldo awal/ Beginning balance | Penambahan/ Additions | Pengurangan/ Deductions | Reklasifikasi/ Reclassification | Saldo akhir/ Ending balance | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Harga perolehan | | | | | | Acquisition cost |
| Tanah | 40,141 | 205 | 14,694 | 7,385 | 33,037 | Land |
| Ruangan | 173,198 | 50,063 | 36,562 | - | 186,699 | Rooms |
| Kendaraan bermotor | 10,019 | 4,404 | 4,523 | - | 9,900 | Vehicles |
| Lainnya | 5,925 | 1,235 | - | - | 7,160 | Others |
| Jumlah | 229,283 | 55,907 | 55,779 | 7,385 | 236,796 | Total |
| Akumulasi penyusutan | | | | | | Accumulated depreciation |
| Tanah | 19,233 | 5,127 | 14,694 | - | 9,666 | Land |
| Ruangan | 82,907 | 85,641 | 68,964 | - | 99,584 | Rooms |
| Kendaraan bermotor | 3,599 | 5,129 | 3,917 | - | 4,811 | Vehicles |
| Lainnya | 1,381 | 1,597 | - | - | 2,978 | Others |
| Jumlah | 107,120 | 97,494 | 87,575 | - | 117,039 | Total |
| Nilai buku bersih | 122,163 | | | | 119,757 | Net book value |

## 19. ASET TAKBERWUJUD - PERANGKAT LUNAK

Perincian perangkat lunak adalah sebagai berikut:

## 19. INTANGIBLE ASSETS - SOFTWARE

The details of software are as follows:

| | 30 September/ September 30, 2025 | 31 Desember/ December 31, 2024 | |
|---|---|---|---|
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Biaya perolehan | | | Acquisition cost |
| Awal periode | 989,316 | 869,025 | Beginning of the period |
| Penambahan periode berjalan | 91,750 | 126,985 | Additions during the period |
| Penghapusan periode berjalan | - | (6,694) | Disposals during the period |
| Akhir periode | 1,081,066 | 989,316 | End of the period |
| Akumulasi amortisasi | | | Accumulated amortization |
| Awal periode | (392,766) | (346,543) | Beginning of the period |
| Amortisasi periode berjalan | (41,999) | (52,917) | Amortization during the period |
| Penghapusan periode berjalan | - | 6,694 | Disposals during the period |
| Akhir periode | (434,765) | (392,766) | End of the period |
| Jumlah Tercatat | 646,301 | 596,550 | Carrying Value |

## 20. ASET LAIN-LAIN / 20. OTHER ASSETS

| | 30 September/ September 30, 2025 Rp Juta/ Rp Million | 31 Desember/ December 31, 2024 Rp Juta/ Rp Million | |
|---|---|---|---|
| **Bank** | | | **The Bank** |
| Agunan yang diambil alih | 1,734,152 | 1,748,004 | Foreclosed properties |
| Pendapatan yang masih akan diterima | | | Accrued income receivables |
| Efek-efek | 526,315 | 551,310 | Securities |
| Kredit | 520,944 | 567,690 | Loans |
| Penempatan pada BI dan bank lain | 3,534 | 12,804 | Placement with BI and other banks |
| Aset tetap yang tidak digunakan | 958,818 | 970,017 | Idle properties |
| Pajak Penghasilan Badan - Pasal 28A | | | Corporate Income Tax - Article 28A |
| (Catatan 44) | 596,509 | 614,674 | (Note 44) |
| Uang muka | | | Advances |
| Pihak ketiga | 31,426 | 16,812 | Third parties |
| Pendirian cabang | 20,903 | - | New branches |
| Pembelian aset tetap | 997 | 22,413 | Purchase of premises and equipments |
| Lainnya | 1,910,525 | 1,848,333 | Others |
| Sub jumlah | 6,304,123 | 6,352,057 | Subtotal |
| **Entitas Anak** | | | **Subsidiaries** |
| Agunan yang diambil alih | 1,500,231 | 1,469,354 | Foreclosed properties |
| Piutang lain-lain | 378,475 | 369,547 | Other receivables |
| Lainnya | 168,884 | 128,312 | Others |
| Sub jumlah | 2,047,590 | 1,967,213 | Subtotal |
| Cadangan kerugian penurunan nilai | (360,490) | (366,436) | Allowance for impairment losses |
| Jumlah Aset Lain-lain - Bersih | 7,991,223 | 7,952,834 | Total Other Assets - Net |

### Agunan yang Diambil Alih / Foreclosed properties

Agunan yang diambil alih merupakan jaminan kredit dan pembiayaan konsumen dalam bentuk tanah, bangunan dan kendaraan yang telah diambil alih oleh Grup.

Foreclosed properties represent collaterals on loan and consumer financing collaterals in the form of land, buildings and vehicles that have been foreclosed by the Group.

Untuk memenuhi Peraturan Otoritas Jasa Keuangan No. 40/POJK.03/2019 tanggal 19 Desember 2019, Bank telah melakukan upaya penyelesaian atas agunan yang diambil alih, antara lain melalui penjualan.

The Bank has taken actions for the resolution of foreclosed properties as required by Financial Services Authority No. 40/POJK.03/2019, dated December 19, 2019, among others through sales.

Mutasi cadangan kerugian penurunan nilai agunan yang diambil alih adalah sebagai berikut:

The changes in the allowance for impairment losses on foreclosed properties are as follows:

| | 30 September/ September 30, 2025 Rp Juta/ Rp Million | 31 Desember/ December 31, 2024 Rp Juta/ Rp Million | |
|---|---|---|---|
| Saldo awal periode | 287,959 | 296,595 | Balance at the beginning of the period |
| Pemulihan periode berjalan | (8,621) | (6,756) | Recovery during the period |
| Penghapusan | (239) | (1,880) | Write-off |
| Saldo akhir periode | 279,099 | 287,959 | Balance at the end of the period |

Manajemen berpendapat bahwa cadangan kerugian penurunan nilai agunan yang diambil alih adalah cukup untuk menutupi kerugian yang mungkin timbul.

Management believes that the allowance for impairment losses on foreclosed properties is adequate to cover potential losses.

**Pendapatan yang Masih Akan Diterima**

Merupakan bunga yang masih akan diterima atas penempatan pada Bank Indonesia dan bank lain, efek-efek dan kredit setelah dikurangi penyisihan penurunan nilai senilai Rp 3.576 juta dan 5.147 juta pada tanggal 30 September 2025 dan 31 Desember 2024.

Mutasi cadangan kerugian penurunan nilai pendapatan bunga yang masih akan diterima adalah sebagai berikut:

**Accrued Income Receivables**

This account represents interest receivables on placement with Bank Indonesia and other banks, securities and loans minus impairment amounting to Rp 3,576 million and Rp 5,147 million as of September 30, 2025 and December 31, 2024.

The changes in the allowance for the impairment losses on accrued interest receivables are as follows:

| | 30 September/ September 30, 2025 | 31 Desember/ December 31, 2024 | |
|---|---|---|---|
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Saldo awal periode | 5,147 | 5,086 | Balance at the beginning of the period |
| Penyisihan (pemulihan) periode berjalan | (1,575) | 50 | Provision (recovery) during the period |
| Selisih kurs | 4 | 11 | Differences in exchange rate |
| Saldo akhir periode | 3,576 | 5,147 | Balance at the end of the period |

**Piutang lain-lain**

Jumlah piutang lain-lain pada tanggal 30 September 2025 dan 31 Desember 2024 terdiri dari CFI dengan perincian berikut:

**Other Receivables**

Other receivables as of September 30, 2025 and December 31, 2024 represents CFI with details as follows:

| | 30 September/ September 30, 2025 | 31 Desember/ December 31, 2024 | |
|---|---|---|---|
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Piutang dalam proses penyelesaian | 346,603 | 334,636 | Receivables in settlement process |
| Lain-lain | 31,872 | 34,911 | Others |
| Jumlah | 378,475 | 369,547 | Total |
| Cadangan kerugian penurunan nilai | (77,815) | (73,330) | Allowance for impairment loss |
| Bersih | 300,660 | 296,217 | Net |

Piutang dalam proses penyelesaian dinyatakan berdasarkan nilai realisasi bersih yaitu nilai tercatat atau pokok piutang pembiayaan dikurangi penyisihan penurunan nilai pasar.

Piutang pembiayaan yang tercatat direklasifikasikan menjadi piutang dalam proses penyelesaian ketika jaminan dapat digunakan untuk memenuhi kewajiban konsumen setelah melalui proses yang ditetapkan dalam perjanjian pembiayaan. Dalam hal piutang pembiayaan khususnya untuk anjak piutang reklasifikasi menjadi piutang dalam proses penyelesaian ketika Hak Tanggungan jaminan tambahan digunakan untuk memenuhi kewajiban konsumen setelah melalui proses yang ditetapkan dalam perjanjian pembiayaan.

Receivable in settlement process stated at net realizable value which is lower of carrying amount or principal amount minus impairment of market value.

Finance receivable are reclassified as receivable in the process when the collateral can be used to settle receivable from customer after going through the process stipulated in financing agreement. Particularly factoring receivable reclassified to receivable in the process of settlement when mortgage rights from additional collateral is used to fulfill customers obligation through the process stipulated in financing receivable.

Mutasi cadangan kerugian penurunan nilai pada tanggal 30 September 2025 dan 31 Desember 2024 adalah sebagai berikut:

The changes in the allowance for impairment losses as of September 30, 2025 and December 31, 2024 are as follows:

| | 30 September/ September 30, 2025 | 31 Desember/ December 31, 2024 | |
|---|---|---|---|
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Saldo awal periode | 73,330 | 64,130 | Balance at the beginning of the period |
| Penyisihan periode berjalan | 52,403 | 100,263 | Provision for the period |
| Penghapusan | (47,918) | (91,063) | Write-off |
| Saldo akhir periode | 77,815 | 73,330 | Balance at the end of the period |

Manajemen berpendapat bahwa cadangan kerugian penurunan nilai piutang dalam proses penyelesaian adalah cukup untuk menutupi kerugian yang mungkin timbul.

Management believes that the allowance for impairment losses on receivable in settlement process is adequate to cover potential losses.

**Aset Keuangan Lainnya**

**Other Financial Assets**

| | 30 September/ September 30, 2025 | 31Desember/ December 31, 2024 | |
|---|---|---|---|
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Pihak berelasi | | | Related parties |
| Bank | | | Bank |
| Diukur pada biaya perolehan diamortisasi | | | Measured at amortized cost |
| Pendapatan yang masih akan diterima | | | Accrued interest receivables |
| Kredit (Catatan 12) | 1,238 | 7,460 | Loans (Note 12) |
| Pihak ketiga | | | Third parties |
| Bank | | | Bank |
| Diukur pada biaya perolehan diamortisasi | | | Measured at amortized cost |
| Pendapatan yang masih akan diterima | | | Accrued interest receivables |
| Kredit (Catatan 12) | 519,706 | 560,230 | Loans (Note 12) |
| Efek-efek (Catatan 9) | 63,793 | 61,774 | Securities (Note 9) |
| Penempatan pada BI dan Bank lain (Catatan 8) | 3,534 | 12,804 | Placement with BI and other banks (Note 8) |
| Diukur pada nilai wajar melalui penghasilan komprehensif lain | | | Measured at value through other comprehensive income |
| Pendapatan yang masih akan diterima | | | Accrued interest receivables |
| Efek-efek (Catatan 9) | 429,221 | 373,430 | Securities (Note 9) |
| Diukur pada nilai wajar melalui laba rugi | | | Measured at fair value through profit or loss |
| Pendapatan yang masih akan diterima | | | Accrued interest receivables |
| Efek-efek | 33,301 | 116,106 | Securities |
| Sub jumlah | 1,050,793 | 1,131,804 | Subtotal |
| Entitas anak | | | Subsidiary |
| Diukur pada biaya perolehan diamortisasi | | | Measured at amortized cost |
| Pendapatan yang masih akan diterima | | | Accrued interest receivables |
| Efek-efek (Catatan 9) | 6,397 | 6,397 | Securities (Note 9) |
| Kredit (Catatan 12) | 42,549 | 46,354 | Loans (Note 12) |
| Penempatan pada BI dan bank lain (Catatan 8) | 101 | 162 | Placement with BI and other banks (Note 8) |
| Lainnya | 3 | 2 | Others |
| Piutang lain | 378,475 | 369,547 | Other receivables |
| Setoran jaminan | 5,893 | 5,815 | Security deposits |
| Diukur pada nilai wajar melalui penghasilan kompehensif lain | | | Measured at fair value through other comprehensive income |
| Pendapatan yang masih akan diterima | | | Accrued interest receivables |
| Efek-efek (Catatan 9) | 13,769 | 40,099 | Securities (Note 9) |
| Subjumlah | 447,187 | 468,376 | Subtotal |
| Jumlah Aset Keuangan Lainnya | 1,497,980 | 1,600,180 | Total Other Financial Assets |
| Cadangan kerugian penurunan nilai - aset keuangan lainnya | (81,391) | (78,477) | Allowance for impairment losses - other financial assets |
| Jumlah Aset Keuangan Lainnya - Bersih | 1,416,589 | 1,521,703 | Total Other Financial Assets - Net |

## 21. SIMPANAN

Simpanan memiliki suku bunga tetap maupun mengambang, sehingga Grup terpapar risiko suku bunga atas nilai wajar *(fair value interest rate risk)* dan risiko suku bunga atas arus kas *(cash flow interest rate risk)*.

## 21. DEPOSITS

Deposits are arranged at both fixed and floating interest rate, thus exposing the Group to fair value interest rate risk and cash flow interest rate risk.

| | 30 September/ September 30, 2025 | | | |
|---|---|---|---|---|
| | Pihak berelasi/ Related parties | Pihak ketiga/ Third parties | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Bank | | | | The Bank |
| Giro | 169,650 | 11,923,598 | 12,093,248 | Demand deposits |
| Tabungan | 621,087 | 46,780,285 | 47,401,372 | Savings deposits |
| Deposito berjangka | 402,936 | 76,401,191 | 76,804,127 | Time deposits |
| Sub Jumlah | 1,193,673 | 135,105,074 | 136,298,747 | Subtotal |
| Entitas Anak | | | | Subsidiary |
| Giro *Wadiah* | - | 537,452 | 537,452 | *Wadiah* demand deposits |
| Tabungan *Wadiah* | - | 248,459 | 248,459 | *Wadiah* savings deposits |
| Sub Jumlah | - | 785,911 | 785,911 | Subtotal |
| Jumlah | 1,193,673 | 135,890,985 | 137,084,658 | Total |

| | 31 Desember/ December 31, 2024 | | | |
|---|---|---|---|---|
| | Pihak berelasi/ Related parties | Pihak ketiga/ Third parties | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Bank | | | | The Bank |
| Giro | 229,479 | 11,797,842 | 12,027,321 | Demand deposits |
| Tabungan | 693,764 | 50,054,767 | 50,748,531 | Savings deposits |
| Deposito berjangka | 571,813 | 76,624,824 | 77,196,637 | Time deposits |
| Sub Jumlah | 1,495,056 | 138,477,433 | 139,972,489 | Subtotal |
| Entitas Anak | | | | Subsidiary |
| Giro *Wadiah* | - | 366,992 | 366,992 | *Wadiah* demand deposits |
| Tabungan *Wadiah* | - | 1,353,150 | 1,353,150 | *Wadiah* savings deposits |
| Sub Jumlah | - | 1,720,142 | 1,720,142 | Subtotal |
| Jumlah | 1,495,056 | 140,197,575 | 141,692,631 | Total |

Nilai tercatat biaya perolehan diamortisasi dari simpanan adalah sebagai berikut:

The carrying amount of deposits at amortized cost are as follows:

| | 30 September/ September 30, 2025 | 31Desember/ December 31, 2024 | |
|---|---|---|---|
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Simpanan | | | Deposits |
| Giro | 12,630,700 | 12,394,313 | Demand deposits |
| Tabungan | 47,649,831 | 52,101,681 | Savings deposits |
| Deposito berjangka | 76,804,127 | 77,196,637 | Time deposits |
| Jumlah | 137,084,658 | 141,692,631 | Total |
| Beban bunga yang masih harus dibayar (Catatan 27) | | | Accrued interest payable (Note 27) |
| Giro | 380 | 476 | Demand deposits |
| Tabungan | 672 | 1,717 | Savings deposits |
| Deposito berjangka | 224,451 | 252,384 | Time deposits |
| Sub jumlah | 225,503 | 254,577 | Subtotal |
| Jumlah | 137,310,161 | 141,947,208 | Total |

**a. Giro terdiri atas:** / **a. Demand deposits consist of:**

| | 30 September/ September 30, 2025 | 31 Desember/ December 31, 2024 | |
|---|---|---|---|
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Pihak berelasi | | | Related parties |
| Bank | | | The Bank |
| Rupiah | 120,031 | 176,710 | Rupiah |
| Dollar Amerika Serikat | 49,584 | 52,736 | United States Dollar |
| Yen Jepang | 35 | 33 | Japanese Yen |
| Sub Jumlah | 169,650 | 229,479 | Subtotal |
| Pihak ketiga | | | Third parties |
| Bank | | | The Bank |
| Rupiah | 9,237,897 | 9,145,162 | Rupiah |
| Dollar Amerika Serikat | 2,256,549 | 2,116,502 | United States Dollar |
| Lainnya (masing-masing di bawah 5%) | 429,152 | 536,178 | Others (below 5% each) |
| Sub Jumlah | 11,923,598 | 11,797,842 | Subtotal |
| Entitas Anak | | | Subsidiary |
| Rupiah | 534,052 | 363,773 | Rupiah |
| Dollar Amerika Serikat | 3,400 | 3,219 | United States Dollar |
| Sub Jumlah | 537,452 | 366,992 | Subtotal |
| Jumlah | 12,630,700 | 12,394,313 | Total |
| Tingkat bunga efektif rata-rata per tahun | | | Average annual effective interest rate |
| Rupiah | 1.80% | 1.60% | Rupiah |
| Valuta asing | 0.08% | 0.08% | Foreign currencies |
| Tingkat bonus rata-rata per tahun | 1.70% | 2.30% | Average bonus rate per annum |

Jumlah giro yang diblokir dan dijadikan jaminan kredit pada tanggal 30 September 2025 dan 31 Desember 2024 masing-masing sebesar Rp 350.530 juta dan Rp 177.738 juta.

As of September 30, 2025 and December 31, 2024, demand deposits which are earmarked and pledged as loan collateral amounted to Rp 350,530 million and Rp 177,738 million, respectively.

**b. Tabungan terdiri atas:**

**b. Savings deposits consist of:**

| | 30 September/ September 30, 2025 | 31 Desember/ December 31, 2024 | |
|---|---|---|---|
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Rupiah | | | Rupiah |
| Bank | | | The Bank |
| Tabungan Panin | 35,986,058 | 38,420,383 | Panin Saving Deposits |
| Tabungan Panin Super Prize | 3,252,772 | 3,506,950 | Panin Super Prize Saving Deposits |
| Lainnya (masing-masing di bawah 5%) | 2,477,877 | 2,562,480 | Others (below 5% each) |
| Sub Jumlah | 41,716,707 | 44,489,813 | Subtotal |
| Entitas Anak | | | Subsidiary |
| Tabungan *Wadiah* | 248,459 | 1,353,150 | *Wadiah* Saving Deposit |
| Sub Jumlah - Rupiah | 41,965,166 | 45,842,963 | Subtotal - Rupiah |
| Valuta asing | | | Foreign currencies |
| Bank | | | The Bank |
| Tabungan Pan Dollar | | | Pan Dollar Saving Deposits |
| Dollar Amerika Serikat | 4,007,210 | 4,091,823 | United States Dollar |
| Dollar Australia | 670,528 | 1,024,657 | Australian Dollar |
| Dollar Singapura | 501,330 | 481,410 | Singapore Dollar |
| Lainnya (masing-masing dibawah 5%) | 505,597 | 660,828 | Others (below 5% each) |
| Sub Jumlah - valuta asing | 5,684,665 | 6,258,718 | Subtotal - foreign currencies |
| Jumlah | 47,649,831 | 52,101,681 | Total |
| Tingkat bunga efektif rata-rata per tahun | | | Average annual effective interest rates |
| Rupiah | 0.71% | 0.70% | Rupiah |
| Valuta asing | 0.12% | 0.12% | Foreign currencies |
| Tingkat bonus rata-rata per tahun | 4.29% | 5.43% | Average bonus rate per annum |

Jumlah tabungan yang diblokir dan dijadikan jaminan kredit pada tanggal 30 September 2025 dan 31 Desember 2024 masing-masing sebesar Rp 324.503 juta dan Rp 1.561.917 juta.

As of September 30, 2025 and December 31, 2024, blocked savings deposits which pledged as loan collateral are amounted to Rp 324,503 million and Rp 1.561.917 million, respectively.

**c. Deposito berjangka terdiri atas:**

**c. Time deposits consist of:**

| | 30 September/ September 30, 2025 | 31 Desember/ December 31, 2024 | |
|---|---|---|---|
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Pihak berelasi | | | Related parties |
| Bank | | | The Bank |
| Rupiah | 314,890 | 487,730 | Rupiah |
| Dollar Amerika Serikat | 84,226 | 81,388 | United States Dollar |
| Lainnya (masing-masing di bawah 5%) | 3,820 | 2,695 | Other (below 5% each) |
| Sub jumlah | 402,936 | 571,813 | Subtotal |
| Pihak ketiga | | | Third parties |
| Bank | | | The Bank |
| Rupiah | 74,341,895 | 74,447,191 | Rupiah |
| Dollar Amerika Serikat | 1,966,995 | 2,086,611 | United States Dollar |
| Lainnya (masing-masing di bawah 5%) | 92,301 | 91,022 | Others (below 5% each) |
| Sub jumlah | 76,401,191 | 76,624,824 | Subtotal |
| Jumlah | 76,804,127 | 77,196,637 | Total |
| Tingkat bunga efektif rata-rata per tahun | | | Average annual effective interest rates |
| Rupiah | 5.05% | 4.67% | Rupiah |
| Valuta asing | 0.77% | 0.47% | Foreign currencies |

Klasifikasi deposito berjangka berdasarkan periode adalah sebagai berikut:

Time deposits classified based on the term are as follows:

| | 30 September/ September 30, 2025 | | | 31Desember/ December 31, 2024 | | | |
|---|---|---|---|---|---|---|---|
| | Rupiah | Valuta asing/ Foreign currencies | Jumlah/ Total | Rupiah | Valuta asing/ Foreign currencies | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| 1bulan | 34,928,964 | 1,524,730 | 36,453,694 | 38,028,442 | 1,687,999 | 39,716,441 | 1month |
| 3 bulan | 21,142,642 | 289,459 | 21,432,101 | 20,233,910 | 253,601 | 20,487,511 | 3 months |
| 6 bulan | 10,543,025 | 262,588 | 10,805,613 | 8,337,049 | 274,800 | 8,611,849 | 6 months |
| 12 bulan | 7,882,070 | 70,565 | 7,952,635 | 6,698,309 | 45,316 | 6,743,625 | 12 months |
| Lebih dari 12 bulan | 160,084 | - | 160,084 | 1,637,211 | - | 1,637,211 | More than 12 months |
| Jumlah | 74,656,785 | 2,147,342 | 76,804,127 | 74,934,921 | 2,261,716 | 77,196,637 | Total |

Jumlah deposito berjangka yang diblokir dan dijadikan jaminan kredit pada tanggal 30 September 2025 dan 31 Desember 2024 masing-masing sebesar Rp 5.088.629 juta dan Rp 5.108.236 juta.

As of September 30, 2025 and December 31, 2024, blocked time deposits which pledged as loan collateral are amounted to Rp 5,088,629 million and Rp 5,108,236 million, respectively.

## 22. SIMPANAN DARI BANK LAIN

Simpanan dari bank lain memiliki suku bunga tetap maupun mengambang, sehingga Grup terpapar risiko suku bunga atas nilai wajar *(fair value interest rate risk)* dan risiko suku bunga atas arus kas *(cash flow interest rate risk)*.

## 22. DEPOSITS FROM OTHER BANKS

Deposits from other banks are arranged at both fixed and floating interest rate, thus exposing the Group to fair value interest rate risk and cash flow interest rate risk.

| | 30 September/ September 30, 2025 | | | 31 Desember/ December 31, 2024 | | | |
|---|---|---|---|---|---|---|---|
| | Rupiah | Valuta asing/ Foreign currencies | Jumlah/ Total | Rupiah | Valuta asing/ Foreign currencies | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Pihak ketiga | | | | | | | Third parties |
| Bank | | | | | | | The Bank |
| Giro | 46,108 | 225 | 46,333 | 27,471 | 220 | 27,691 | Demand deposits |
| Deposito berjangka | 33,345 | - | 33,345 | 38,930 | - | 38,930 | Time deposits |
| *Call money* | 2,202,000 | 766,590 | 2,968,590 | - | 740,370 | 740,370 | Call money |
| Sub jumlah | 2,281,453 | 766,815 | 3,048,268 | 66,401 | 740,590 | 806,991 | Subtotal |
| Entitas Anak | | | | | | | Subsidiary |
| Giro *Wadiah* | 35,759 | - | 35,759 | 78,499 | - | 78,499 | *Wadiah* demand deposits |
| Tabungan Wadiah | 1,000 | - | 1,000 | 2,000 | - | 2,000 | *Wadiah* saving deposits |
| PASBI | - | - | - | 402,305 | - | 402,305 | PASBI |
| Sub jumlah | 36,759 | - | 36,759 | 482,804 | - | 482,804 | Subtotal |
| Jumlah | 2,318,212 | 766,815 | 3,085,027 | 549,205 | 740,590 | 1,289,795 | Total |

| | 30 September/ September 30, 2025 | | 31 Desember/ December 31, 2024 | | |
|---|---|---|---|---|---|
| | Rupiah | Valuta asing/ Foreign currencies | Rupiah | Valuta asing/ Foreign currencies | |
| Tingkat bunga efektif rata-rata per tahun | | | | | Average annual effective interest rates |
| Giro | 0.28% | 0.00% | 0.22% | 0.00% | Demand deposits |
| Deposito berjangka | 4.23% | - | 4.15% | - | Time deposits |
| *Call money* | 5.04% | 4.36% | - | 4.63% | Call money |
| Tingkat bonus rata-rata per tahun | | | | | Average bonus rate per annum |
| Giro *Wadiah* | 1.70% | - | 2.30% | - | *Wadiah* demand deposits |
| Tabungan Wadiah | 4.29% | - | 5.43% | - | *Wadiah* saving deposits |
| PASBI | - | - | 6.25% | - | PASBI |

Jumlah simpanan dari bank lain yang diblokir dan dijadikan jaminan kredit pada tanggal 30 September 2025 dan 31 Desember 2024 masing-masing sebesar Rp 500 juta dan Rp 3.853 juta.

As of September 30, 2025 and December 31, 2024, blocked deposits from other banks which pledged as loan collateral are amounted to Rp 500 million and Rp 3,853 million, respectively.

Jangka waktu simpanan dari bank lain sejak tanggal penempatan hingga tanggal jatuh tempo adalah sebagai berikut:

The term of deposits from other banks from placement date to maturity date are as follows:

| | 30 September/ September 30, 2025 | 31 Desember/ December 31, 2024 | |
|---|---|---|---|
| Rupiah | | | Rupiah |
| Deposito berjangka | 14 - 365 hari/ days | 14 - 365 hari/ days | Time deposits |
| *Call money* | 1 - 3 hari/ days | 2 hari/ days | Call money |
| PASBI | - | 7 hari/ days | PASBI |

Nilai tercatat biaya perolehan diamortisasi dari simpanan dari bank lain adalah sebagai berikut:

The carrying amount of deposits from other banks at amortized cost are as follows:

| | 30 September/ September 30, 2025 | 31 Desember/ December 31, 2024 | |
|---|---|---|---|
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Simpanan | | | Deposits |
| Giro | 82,092 | 106,190 | Demand deposits |
| Tabungan *Wadiah* | 1,000 | 2,000 | *Wadiah* saving deposits |
| Deposito berjangka | 33,345 | 38,930 | Time deposits |
| *Call money* | 2,968,590 | 740,370 | Call money |
| PASBI | - | 402,305 | PASBI |
| Jumlah | 3,085,027 | 1,289,795 | Total |
| Beban bunga yang masih harus dibayar (Catatan 27) | | | Accrued interest payable (Note 27) |
| Deposito berjangka | 59 | 55 | Time deposits |
| *Call money* | 525 | 94 | Call money |
| PASBI | - | 140 | PASBI |
| Jumlah | 584 | 289 | Total |
| Jumlah | 3,085,611 | 1,290,084 | Total |

## 23. EFEK YANG DIJUAL DENGAN JANJI DIBELI KEMBALI – PIHAK KETIGA

## 23. SECURITIES SOLD WITH AGREEMENTS TO REPURCHASE – THIRD PARTIES

Efek yang dijual dengan janji dibeli kembali terdiri dari:

The details of securities sold with agreements to repurchase are as follows:

| | | | | 30 September/ September 30, 2025 | | |
|---|---|---|---|---|---|---|
| Jenis/Type | Jangka waktu/ Term | Tanggal mulai/ Starting date | Tanggal jatuh tempo/ Due date | Nilai pembelian kembali/ Repurchase amount | Beban bunga yang belum diamortisasi/ Unamortized interest expense | Nilai tercatat/ Carrying value |
| | | | | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million |
| Bank | | | | | | |
| Obligasi Pemerintah Indonesia/ Indonesian Government Bonds | 14 hari/ days | 22 September/ September 22, 2025 | 6 Oktober/ October 6, 2025 | 19,525 | 13 | 19,512 |
| Obligasi Pemerintah Indonesia/ Indonesian Government Bonds | 14 hari/ days | 18 September/ September 18, 2025 | 2 Oktober/ October 2, 2025 | 19,465 | 3 | 19,462 |
| Obligasi Pemerintah Indonesia/ Indonesian Government Bonds | 14 hari/ days | 24 September/ September 24, 2025 | 8 Oktober/ October 8, 2025 | 19,455 | 18 | 19,437 |
| Obligasi Pemerintah Indonesia/ Indonesian Government Bonds | 14 hari/ days | 17 September/ September 17, 2025 | 1 Oktober/ October 1, 2025 | 19,433 | - | 19,433 |
| Obligasi Pemerintah Indonesia/ Indonesian Government Bonds | 14 hari/ days | 25 September/ September 25, 2025 | 9 Oktober/ October 9, 2025 | 19,432 | 21 | 19,411 |
| Obligasi Pemerintah Indonesia/ Indonesian Government Bonds | 14 hari/ days | 30 September/ September 30, 2025 | 14 Oktober/ October 14, 2025 | 19,388 | 33 | 19,355 |
| Obligasi Pemerintah Indonesia/ Indonesian Government Bonds | 14 hari/ days | 29 September/ September 29, 2025 | 13 Oktober/ October 13, 2025 | 19,342 | 32 | 19,310 |
| Sekuritas Rupiah Bank Indonesia/ Bank Indonesia Rupiah Securities | 14 hari/ days | 22 September/ September 22, 2025 | 6 Oktober/ October 6, 2025 | 9,835 | 7 | 9,828 |
| Jumlah/Total | | | | 145,875 | 127 | 145,748 |

| Jenis/Type | Jangka waktu/ Term | Tanggal mulai/ Starting date | Tanggal jatuh tempo/ Due date | 31 Desember/ December 31, 2024 | | |
|---|---|---|---|---|---|---|
| | | | | Nilai pembelian kembali/ Repurchase amount | Beban bunga yang belum diamortisasi/ Unamortized interest expense | Nilai tercatat/ Carrying value |
| | | | | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million |
| Bank | | | | | | |
| Obligasi Pemerintah Indonesia/ Indonesian Government Bonds | 7 hari/ days | 27 Desember / December 27, 2024 | 3 Januari / January 3, 2025 | 7,536,428 | 2,614 | 7,533,814 |
| Obligasi Pemerintah Indonesia/ Indonesian Government Bonds | 7 hari/ days | 30 Desember / December 30, 2024 | 6 Januari / January 6, 2025 | 6,080,291 | 5,272 | 6,075,019 |
| Obligasi Pemerintah Indonesia/ Indonesian Government Bonds | 7 hari/ days | 27 Desember / December 27, 2024 | 3 Januari / January 3, 2025 | 2,760,525 | 956 | 2,759,569 |
| Sukuk Negara/ Government Sukuk | 7 hari/ days | 27 Desember / December 27, 2024 | 3 Januari / January 3, 2025 | 1,662,893 | 577 | 1,662,316 |
| Sukuk Negara/ Government Sukuk | 7 hari/ days | 30 Desember / December 30, 2024 | 6 Januari / January 6, 2025 | 1,140,613 | 989 | 1,139,624 |
| Sekuritas Rupiah Bank Indonesia/ Bank Indonesia Rupiah Securities | 14 hari/ days | 23 Desember / December 23, 2024 | 6 Januari / January 6, 2025 | 997,184 | 884 | 996,300 |
| Sukuk Negara/ Government Sukuk | 7 hari/ days | 30 Desember / December 30, 2024 | 6 Januari / January 6, 2025 | 494,529 | 428 | 494,101 |
| Sekuritas Rupiah Bank Indonesia/ Bank Indonesia Rupiah Securities | 28 hari/ days | 17 Desember / December 17, 2024 | 14 Januari / January 14, 2025 | 473,091 | 1,113 | 471,978 |
| Sekuritas Rupiah Bank Indonesia/ Bank Indonesia Rupiah Securities | 29 hari/ days | 12 Desember / December 12, 2024 | 10 Januari / January 10, 2025 | 28,359 | 47 | 28,312 |
| Sekuritas Rupiah Bank Indonesia/ Bank Indonesia Rupiah Securities | 29 hari/ days | 11 Desember / December 11, 2024 | 9 Januari / January 9, 2025 | 18,904 | 28 | 18,876 |
| Sekuritas Rupiah Bank Indonesia/ Bank Indonesia Rupiah Securities | 15 hari/ days | 18 Desember / December 18, 2024 | 2 Januari / January 2, 2025 | 9,430 | 2 | 9,428 |
| Jumlah/Total | | | | 21,202,247 | 12,910 | 21,189,337 |

Suku bunga efek yang dijual dengan janji dibeli kembali berkisar 4,80% - 5,10% pada 30 September 2025 dan berkisar antara 6,25% - 6,60% pada 31 Desember 2024.

Interest rate of securities sold with agreements to repurchase are ranged 4.80% - 5.10% on September 30, 2025 and between 6.25% - 6.60% on December 31, 2024.

## 24. SURAT BERHARGA YANG DITERBITKAN – BERSIH

## 24. SECURITIES ISSUED - NET

Surat berharga yang diterbitkan oleh Bank adalah sebagai berikut:

Securities issued by the Bank are as follows:

| | 30 September/ September 30, 2025 | 31 Desember/ December 31, 2024 | |
|---|---|---|---|
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Nilai nominal | | | Nominal value |
| Bank | | | Bank |
| Obligasi Berkelanjutan IV Bank Panin | | | Continuous Bonds IV Bank Panin |
| Tahap III Tahun 2025 | | | Phase III Year 2025 |
| Seri A | | | Series A |
| Pihak berelasi | 614,200 | - | Related parties |
| Pihak ketiga | 1,539,800 | - | Third parties |
| | 2,154,000 | - | |
| Seri B | | | Series B |
| Pihak berelasi | 104,000 | - | Related parties |
| Pihak ketiga | 942,000 | - | Third parties |
| | 1,046,000 | - | |
| Obligasi Berkelanjutan IV Bank Panin | | | Continuous Bonds IV Bank Panin |
| Tahap II Tahun 2024 | | | Phase II Year 2024 |
| Pihak berelasi | 142,400 | 122,400 | Related parties |
| Pihak ketiga | 3,767,600 | 3,787,600 | Third parties |
| | 3,910,000 | 3,910,000 | |
| Obligasi Berkelanjutan IV Bank Panin | | | Continuous Bonds IV Bank Panin |
| Tahap I Tahun 2024 - Pihak berelasi | 50,000 | 50,000 | Phase I Year 2024 - Related parties |
| Surat berharga yang beredar | 7,160,000 | 3,960,000 | Outstanding securities |
| Diskonto yang belum diamortisasi | (40,955) | (25,787) | Unamortized discount |
| Bersih | 7,119,045 | 3,934,213 | Net |

Rata-rata tertimbang suku bunga efektif pada tahun 2025 dan 2024 untuk obligasi yang diterbitkan adalah sebesar 7,10% dan 7,42% per tahun.

Weighted average interest rate of these securities in 2025 and 2024 are 7.10% and 7.42% per annum, respectively.

Seluruh surat berharga diterbitkan dan dicatat di Bursa Efek Indonesia, Jakarta.

All securities issued and recorded at Indonesia Stock Exchange, Jakarta.

Seluruh surat berharga yang diterbitkan oleh Grup tidak dijamin dengan jaminan khusus berupa benda atau pendapatan atau aset lain Bank dalam bentuk apapun serta tidak dijamin oleh pihak lain manapun.

All securities issued by Group are not secured by a specific collateral, whether tangible or income or other assets of any kind of the Bank and are not guaranteed by any other party.

Jumlah surat berharga diterbitkan yang akan jatuh tempo dalam 12 bulan adalah nihil masing-masing pada tanggal 30 September 2025 dan 31 Desember 2024.

The amount of securities issued that will due within 12 months are nil on September 30, 2025 and December 31, 2024, respectively.

Nilai tercatat biaya perolehan diamortisasi dari surat berharga yang diterbitkan adalah sebagai berikut:

The carrying amount of securities issued at amortized cost are as follows:

| | 30 September/ September 30, 2025 | 31 Desember/ December 31, 2024 | |
|---|---|---|---|
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Surat berharga yang diterbitkan - bersih | 7,119,045 | 3,934,213 | Securities issued - net |
| Beban bunga yang masih harus dibayar (Catatan 27) | 81,919 | 66,282 | Accrued interest payable (Note 27) |
| Jumlah | 7,200,964 | 4,000,495 | Total |

Obligasi yang diterbitkan oleh Bank ditawarkan dengan nilai 100% dari jumlah pokok obligasi dengan rincian sebagai berikut:

Bonds issued by the Bank offered at 100% of nominal value, with details are as follows:

| Jenis/Type | Jangka waktu/ Term | Tanggal mulai/ Start date | Tanggal jatuh tempo/ Maturity date | Tingkat bunga tetap per tahun/ Fixed interest rate per annum | Peringkat/ Rating | 30 September/ September 30, 2025 | 31 Desember/ December 31, 2024 |
|---|---|---|---|---|---|---|---|
| | | | | | | Rp Juta/ Rp Million | Rp Juta/ Rp Million |
| Obligasi Berkelanjutan IV Bank Panin Tahap III Tahun 2025 Seri A/ Continuous Bonds IV Bank Panin Phase III Year 2025 Series A | 3 tahun/years | 4 September/ September 4, 2025 | 4 September/ September 4, 2028 | 6.45% | idAA *) | 2,154,000 | - |
| Obligasi Berkelanjutan IV Bank Panin Tahap III Tahun 2025 Seri B/ Continuous Bonds IV Bank Panin Phase III Year 2025 Series B | 5 tahun/years | 4 September/ September 4, 2025 | 4 September/ September 4, 2030 | 6.65% | idAA *) | 1,046,000 | - |
| Obligasi Berkelanjutan IV Bank Panin Tahap II Tahun 2024/ Continuous Bonds IV Bank Panin Phase II Year 2024 | 5 tahun/years | 8 Oktober/ October 8, 2024 | 8 Oktober/ October 8, 2029 | 7.25% | idAA *) | 3,910,000 | 3,910,000 |
| Obligasi Berkelanjutan IV Bank Panin Tahap I Tahun 2024/ Continuous Bonds IV Bank Panin Phase I Year 2024 | 5 tahun/years | 5 Juli/ July 5, 2024 | 5 Juli/ July 5, 2029 | 7.75% | idAA *) | 50,000 | 50,000 |
| Obligasi yang beredar/Outstanding bonds | | | | | | 7,160,000 | 3,960,000 |
| Diskonto yang belum diamortisasi/Unamortized discount | | | | | | (40,955) | (25,787) |
| Bersih/Net | | | | | | 7,119,045 | 3,934,213 |

*) Berdasarkan surat PT Pefindo tanggal 7 Maret 2025 No. RC-231/PEF-DIR/III/2025 untuk periode 7 Maret 2025 sampai 1 Maret 2026.

*) Based on PT Pefindo's letter No. RC-231/PEF-DIR/III/2025, dated March 7, 2025 for period March 7, 2025 until March 1, 2026.

Setelah ulang tahun ke-1 (satu) sejak tanggal emisi, Bank dapat melakukan pembelian kembali (*buy back*) untuk sebagian atau seluruhnya untuk disimpan yang di kemudian hari dapat dijual kembali atau sebagai pelunasan dengan memperhatikan peraturan yang berlaku.

After one year from the issuance date of the bonds, the Bank has the option to buy them back in full or in part as a reserve for future resale or redemption, in accordance with the applicable regulations.

Tujuan penerbitan surat berharga oleh Bank adalah untuk modal kerja dalam rangka pengembangan usaha terutama dalam pemberian kredit.

Wali amanat untuk penerbitan obligasi ini adalah PT Bank Mandiri (Persero) Tbk.

Dalam perjanjian perwaliamanatan, telah diatur beberapa pembatasan yang harus dipenuhi oleh Bank dimana Bank tidak diperbolehkan melakukan beberapa hal berikut ini:

i. Mengurangi Modal Ditempatkan dan Modal Disetor.
ii. Mengadakan perubahan bidang usaha.
iii. Melakukan penyertaan modal pada pihak manapun juga yang secara total melebihi ketentuan Otoritas Jasa Keuangan atau lembaga otoritas keuangan yang berwenang.
iv. Melakukan penggabungan, peleburan, atau reorganisasi dengan perusahaan lain yang bertentangan dengan ketentuan/kebijaksanaan Otoritas Jasa Keuangan atau lembaga keuangan yang berwenang.
v. Menjual atau mengalihkan atau memindah tangankan dengan cara apapun juga sebagian atau seluruh aset tetap berupa tanah dan bangunan di atasnya, baik yang telah ada maupun yang akan ada di kemudian hari, kepada pihak ketiga manapun kecuali untuk agunan yang diambil alih/harta eks jaminan dan Aktiva Tetap lainnya yang nilainya dalam 1 (satu) transaksi atau gabungan transaksi yang dalam tahun berjalan selama masa Obligasi tidak melebihi 4% (empat persen) dari total aktiva Perseroan berdasarkan laporan keuangan terakhir Perseroan yang telah diaudit oleh kantor akuntan publik.
vi. Menjaminkan atau membebani dengan cara apapun harta kekayaan Bank, baik yang sekarang ada maupun yang akan ada dikemudian hari kepada pihak ketiga manapun. Pembatasan ini tidak berlaku untuk:
    i. Harta kekayaan yang telah dijaminkan sebelum tanggal ditandatanganinya Perjanjian Perwaliamanatan.
    ii. Jaminan yang diberikan dalam kegiatan usaha sehari-hari, termasuk pinjaman antar bank untuk kebutuhan likuiditas, pinjaman pemerintah atau terkait pemerintah, dan/atau pinjaman luar negeri untuk pengembangan usaha serta transaksi repo.
    iii. Harta kekayaan yang dijaminkan untuk pinjaman baru sebagai pengganti pinjaman lama (*refinancing*).

Bank tidak memiliki tunggakan bunga atau pelanggaran pembatasan yang berkaitan dengan surat berharga yang diterbitkan selama tahun 2025 dan 2024.

The purpose of issuing securities by Bank is for working capital in the context of business development, especially in providing loans.

The trustee for the bonds issued is PT Bank Mandiri (Persero) Tbk.

The trustee agreement, contain a set of limitations that restrict the Bank to, among others:

i. Reduce its Issued and Paid Up Capital.
ii. Change its business.
iii. Increase its equity to any parties that in total will exceed the Financial Services Authority regulation or authorized financial institution.
iv. Engaging in mergers, consolidations, or reorganizations with other companies that contradict the regulations or policies of the OJK or relevant financial authorities.
v. Selling, transferring, or otherwise disposing of, in any manner, part or all of the Company's Fixed Assets, including land and buildings on it, whether currently existing or to be acquired in the future, to any third party, except for foreclosed collateral/assets and other Fixed Assets whose value, in a single transaction or a combination of transactions within the current year during the Bond period, does not exceed 4% (four percent) of the Company's total assets based on the Company's latest audited financial statements by a public accounting firm.
vi. Pledge or encumber in any way the Bank's assets, existing or future to any third parties. This restriction does not apply to:
    i. Assets pledged before the signing date of the Trustee Agreement.
    ii. Collateral provided as part of the Company's daily business operations, including interbank loans for liquidity needs, government or government-related loans, and/or foreign loans for business expansion, as well as repo transactions.
    iii. Assets pledged for new loans as a replacement for old loans (refinancing).

The Bank has no defaults of payment of interest nor breaches of any loan covenants with respect to securities issued in 2025 and 2024.

Pembayaran kupon bunga dilakukan setiap triwulanan, dengan rincian sebagai berikut:

Interest is paid quarterly, with details as follow:

| Jenis/Type | Kupon bunga pertama/ First coupon payment | Kupon bunga terakhir/ Last coupon payment |
|---|---|---|
| Obligasi Berkelanjutan IV Bank Panin Tahap III Tahun 2025/ Continuous Bonds IV Bank Panin Phase III Year 2025 | | |
| Seri/ Series A | 4 Desember/ December 4, 2025 | 4 September/ September 4, 2028 |
| Seri/ Series B | 4 Desember/ December 4, 2025 | 4 September/ September 4, 2030 |
| Obligasi Berkelanjutan IV Bank Panin Tahap II Tahun 2024/ Continuous Bonds IV Bank Panin Phase II Year 2024 | 8 Januari/ January 8, 2025 | 8 Oktober/ October 8, 2029 |
| Obligasi Berkelanjutan IV Bank Panin Tahap I Tahun 2024/ Continuous Bonds IV Bank Panin Phase I Year 2024 | 5 Oktober/ October 5, 2024 | 5 Juli/ July 5, 2029 |

## 25. PINJAMAN YANG DITERIMA – PIHAK KETIGA

## 25. BORROWINGS – THIRD PARTIES

| | 30 September/ September 30, 2025 | | | |
|---|---|---|---|---|
| | Jangka waktu/ Period | Tingkat bunga rata-rata efektif/ Average effective annual interest rate | Jumlah/ Total (Rp Juta/ Rp Million) | |
| Pihak ketiga | | | | Third parties |
| Rupiah | | | | Rupiah |
| CFI | | | | CFI |
| PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk | 3 - 4 tahun/ years | 7.11% | 638,250 | PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk |
| PT Bank Mandiri Tbk | 3 - 4 tahun/ years | 7.30% | 599,734 | PT Bank Mandiri Tbk |
| PT Bank DKI Tbk | 4 - 5 tahun/ years | 7.34% | 465,977 | PT Bank DKI Tbk |
| PT Bank Maybank Indonesia Tbk | 3 - 4 tahun/ years | 7.16% | 455,399 | PT Bank Maybank Indonesia Tbk |
| PT Bank Central Asia Tbk | 2 - 3 tahun/ years | 7.03% | 433,592 | PT Bank Central Asia Tbk |
| PT Bank Danamon Indonesia Tbk | 3 - 4 tahun/ years | 7.48% | 174,063 | PT Bank Danamon Indonesia Tbk |
| PT Bank KEB Hana Indonesia | 4 tahun/ years | 7.25% | 117,917 | PT Bank KEB Hana Indonesia |
| PT Bank Shinhan Indonesia | 4 tahun/ years | 7.10% | 100,000 | PT Bank Shinhan Indonesia |
| PT Bank Victoria International Tbk | 1 tahun/ years | 6.00% | 20,000 | PT Bank Victoria International Tbk |
| Jumlah | | | 3,004,932 | Total |

| | 31 Desember/ December 31, 2024 | | | |
|---|---|---|---|---|
| | Jangka waktu/ Period | Tingkat bunga rata-rata efektif/ Average effective annual interest rate | Jumlah/ Total (Rp Juta/ Rp Million) | |
| Pihak ketiga | | | | Third parties |
| Rupiah | | | | Rupiah |
| CFI | | | | CFI |
| PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk | 3 - 4 tahun/ years | 7.09% | 791,117 | PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk |
| PT Bank Mandiri Tbk | 3 - 4 tahun/ years | 7.38% | 650,063 | PT Bank Mandiri Tbk |
| PT Bank DKI Tbk | 4 - 5 tahun/ years | 7.40% | 483,698 | PT Bank DKI Tbk |
| PT Bank Maybank Indonesia Tbk | 3 - 4 tahun/ years | 7.32% | 326,534 | PT Bank Maybank Indonesia Tbk |
| PT Bank Danamon Indonesia Tbk | 3 - 4 tahun/ years | 7.38% | 265,937 | PT Bank Danamon Indonesia Tbk |
| PT Bank Central Asia Tbk | 3 - 4 tahun/ years | 6.83% | 146,866 | PT Bank Central Asia Tbk |
| PT Bank KEB Hana Indonesia | 4 tahun/ years | 7.50% | 135,417 | PT Bank KEB Hana Indonesia |
| PT Bank Shinhan Indonesia | 3 tahun/ years | 7.10% | 128,125 | PT Bank Shinhan Indonesia |
| PT Bank Victoria International Tbk | 1 tahun/ year | 6.65% | 10,000 | PT Bank Victoria International Tbk |
| Jumlah | | | 2,937,757 | Total |

Nilai tercatat biaya perolehan diamortisasi dari pinjaman yang diterima adalah sebagai berikut:

The carrying amount of borrowings at amortized cost are as follows:

| | 30 September/ September 30, 2025 | 31 Desember/ December 31, 2024 | |
|---|---|---|---|
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Pinjaman yang diterima | 3,004,932 | 2,937,757 | Borrowings |
| Beban bunga yang masih harus dibayar (Catatan 27) | 8,765 | 9,621 | Accrued interest payable (Note 27) |
| Jumlah | 3,013,697 | 2,947,378 | Total |

Bagian pinjaman yang diterima yang akan jatuh tempo dalam waktu 12 bulan sejak tanggal pelaporan adalah sebesar Rp 1.860.752 juta dan Rp 1.627.850 juta pada tanggal 30 September 2025 dan 31 Desember 2024.

Loans received that will due within 12 months from the reporting date are amounting to Rp 1,860,752 million Rp 1,627,850 million on September 30, 2025 and December 31, 2024, respectively.

Pembayaran yang dilakukan pada periode berjalan untuk masing-masing pinjaman adalah sebagai berikut:

Payment made on the period for each loan facility are as follows:

| | 30 September/ September 30, 2025 | 31 Desember/ December 31, 2024 | |
|---|---|---|---|
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| **CFI** | | | **CFI** |
| PT Bank KEB Hana Indonesia | 312,500 | 285,000 | PT Bank KEB Hana Indonesia |
| PT Bank Mandiri Tbk | 240,417 | 744,363 | PT Bank Mandiri Tbk |
| PT Bank Victoria Internasional Tbk | 200,000 | 475,000 | PT Bank Victoria Internasional Tbk |
| PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk | 192,917 | 172,986 | PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk |
| PT Bank SMBCI | 175,000 | - | PT Bank SMBCI |
| PT Bank Maybank Indonesia Tbk | 151,007 | 166,667 | PT Bank Maybank Indonesia Tbk |
| PT Bank Danamon Indonesia Tbk | 131,875 | 738,958 | PT Bank Danamon Indonesia Tbk |
| PT Bank DKI Tbk | 117,820 | 253,732 | PT Bank DKI Tbk |
| PT Bank Central Asia Tbk | 93,194 | 271,458 | PT Bank Central Asia Tbk |
| PT CIMB Niaga Tbk | - | 235,000 | PT CIMB Niaga Tbk |
| Lainnya | 28,125 | 22,500 | Others |
| Jumlah | 1,642,855 | 3,365,664 | Total |

**CFI**

Seluruh pinjaman yang diterima oleh CFI digunakan untuk modal kerja. Berikut ini adalah informasi pokok lainnya sehubungan dengan pinjaman yang diterima berasal dari CFI pada tanggal 30 September 2025 dan 31 Desember 2024 dengan perincian sebagai berikut:

**CFI**

All CFI's borrowing is used for working capital. Summary of major information related to borrowing are as follows from CFI on September 30, 2025 and December 31, 2024 are as follows:

| Bank | Fasilitas/Facility | Batas Kredit/ Credit Limit | Awal/ Begin | Akhir/ Due |
|---|---|---|---|---|
| | | Rp Juta/ Rp Million | | |
| PT Bank Maybank Indonesia Tbk | Pinjaman Berjangka VI/ Term Loan VI | 500,000 | 28-Sep-22/ 28-Sep-22 | 28-Sep-26/ 28-Sep-26 |
| | Pinjaman Berjangka VII/ Term Loan VII | 1,000,000 | 11-Sep-24/ 11-Sep-24 | 28-Okt-29/ 28-Oct-29 |
| PT Bank Mandiri Tbk | Modal Kerja IV/ Working Capital IV | 500,000 | 08-Feb-23/ 08-Feb-23 | 22-Mei-27/ 22-May-27 |
| | Modal Kerja V/ Working Capital V | 500,000 | 24-Nov-23/ 24-Nov-23 | 5-Apr-27/ 5-Apr-27 |
| | Modal Kerja VI/ Working Capital VI | 500,000 | 01-Nov-24/ 01-Nov-24 | 25-Mar-30/ 25-Mar-30 |
| PT Bank Danamon Indonesia Tbk | Pinjaman Berjangka VII/ Term Loan VII | 500,000 | 03-Jul-20/ 03-Jul-20 | 22-Mei-27/ 22-May-27 |
| | Modal Kerja/Working Capital | 150,000 | 27-Jan-25/ 27-Jan-25 | 27-Jan-26/ 27-Jan-26 |
| PT Bank DKI Tbk | Pinjaman Berjangka III/Term Loan III | 350,000 | 21-Nov-22/ 21-Nov-22 | 30-Nov-27/ 30-Nov-27 |
| | Pinjaman Berjangka IV/Term Loan IV | 400,000 | 21-Jun-24/ 21-Jun-24 | 10-Des-29/ 10-Des-29 |
| PT Bank Central Asia Tbk | *Installment Loan XII* | 500,000 | 06-Agu-24/ 06-Aug-24 | 08-Nov-27/ 08-Nov-27 |
| | Pinjaman Rekening Koran/Overdraft | 30,000 | 17-Agu-24/ 17-Aug-24 | 17-Nov-25/ 17-Nov-25 |
| PT Bank KEB Hana Indonesia | *Money Market Line (Uncommited)* | 50,000 | 15-Apr-25/ 15-Apr-25 | 15-Apr-26/ 15-Apr-26 |
| | Pinjaman Berjangka VII/ Term Loan VII | 200,000 | 16-Agu-23/ 16-Aug-23 | 14-Sep-27/ 14-Sep-27 |
| PT Bank Victoria International Tbk | *Demand Loan - Non Revolving (Uncommited)* | 300,000 | 28-Okt-24/ 28-Oct-24 | 28-Okt-25/ 28-Oct-25 |
| PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk | Kredit Modal Kerja IX/Working Capital IX | 500,000 | 23-Agu-23/ 23-Aug-23 | 12-Jan-28/ 12-Jan-28 |
| | Kredit Modal Kerja X/Working Capital X | 500,000 | 21-Mei-24/ 21-May-24 | 06-Jan-29/ 06-Jan-29 |
| PT Bank Shinhan Indonesia | Pinjaman Berjangka II/ Term Loan II | 150,000 | 13-Mei-24/ 13-Mav-24 | 13-Mei-28/ 13-Mav-28 |
| PT Bank SMBC Indonesia Tbk | Money Market Line | 250,000 | 05-Nov-24/ 05-Nov-24 | 05-Nov-25/ 05-Nov-25 |

Terkait dengan utang bank tersebut di atas, CFI wajib menjaga *gearing ratio* sebesar 8x - 10x. CFI juga diwajibkan menjaga *rasio non-performing loan* untuk tunggakan lebih dari 30 hari tidak melebihi 5% dan tunggakan lebih dari 90 hari berkisar antara 3% - 5%. CFI diharuskan untuk memberikan pemberitahuan tertulis kepada bank terkait dengan perubahan susunan pengurus, merger dan akuisisi, perubahan bentuk CFI, komposisi permodalan dan pembagian laba CFI.

In relation to these bank loans, CFI is required to keep its gearing ratio value between 8x - 10x. CFI is also required to keep its non-performing loan ratio value for arrears exceeding 30 and 90 days between 5% and 3% - 5%, respectively. CFI must give written notification to concerned banks regarding changes in management, mergers and acquisitions, changes in CFI structure, composition of capital and CFI profit sharing arrangement.

Pembayaran bunga dan pokok pinjaman telah dibebankan oleh CFI sesuai dengan jadwal.

Interest and principal loan payment have been paid by CFI on schedule.

Pada tanggal 30 September 2025 dan 31 Desember 2024, CFI telah memenuhi semua pembatasan yang disebutkan dalam perjanjian pinjaman.

As of September 30, 2025 and December 31, 2024, CFI has complied with all covenants mentioned in loan agreements.

Utang bank memiliki suku bunga tetap maupun variabel, sehingga CFI terpapar risiko suku bunga atas nilai wajar (*fair value interest rate risk*) dan risiko suku bunga atas arus kas (*cash flow interest rate risk*).

Bank loans are arranged at both fixed and floating interest rates, thus, exposing CFI to fair value interest rate risk and cash flow interest rate risk.

CFI memberikan piutang sewa pembiayaan dan/atau piutang pembiayaan konsumen kepada pihak ketiga sebagai jaminan fidusia, dengan rincian sebagai berikut:

CFI provides finance lease receivables and/or consumer financing receivables to third parties as fiduciary collateral, with details as follows:

| Bank | Jaminan/Collateral |
|---|---|
| PT Bank Maybank Indonesia Tbk | Piutang pembiayaan konsumen sebesar 70% dari jumlah utang pokok fasilitas kredit pinjaman berjangka VI dan VII (Catatan 14)/<br>Consumer financing receivables at a minimum amount equivalent to 70% of the outstanding balance of term loan credit facility VI and VII (Note 14). |
| PT Bank Mandiri Tbk | Piutang sewa pembiayaan dan/atau piutang pembiayaan konsumen sebesar minimal 80% dari jumlah utang pokok fasilitas kredit modal kerja IV dan sebesar minimal 70% dari jumlah utang pokok fasilitas kredit modal kerja V dan VI (Catatan 13 dan 14)/<br>Finance lease receivables and/or consumer financing receivables at a minimum amount equivalent to 80% of the outstanding balance of working capital credit facility IV and 70% of the outstanding balance of working capital credit facility V and VI (Notes 13 and 14). |
| PT Bank Danamon Indonesia Tbk | Piutang sewa pembiayaan dan piutang pembiayaan konsumen sebesar 80% dari jumlah utang pokok fasilitas kredit pinjaman berjangka VII dan tidak ada agunan untuk modal kerja (Catatan 13 dan 14)/<br>Finance lease receivables and consumer financing receivables at an amount equivalent to 80% of the outstanding balance of term loan VII and clean basis collateral for working capital facility (Notes 13 and 14). |
| PT Bank DKI Tbk | Piutang sewa pembiayaan dan/ atau piutang pembiayaan konsumen sebesar minimal 70% dari jumlah utang pokok fasilitas kredit pinjaman berjangka III dan IV (Catatan 13 dan 14)/<br>Finance leases receivables and/ or customer financing receivables at a minimum amount equivalent to 70% of the outstanding balance of term loan credit facility III and IV (Notes 13 and 14). |
| PT Bank Central Asia Tbk | Piutang sewa pembiayaan dan/atau piutang pembiayaan konsumen sebesar minimal 70% dari jumlah utang pokok fasilitas kredit *installment loan XII* dan pinjaman rekening koran (Catatan 13 dan 14)/<br>Finance lease receivables and/or consumer financing receivables at a minimum amount equivalent to 70% of the outstanding balance of installment loan XII and overdraft (Notes 13 and 14). |
| PT Bank KEB Hana Indonesia | Tidak ada agunan untuk *money market* dan 70% dari jumlah utang pokok fasilitas pinjaman berjangka VII/<br>Clean basis collateral for money market line and 70% of the outstanding balance of term loan credit facility VII. |
| PT Bank Victoria International Tbk | Tidak ada agunan/ Clean basis collateral. |
| PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk | Piutang sewa pembiayaan dan/atau piutang pembiayaan konsumen sebesar minimal 70% dari jumlah utang pokok fasilitas kredit modal kerja IX dan X (Catatan 13 dan 14)/<br>Finance lease receivables and/or consumer financing receivables at a minimum amount equivalent to 70% of the outstanding balance of working capital credit facility IX and X (Notes 13 and 14). |
| PT Bank Shinhan Indonesia | Piutang sewa pembiayaan dan/atau piutang pembiayaan konsumen sebesar minimal 70% dari jumlah utang pokok fasilitas kredit pinjaman berjangka II (Catatan 13 dan 14)/<br>Finance lease receivables and/or consumer financing receivables at a minimum amount equivalent to 70% of the outstanding balance of term loan credit facility II (Notes 13 and 14). |
| Bank SMBC Indonesia Tbk | Tidak ada agunan/ clean basis collateral. |

## 26. UTANG PAJAK / 26. TAXES PAYABLE

| | 30 September/ September 30, 2025 Rp Juta/ Rp Million | 31Desember/ December 31, 2024 Rp Juta/ Rp Million | |
|---|---|---|---|
| Bank | | | The Bank |
| Pajak penghasilan | | | Income tax |
| Pasal 21 | 14,688 | 6,890 | Article 21 |
| Pasal 23/26 | 99,487 | 96,571 | Articles 23/26 |
| Pasal 25 (Catatan 44) | - | 29,756 | Article 25 (Note 44) |
| Pajak pertambahan nilai - bersih | 1,828 | 1,116 | Value added tax - net |
| Entitas Anak | | | Subsidiaries |
| Pajak penghasilan badan | 12,125 | 143 | Corporate income tax |
| Pajak penghasilan | | | Income tax |
| Pasal 21 | 3,607 | 47 | Article 21 |
| Pasal 23/26 | 131 | 110 | Articles 23/26 |
| Pasal 4 (2) | 8,775 | 6,777 | Article 4 (2) |
| Pasal 25 | 3,012 | 2,977 | Article 25 |
| Pajak pertambahan nilai - bersih | 726 | 535 | Value added tax - net |
| Jumlah | 144,379 | 144,922 | Total |

## 27. BEBAN YANG MASIH HARUS DIBAYAR DAN LIABILITAS LAIN-LAIN / 27. ACCRUALS AND OTHER LIABILITIES

| | 30 September/ September 30, 2025 Rp Juta/ Rp Million | 31Desember/ December 31, 2024 Rp Juta/ Rp Million | |
|---|---|---|---|
| Bank | | | The Bank |
| Bunga yang masih harus dibayar | 309,525 | 351,931 | Accrued interest payable |
| Setoran jaminan | 226,826 | 195,481 | Marginal deposits |
| Pendapatan diterima di muka | 147,220 | 166,658 | Income received in advance |
| Cadangan kerugian penurunan nilai komitmen dan kontinjensi | 40,632 | 59,340 | Allowance for impairment losses of commitments and contigencies |
| Liabilitas pada pihak ketiga | 74,378 | 32,553 | Liabilities to third parties |
| Lainnya | 46,725 | 63,230 | Others |
| Sub jumlah | 845,306 | 869,193 | Subtotal |
| Entitas anak | | | Subsidiaries |
| Biaya yang masih harus dibayar | 67,084 | 88,848 | Accrued expenses |
| Liabilitas titipan setoran nasabah | 60,383 | 66,150 | Customer deposit liabilities |
| Liabilitas pada pihak ketiga | 34,495 | 17,578 | Liabilities to third parties |
| Lainnya | 86,234 | 63,316 | Others |
| Sub jumlah | 248,196 | 235,892 | Subtotal |
| Jumlah | 1,093,502 | 1,105,085 | Total |

**Pendapatan Diterima di muka**

Merupakan pendapatan provisi kredit dan pendapatan *bancassurance* diterima di muka yang belum diamortisasi.

**Income Received in Advance**

This account represents unamortized fees on loans and bancassurance income.

**Bunga yang Masih Harus Dibayar**

Merupakan bunga yang masih harus dibayar atas simpanan, simpanan dari bank lain, efek yang dijual dengan janji dibeli kembali, pinjaman yang diterima, surat berharga yang diterbitkan dan obligasi subordinasi.

**Accrued Interest Payable**

This account represents interest payable on deposits, deposits from other banks, securities sold with agreements to repurchase, borrowings, securities issued and subordinated bonds.

**Setoran Jaminan**

Merupakan setoran jaminan transaksi L/C, bank garansi dan sewa *safe deposit*.

**Marginal Deposits**

This account represents marginal deposits on L/C transactions, bank guarantee and safe deposit rentals.

**Liabilitas Keuangan Lainnya** / **Other Financial Liabilities**

| | 30 September/ September 30, 2025 Rp Juta/ Rp Million | 31 Desember/ December 31, 2024 Rp Juta/ Rp Million | |
|---|---|---|---|
| Liabilitas keuangan, diukur pada biaya perolehan diamortisasi | | | Financial liabilities, measuret at amortized cost |
| Bank | | | Bank |
| Pihak berelasi | | | Related parties |
| Jangka pendek | | | Short term |
| Pendapatan diterima di muka | 82,515 | 100,197 | Income received in advance |
| Pihak ketiga | | | Third parties |
| Jangka pendek | | | Short term |
| Pendapatan diterima di muka | 64,705 | 66,461 | Income received in advance |
| Bunga yang masih harus dibayar | 309,525 | 351,931 | Accrued interest payable |
| Jangka panjang | | | Long term |
| Setoran jaminan | 226,826 | 195,481 | Security deposits |
| Sub jumlah | 683,571 | 714,070 | Subtotal |
| Entitas anak | | | Subsidiaries |
| Pihak ketiga | | | Third parties |
| Jangka pendek | | | Short term |
| Bunga yang masih harus dibayar | 36,344 | 45,363 | Accrued interest payable |
| Jangka panjang | | | Long term |
| Setoran jaminan | 157 | 147 | Security deposits |
| Sub jumlah | 36,501 | 45,510 | Subtotal |
| Jumlah | 720,072 | 759,580 | Total |

## 28. OBLIGASI SUBORDINASI – BERSIH

Merupakan obligasi subordinasi yang diterbitkan oleh Bank dengan rincian sebagai berikut:

## 28. SUBORDINATED BONDS – NET

This account represents subordinated bonds issued by the Bank with details as follows:

| Jenis/Type | Jangka waktu/Term | Tanggal mulai/ Starting date | Tanggal jatuh tempo/ Maturity date | Tingkat bunga tetap per tahun/ Fixed interest rate per annum | Peringkat/ Rating | 30 September/ September 30, 2025 Rp Juta/ Rp Million | 31Desember/ December 31, 2024 Rp Juta/ Rp Million |
|---|---|---|---|---|---|---|---|
| Obligasi Subordinasi Berkelanjutan IV Bank Panin Tahap I Tahun 2024/ Continuous Subordinated Bonds IV Bank Panin Phase I Year 2024 | 7 tahun/years | 5 Juli/ July 5, 2024 | 5 Juli/ July 5, 2031 | 8.40% | idA+ *) | 50,000 | 50,000 |
| Obligasi Subordinasi Berkelanjutan III Bank Panin Tahap I Tahun 2018/ Continuous Subordinated Bonds III Bank Panin Phase I Year 2018 | 7 tahun/years | 3 Juli/ July 3, 2018 | 3 Juli/ July 3, 2025 | 9.50% | idA+ **) | - | 1,302,000 |
| Obligasi yang beredar/Outstanding bonds | | | | | | 50,000 | 1,352,000 |
| Diskonto yang belum diamortisasi/Unamortized discount | | | | | | (1,860) | (2,826) |
| Bersih/Net | | | | | | 48,140 | 1,349,174 |
| Tingkat bunga rata- rata per tahun/Average annual interest rate | | | | | | 9.23% | 9.46% |

*) Berdasarkan surat PT Pefindo tanggal 7 Maret 2025 No. RC-234/PEF-DIR/III/2025 untuk periode 7 Maret 2025 sampai dengan 1 Maret 2026.
**) Berdasarkan surat PT Pefindo tanggal 7 Maret 2025 No. RC-235/PEF-DIR/III/2025 untuk periode 7 Maret 2025 sampai dengan 3 Juli 2025.

*) Based on PT Pefindo's letter No. RC-234/PEF-DIR/III/2025, dated March 7, 2025 for period March 7, 2025 until March 1, 2026.
**) Based on PT Pefindo's letter No. RC-235/PEF-DIR/III/2025, dated March 7, 2025 for period March 7, 2025 until July 3, 2025.

Obligasi subordinasi yang diterbitkan memiliki suku bunga tetap, sehingga Grup terpapar risiko suku bunga atas nilai wajar (*fair value interest rate risk*).

Subordinated bonds are arranged at fixed interest rates, exposing the Group to fair value interest rate risk.

Suku bunga efektif rata-rata tertimbang pada tahun 2025 dan 2024 dari obligasi subordinasi yang diterbitkan ini adalah sebesar 9,23% dan 9,61% per tahun.

The weighted average effective interest rate in these subordinated bonds in 2025 and 2024 were 9.23% and 9.61% per annum, respectively.

Amortisasi diskonto untuk periode yang berakhir pada 30 September 2025 dan 31 Desember 2024 masing-masing sebesar Rp 965 juta dan Rp 2.046 juta.

Amortization of discount for the period ended September 30, 2025 and December 31, 2024 amounted to Rp 965 million and Rp 2,046 million.

Pembayaran kupon bunga dilakukan setiap triwulanan, dengan rincian sebagai berikut:

Interest is paid quarterly, with details as follow:

| Jenis/Type | Kupon bunga pertama/ First coupon payment | Kupon bunga terakhir/ Last coupon payment |
|---|---|---|
| Obligasi Subordinasi Berkelanjutan IV Bank Panin Tahap I Tahun 2024/ Continuous Subordinated Bonds IV Bank Panin Phase I Year 2024 | 5 Oktober/ October 5, 2024 | 5 Juli/ July 5, 2031 |
| Obligasi Subordinasi Berkelanjutan III Bank Panin Tahap I Tahun 2018/ Continuous Subordinated Bonds III Bank Panin Phase I Year 2018 | 3 Oktober/ October 3, 2018 | 3 Juli/ July 3, 2025 |

Bank tidak memiliki tunggakan bunga atau pelanggaran pembatasan yang berkaitan dengan obligasi subordinasi selama tahun 2025 dan 2024.

The Bank has no defaults on payment of interest nor breaches of any loan covenants with respect to subordinated bonds in 2025 and 2024.

Obligasi Subordinasi Berkelanjutan III Bank Panin Tahap I Tahun 2018 telah jatuh tempo dan dilunasi pada tanggal 3 Juli 2025.

Continuous Subordinated Bonds III Bank Panin Phase I Year 2018 have matured and repaid on July 3, 2025.

Obligasi Subordinasi Berkelanjutan II Bank Panin Tahap II Tahun 2017 telah jatuh tempo pada 17 Maret 2024 dan dilunasi pada tanggal 15 Maret 2024.

Continuous Subordinated Bonds II Bank Panin Phase II Year 2017 have matured on March 17, 2024 and repaid on on March 15, 2024.

Nilai tercatat biaya perolehan diamortisasi dari obligasi subordinasi adalah sebagai berikut:

The carrying amount of subordinated bonds at amortized cost are as follows:

| | 30 September/ September 30, 2025 | 31 Desember/ December 31, 2024 | |
|---|---|---|---|
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Obligasi subordinasi - bersih | 48,140 | 1,349,174 | Subordinated bonds - net |
| Beban bunga yang masih harus dibayar (Catatan 27) | 1,003 | 31,239 | Accrued interest payable (Note 27) |
| Jumlah | 49,143 | 1,380,413 | Total |

Tujuan penerbitan obligasi subordinasi adalah untuk memperkuat struktur permodalan dan mendukung perkembangan aset produktif.

The purpose of issuing subordinated bonds is to strengthen capital structure and support the growth of productive assets.

Wali amanat dari penerbitan obligasi subordinasi adalah PT Bank Mandiri (Persero) Tbk.

The trustee for the issuance of subordinated bonds is PT Bank Mandiri (Persero) Tbk.

Bank tidak mempunyai hak untuk melakukan pembelian kembali seluruh atau sebagian pokok obligasi subordinasi.

The Bank has no right to redeem all or a part of the subordinated bonds.

Dalam hal terjadi penutupan usaha atau disolusi atau likuidasi karena alasan lain apapun, pembagian harta kekayaan Bank hasil likuidasi untuk pembayaran jumlah terutang oleh Bank kepada pemegang obligasi subordinasi hanya akan dibayarkan setelah dipenuhinya seluruh liabilitas pembayaran Bank kepada utang senior. Hak tagih sehubungan dengan obligasi subordinasi menempati

In the event of liquidation or dissolution for any reason, any proceeds from the liquidation process will only be applied to the outstanding amount due to the subordinated bondholders after all payment of obligation to senior debts have been made. Claims in regard to subordinated bonds are ranked paripassu without any preferences among subordinated bondholders.

peringkat paripassu tanpa preferensi di antara para pemegang obligasi subordinasi.

Obligasi subordinasi tidak dijamin dengan jaminan khusus berupa benda atau pendapatan atau aset lain Bank dalam bentuk apapun serta tidak dijamin oleh pihak lain manapun.

These subordinated bonds are not secured by a specific collateral, whether tangible or income or other assets of any kind of the Bank and are not guaranteed by any other party.

Dalam perjanjian perwaliamanatan, telah diatur beberapa pembatasan yang harus dipenuhi oleh Bank dimana Bank tidak diperbolehkan melakukan beberapa hal berikut ini:

The trustee agreement, contain a set of limitations that restrict the Bank to, among others:

i. Mengurangi Modal Ditempatkan dan Modal Disetor.

i. Reduce its Issued and Paid Up Capital.

ii. Mengadakan perubahan bidang usaha.

ii. Change its business.

iii. Melakukan penyertaan modal pada pihak manapun juga yang secara total melebihi ketentuan Otoritas Jasa Keuangan atau lembaga otoritas keuangan yang berwenang.

iii. Increase its equity to any parties that in total will exceed the Financial Services Authority regulation or authorized financial institution.

iv. Melakukan penggabungan, peleburan, atau reorganisasi dengan perusahaan lain yang bertentangan dengan ketentuan/kebijaksanaan Otoritas Jasa Keuangan atau lembaga keuangan yang berwenang.

iv. Engaging in mergers, consolidations, or reorganizations with other companies that contradict the regulations or policies of the OJK or relevant financial authorities.

v. Menjual atau mengalihkan atau memindah tangankan dengan cara apapun juga sebagian atau seluruh aset tetap berupa tanah dan bangunan di atasnya, baik yang telah ada maupun yang akan ada di kemudian hari, kepada pihak ketiga manapun kecuali untuk agunan yang diambil alih/harta eks jaminan dan Aktiva Tetap lainnya yang nilainya dalam 1 (satu) transaksi atau gabungan transaksi yang dalam tahun berjalan selama masa Obligasi tidak melebihi 4% (empat persen) dari total aktiva Perseroan berdasarkan laporan keuangan terakhir Perseroan yang telah diaudit oleh kantor akuntan publik.

v. Selling, transferring, or otherwise disposing of, in any manner, part or all of the Company's Fixed Assets, including land and buildings on it, whether currently existing or to be acquired in the future, to any third party, except for foreclosed collateral/assets and other Fixed Assets whose value, in a single transaction or a combination of transactions within the current year during the Bond period, does not exceed 4% (four percent) of the Company's total assets based on the Company's latest audited financial statements by a public accounting firm.

vi. Menjaminkan atau membebani dengan cara apapun harta kekayaan Bank, baik yang sekarang ada maupun yang akan ada dikemudian hari kepada pihak ketiga manapun. Pembatasan ini tidak berlaku untuk:

vi. Pledge or encumber in any way the Bank’s assets, existing or future to any third parties. This restriction does not apply to:

    i. Harta kekayaan yang telah dijaminkan sebelum tanggal ditandatanganinya Perjanjian Perwaliamanatan.
    ii. Jaminan yang diberikan dalam kegiatan usaha sehari-hari, termasuk pinjaman antar bank untuk kebutuhan likuiditas, pinjaman pemerintah atau terkait pemerintah, dan/atau pinjaman luar negeri untuk pengembangan usaha serta transaksi repo.
    iii. Harta kekayaan yang dijaminkan untuk pinjaman baru sebagai pengganti pinjaman lama (*refinancing*).

    i. Assets pledged before the signing date of the Trustee Agreement.
    ii. Collateral provided as part of the Company’s daily business operations, including interbank loans for liquidity needs, government or government-related loans, and/or foreign loans for business expansion, as well as repo transactions.
    iii. Assets pledged for new loans as a replacement for old loans (refinancing).

Bank tidak memiliki tunggakan bunga atau pelanggaran pembatasan yang berkaitan dengan obligasi subordinasi selama tahun 2025 dan 2024.

The Bank has no defaults of payment of interest nor breaches of any loan covenants with respect to subordinated bonds in 2025 and 2024.

## 29. DANA SYIRKAH TEMPORER

Dana syirkah temporer merupakan investasi tidak terikat dalam bentuk tabungan Mudharabah, deposito berjangka Mudharabah dan Sertifikat Investasi Mudharabah Antarbank.

Dana syirkah temporer berasal dari PDSB pada tanggal 30 September 2025 dan 31 Desember 2024 dengan perincian sebagai berikut:

## 29. TEMPORARY SYIRKAH FUNDS

Temporary syirkah funds represent investment in the form of Mudharabah saving deposits, Mudharabah time deposits and Mudharabah Interbank Investment Certificate.

Temporary syirkah funds are entered into by PDSB as of September 30, 2025 and December 31, 2024 with details as follows:

| | 30 September/ September 30, 2025 | 31 Desember/ December 31, 2024 | |
|---|---|---|---|
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Pihak ketiga | | | Third parties |
| Rupiah | | | Rupiah |
| *Counterparty* Bank | | | Bank Counterparties |
| Tabungan Mudharabah | 21,403 | 27,771 | Mudharabah saving deposits |
| Deposito berjangka Mudharabah | 69,249 | 37,300 | Mudharabah time deposits |
| Sertifikat Investasi Mudharabah Antarbank | 523,000 | 770,000 | Mudharabah Interbank Investment Certificate |
| Sertifikat Pengelolaan Dana Berdasarkan Prinsip Syariah Antarbank | 680,000 | 150,000 | Certificate of Fund Management Based on Interbank Sharia Principles |
| Sub jumlah | 1,293,652 | 985,071 | Subtotal |
| *Counterparty* Bukan Bank | | | Non Bank Counterparties |
| Giro Mudharabah | 5,847 | - | Mudharabah demand deposits |
| Tabungan Mudharabah | 851,136 | 548,297 | Mudharabah saving deposits |
| Deposito berjangka Mudharabah | 12,045,694 | 10,127,486 | Mudharabah time deposits |
| Sub jumlah | 12,902,677 | 10,675,783 | Subtotal |
| Jumlah Rupiah | 14,196,329 | 11,660,854 | Total Rupiah |
| Dollar Amerika Serikat | | | United States Dollar |
| *Counterparty* Bukan Bank | | | Non Bank Counterparties |
| Deposito berjangka Mudharabah | 4,580 | 1,109 | Mudharabah time deposits |
| Jumlah Dana Syirkah Temporer | 14,200,909 | 11,661,963 | Total Temporary Syirkah Funds |
| Tingkat bagi hasil rata-rata per tahun | | | Revenue sharing rate per annum |
| Giro Mudharabah | 1.70% | - | Mudharabah demand deposits |
| Tabungan Mudharabah | 4.72% | 4.41% | Mudharabah saving deposits |
| Deposito berjangka Mudharabah | 6.61% | 6.47% | Mudharabah time deposits |
| Sertifikat Investasi Mudharabah Antarbank | 6.42% | 6.67% | Mudharabah Interbank Investment Certificate |

Nilai tercatat biaya perolehan diamortisasi dari dana syirkah temporer adalah sebagai berikut:

The carrying amount of temporary syirkah funds at amortized cost are as follows:

| | 30 September/ September 30, 2025 | 31 Desember/ December 31, 2024 | |
|---|---|---|---|
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Dana syirkah temporer | | | Temporary syirkah funds |
| Giro Mudharabah | 5,847 | - | Mudharabah demand deposits |
| Tabungan Mudharabah | 872,539 | 576,068 | Mudharabah saving deposits |
| Deposito berjangka Mudharabah | 12,119,523 | 10,165,895 | Mudharabah time deposits |
| Sertifikat Investasi Mudharabah Antarbank | 523,000 | 770,000 | Mudharabah Interbank Investment Certificate |
| Sertifikat Pengelolaan Dana Berdasarkan Prinsip Syariah Antarbank | 680,000 | 150,000 | Certificate of Fund Management Based on Interbank Sharia Principles |
| Sub jumlah | 14,200,909 | 11,661,963 | Subtotal |
| Beban bunga yang masih harus dibayar (Catatan 27) | | | Accrued interest payable (Note 27) |
| Deposito berjangka Mudharabah | 26,760 | 32,910 | Mudharabah time deposits |
| Sertifikat Pengelolaan Dana Berdasarkan Prinsip Syariah Antarbank | 546 | 489 | Certificate of Fund Management Based on Interbank Sharia Principles |
| Sertifikat Investasi Mudharabah Antarbank | 245 | 1,329 | Mudharabah Interbank Investment Certificate |
| Sub jumlah | 27,551 | 34,728 | Subtotal |
| Jumlah | 14,228,460 | 11,696,691 | Total |

**Tabungan Mudharabah**

Tabungan Mudharabah berdasarkan jenisnya adalah sebagai berikut:

**Mudharabah Saving Deposits**

Mudharabah saving deposits by types are as follows:

| | 30 September/ September 30, 2025 | 31 Desember/ December 31, 2024 | |
|---|---|---|---|
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Tabungan Bisnis | 435,070 | 229,654 | Tabungan Bisnis |
| Tabungan Bagi Hasil Harian | 255,778 | 3,870 | Tabungan Bagi Hasil Harian |
| Tabungan Fleksibel Program Gadget | 120,262 | 129,466 | Tabungan Fleksibel Program Gadget |
| Tabungan Mudharabah ABP | 21,403 | 29,770 | Tabungan Mudharabah ABP |
| Tabungan Tazam | 12,310 | 11,698 | Tabungan Tazam |
| Tabungan Rencana | 11,744 | 21,199 | Tabungan Rencana |
| Tabungan Mudharabah Pas IB | 6,293 | 3,116 | Tabungan Mudharabah Pas IB |
| Tabungan Mudharabah Karyawan | 5,682 | 14,217 | Tabungan Mudharabah Karyawan |
| Tabungan Pas Flexible | 3,997 | 133,078 | Tabungan Pas Flexible |
| Jumlah | 872,539 | 576,068 | Total |

**Deposito Berjangka Mudharabah**

Klasifikasi deposito berjangka Mudharabah berdasarkan jangka waktu adalah sebagai berikut:

**Mudharabah Time Deposits**

Mudharabah time deposits classified based on the term are as follows:

| | 30 September/ September 30, 2025 | | | 31 Desember/ December 31, 2024 | | | |
|---|---|---|---|---|---|---|---|
| | Rupiah | Valuta asing/ Foreign currencies | Jumlah/ Total | Rupiah | Valuta asing/ Foreign currencies | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| 1 bulan | 8,203,050 | 4,580 | 8,207,630 | 4,130,087 | 1,109 | 4,131,196 | 1 month |
| 3 bulan | 2,875,332 | - | 2,875,332 | 3,443,491 | - | 3,443,491 | 3 months |
| 6 bulan | 916,956 | - | 916,956 | 2,466,575 | - | 2,466,575 | 6 months |
| 12 bulan | 119,605 | - | 119,605 | 124,633 | - | 124,633 | 12 months |
| Jumlah | 12,114,943 | 4,580 | 12,119,523 | 10,164,786 | 1,109 | 10,165,895 | Total |

Pada tanggal 30 September 2025 dan 31 Desember 2024 deposito berjangka mudharabah yang diblokir dan dijadikan jaminan pembiayaan murabahah, mudharabah dan pembiayaan musyarakah sebesar Rp 122.742 juta dan Rp 446.939 juta.

On September 30, 2025 and December 31, 2024, Mudharabah time deposits that blocked and served as collateral for mudharabah financing and musyarakah financing are amounting to Rp 122,742 million and Rp 446,939 million.

**Sertifikat Investasi Mudharabah Antarbank**

Sertifikat Investasi Mudharabah Antarbank merupakan instrumen yang diterbitkan PDSB dalam bentuk sertifikat investasi Mudharabah yang diperdagangkan antar bank pada pasar uang antar bank.

**Mudharabah Interbank Investment Certificate**

Mudharabah Interbank Investment Certificate represents instrument issued by PDSB in the form of Mudharabah investment certificate which are traded on the interbank money market.

Jangka waktu Sertifikat Investasi Mudharabah Antarbank pada tanggal 30 September 2025 dan 31 Desember 2024 masing-masing berkisar antara 2 hari sampai 10 hari dan 3 hari sampai 22 hari.

As of September 30, 2025 and December 31, 2024, PDSB's Mudharabah Interbank Investment Certificate have terms range from 2 days to 10 days and 3 days to 22 days, respectively.

Sertifikat Investasi Mudharabah Antarbank diperoleh dari:

Mudharabah Interbank Investment Certificate are obtained from:

| | 30 September/ September 30, 2025 | 31Desember/ December 31, 2024 | |
|---|---|---|---|
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Pihak ketiga | | | Third Parties |
| Bank Pembangunan Daerah Sumatra Selatan Bangka Belitung (BPD Sumselbabel) | 100,000 | 400,000 | Bank Pembangunan Daerah Sumatra Selatan Bangka Belitung (BPD Sumselbabel) |
| Bank Papua | 100,000 | - | Bank Papua |
| Bank Nano Syariah | 100,000 | - | Bank Nano Syariah |
| Bank Pembangunan Daerah Sulawesi Selatan dan Barat (BPD Sulselbar) | 93,000 | 140,000 | Bank Pembangunan Daerah Sulawesi Selatan dan Barat (BPD Sulselbar) |
| Bank Jatim UUS | 80,000 | - | Bank Jatim UUS |
| Bank Pembangunan Daerah Kalimantan Timur dan Kalimantan Utara (BPD Kaltimtara) | 50,000 | - | Bank Pembangunan Daerah Kalimantan Timur dan Kalimantan Utara (BPD Kaltimtara) |
| Bank Victoria Syariah | - | 130,000 | Bank Victoria Syariah |
| Bank BCA Syariah | - | 100,000 | Bank BCA Syariah |
| Jumlah | 523,000 | 770,000 | Jumlah |

**Sertifikat Pengelolaan Dana Berdasarkan Prinsip Syariah Antarbank**

Sertifikat Pengelolaan Dana Berdasarkan Prinsip Syariah Antarbank merupakan instrumen yang diterbitkan PDSB dalam bentuk sertifikat pengelolaan dana sesuai prinsip syariah yang diperdagangkan antar bank pada pasar uang antar bank.

Jangka waktu Sertifikat Pengelolaan Dana Berdasarkan Prinsip Syariah Antarbank pada tanggal 30 September 2025 dan 31 Desember 2024 berkisar antara 4 hari sampai 15 hari dan 21 hari sampai 28 hari.

Sertifikat Pengelolaan Dana Berdasarkan Prinsip Syariah Antarbank diperoleh dari:

**Certificate of Fund Management Based on Interbank Sharia Principles**

Certificate of Fund Management Based on Interbank Sharia Principles represents instrument issued by PDSB in the form of Certificate of Fund Management with sharia principles which are traded on the interbank money market.

As of September 30, 2025 and December 31, 2024, PDSB's Certificate of Fund Management Based on Interbank Sharia Principles have terms range from 4 days to 15 days and 21 days to 28 days.

Certificate of Fund Management Based on Interbank Sharia Principles are obtained from:

| | 30 September/ September 30, 2025 | 31 Desember/ December 31, 2024 | |
|---|---|---|---|
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Pihak ketiga | | | Third Parties |
| Bank Pembangunan Daerah Kalimantan Barat UUS | 330,000 | 150,000 | Bank Pembangunan Daerah Kalimantan Barat UUS |
| Bank Syariah Indonesia | 200,000 | - | Bank Syariah Indonesia |
| Bank Nagari | 100,000 | - | Bank Nagari |
| Bank Pembangunan Daerah Kalimantan Timur dan Kalimantan Utara | 50,000 | - | Bank Pembangunan Daerah Kalimantan Timur dan Kalimantan Utara |
| Jumlah | 680,000 | 150,000 | Jumlah |

Sertifikat Pengelolaan Dana Berdasarkan Prinsip Syariah Antarbank (SiPA) dijaminkan oleh Sukuk Negara senilai Rp 730.000 juta dan Rp 614.000 juta masing-masing pada tanggal 30 September 2025 dan 31 Desember 2024.

Certificate of Fund Management Based on Interbank Sharia Principles (SiPA) was secured by Government Sukuk collateral amounting to Rp 730,000 million and Rp 614,000 million as of September 30, 2025, and December 31, 2024, respectively.

## 30. MODAL SAHAM, SAHAM TREASURI DAN TAMBAHAN MODAL DISETOR

Berdasarkan laporan Biro Administrasi Efek, rincian pemegang saham Bank pada tanggal 30 September 2025 dan 31 Desember 2024 adalah sebagai berikut:

## 30. CAPITAL STOCK, TREASURY STOCK AND ADDITIONAL PAID-IN CAPITAL

Based on report from the Securities' Administration Bureau, the Bank's stockholders as of September 30, 2025 and December 31, 2024 as follows:

| Nama pemegang saham | 30 September/ September 30, 2025<br>Jumlah saham/ Number of shares | Persentase pemilikan/ Percentage of ownership | Jumlah modal/ Total paid-up capital stock<br>Rp Juta/ Rp Million | Name of stockholders |
|---|---|---|---|---|
| PT Panin Financial Tbk | 11,089,071,285 | 46.04% | 1,108,907 | PT Panin Financial Tbk |
| Votraint No. 1103 Pty Ltd. | 9,349,793,152 | 38.82% | 934,979 | Votraint No. 1103 Pty Ltd. |
| Masyarakat (masing-masing di bawah 5%) | 3,626,908,661 | 15.06% | 362,692 | Public (below 5% each) |
| Jumlah | 24,065,773,098 | 99.92% | 2,406,578 | Total |
| Saham treasuri | 21,872,900 | 0.08% | 2,187 | Treasury stock |
| Jumlah | 24,087,645,998 | 100.00% | 2,408,765 | Total |

| Nama pemegang saham | 31Desember/ December 31, 2024<br>Jumlah saham/ Number of shares | Persentase pemilikan/ Percentage of ownership | Jumlah modal/ Total paid-up capital stock<br>Rp Juta/ Rp Million | Name of stockholders |
|---|---|---|---|---|
| PT Panin Financial Tbk | 11,089,071,285 | 46.04% | 1,108,907 | PT Panin Financial Tbk |
| Votraint No. 1103 Pty Ltd. | 9,349,793,152 | 38.82% | 934,979 | Votraint No. 1103 Pty Ltd. |
| Wakil Presiden Direktur - Hendrawan Danusaputra | 6,500,000 | 0.03% | 650 | Deputy President Director - Hendrawan Danusaputra |
| Masyarakat (masing-masing di bawah 5%) | 3,636,181,561 | 15.09% | 363,619 | Public (below 5% each) |
| Jumlah | 24,081,545,998 | 99.98% | 2,408,155 | Total |
| Saham treasuri | 6,100,000 | 0.02% | 610 | Treasury stock |
| Jumlah | 24,087,645,998 | 100.00% | 2,408,765 | Total |

### Saham Treasuri

Sehubungan dengan Surat Edaran Otoritas Jasa Keuangan No. 3/SEOJK.04/2020 tertanggal 9 Maret 2020 tentang Kondisi Lain sebagai Kondisi Pasar yang Berfluktuasi secara Signifikan dalam Pelaksanaan Pembelian Kembali Saham yang dikeluarkan oleh Emiten atau Perusahaan Publik, Bank telah melaksanakan pembelian kembali saham yang diterbitkan.

Pada tanggal 26 Maret 2020, Bank membeli kembali 6.100.000 lembar saham senilai Rp 4.233 juta yang dimiliki oleh masyarakat. Dari jumlah tersebut, senilai nominal Rp 610 juta digunakan sebagai pengurang dari modal disetor, sedangkan sisanya senilai Rp 3.623 juta digunakan sebagai pengurang agio saham.

### Treasury Stocks

Due to Circular Letter from Financial Service Authority (OJK) No. 3/SEOJK.04/2020 dated March 9, 2020, about Other Condition as Significant Fluctuation of Market Condition Regarding to Repurchase of Stocks that has been issued by The Public Company, Bank has repurchase its own stocks.

On March 26, 2020, Bank repurchase 6,100,000 shares amounting to Rp 4,233 million owned by public. From that amount, Rp 610 million is used as deduction of capital stock, while the rest amounting to Rp 3,623 million is used as deduction of additional paid in capital.

Selama tahun 2025, Bank membeli kembali 15.772.900 lembar saham senilai Rp 20.600 juta yang dimiliki oleh masyarakat. Dari jumlah tersebut, senilai Rp 1.577 juta digunakan sebagai pengurang dari modal disetor, sedangkan sisanya senilai Rp 19.023 juta digunakan sebagai pengurang agio saham.

Along the year of 2025, Bank repurchase 15,772,900 shares amounting to Rp 20,600 million owned by public. From that amount, Rp 1,577 million is used as deduction of capital stock, while the rest amounting to Rp 19,023 million is used as deduction of additional paid in capital.

**Agio Saham**

Agio saham merupakan kelebihan di atas nominal dari penjualan saham perdana, penawaran umum terbatas, *right issue*, pelaksanaan waran, pembagian dividen saham, *swap share,* dan pembelian saham treasuri.

**Additional Paid in Capital**

The additional paid-in capital represents the excess of the total proceeds over the total par value of shares arising from the sale of shares through public offering, rights issues, exercise of warrants, stock dividends, share swap and the purchase of treasury stocks.

Berikut ini adalah mutasi dari agio saham:

The changes of additional paid in capital are as follows:

| | 30 September/ September 30, 2025<br>Rp Juta/ Rp Millions | |
|---|---|---|
| Saldo awal periode | 3,440,707 | Balance at the beginning of period |
| Pengurangan agio dari saham treasuri | (19,023) | Deduction paid in capital from treasury stock |
| Saldo akhir periode | 3,421,684 | Balance at the end of period |

## 31. SELISIH TRANSAKSI EKUITAS DENGAN PIHAK NON-PENGENDALI

Merupakan selisih antara ekuitas bagian Bank di ekuitas entitas anak sebelum dan sesudah pengeluaran saham dengan nilai ekuitas entitas anak sebelum pengeluaran saham, sehubungan dengan Penawaran Umum Terbatas V saham CFI sejumlah 1.171.488.567 saham disertai sejumlah 911.157.774 waran pada tahun 2011 dan pelaksanaan waran Seri V sejumlah 209.723.040 waran pada tahun 2014, Penawaran Umum Saham Perdana PDSB sejumlah 4.750.000.000 saham disertai sejumlah 950.000.000 waran Seri I pada tahun 2014, pelaksanaan waran Seri I sejumlah 275.809.846 tahun 2017, dan penambahan modal melalui Penawaran Umum Terbatas I PDSB dengan Hak Memesan Efek Terlebih Dahulu (HMETD) sejumlah 13.763.702.595 saham pada tahun 2018.

## 31. DIFFERENCE IN VALUE OF EQUITY TRANSACTION WITH NON-CONTROLLING INTEREST

Represents the difference between the Bank's interest in the equity of subsidiaries, before and after issuance of shares in relation with CFI limited public offering V of 1,171,488,567 shares with 911,157,774 warrants in 2011, and the exercise of warrants Series V to 209,723,040 shares in 2014 and the PDSB Initial Public Offering of 4,750,000,000 shares with 950,000,000 warrants Series I in 2014 and the exercise of warrants Series I to 275,809,846 shares in 2017, perform to increase of Capital through PDSB Limited Public Offering I with Pre-emptive Rights Issued (HMETD) of 13,763,702,595 shares in 2018.

## 32. KEPENTINGAN NON-PENGENDALI / 32. NON-CONTROLLING INTEREST

| | 30 September/ September 30, 2025<br>Rp Juta/ Rp Million | 31 Desember/ December 31, 2024<br>Rp Juta/ Rp Million | |
|---|---|---|---|
| Kepentingan Non-pengendali atas Aset Bersih Entitas Anak | | | Non-controlling Interest in Net Assets of Subsidiaries |
| PT Clipan Finance Indonesia (CFI) | 2,754,445 | 2,786,926 | PT Clipan Finance Indonesia (CFI) |
| PT Bank Panin Dubai Syariah (PDSB) | 989,010 | 958,340 | PT Bank Panin Dubai Syariah (PDSB) |
| Jumlah | 3,743,455 | 3,745,266 | Total |

| | 30 September/ September 30, 2025<br>Rp Juta/ Rp Million | 2024<br>Rp Juta/ Rp Million | |
|---|---|---|---|
| Kepentingan Non-pengendali atas Laba Bersih Entitas Anak | | | Non-controlling Interest in Net Income of Subsidiaries |
| PT Clipan Finance Indonesia (CFI) | 64,175 | 76,400 | PT Clipan Finance Indonesia (CFI) |
| PT Bank Panin Dubai Syariah (PDSB) | 11,543 | 30,818 | PT Bank Panin Dubai Syariah (PDSB) |
| Jumlah | 75,718 | 107,218 | Total |
| Kepentingan Non-pengendali atas Penghasilan (Rugi) Komprehensif Lain Entitas Anak - setelah pajak | | | Non-controlling Interest in Other Comprehensive Income (Loss) of Subsidiaries - net of tax |
| PT Clipan Finance Indonesia (CFI) | - | - | PT Clipan Finance Indonesia (CFI) |
| PT Bank Panin Dubai Syariah (PDSB) | 19,125 | 4,613 | PT Bank Panin Dubai Syariah (PDSB) |
| Jumlah | 19,125 | 4,613 | Total |

Ringkasan informasi keuangan atas setiap entitas anak Grup yang memiliki kepentingan non pengendali yang material dijelaskan dibawah. Ringkasan informasi keuangan dibawah merupakan nilai sebelum eliminasi intra kelompok usaha.

Summarized financial information in respect of each of the Group's subsidiaries that has material non-controlling interest is set out below. The summarized financial information below represents amounts before intragroup eliminations.

**CFI** **CFI**

| | 30 September/ September 30, 2025 Rp Juta/ Rp Million | 31 Desember/ December 31, 2024 Rp Juta/ Rp Million | |
|---|---|---|---|
| Jumlah Aset | 9,746,242 | 10,117,766 | Total Assets |
| Jumlah Liabilitas | 4,044,925 | 4,352,882 | Total Liabilities |
| Jumlah Ekuitas | 5,701,317 | 5,764,884 | Total Equity |
| Jumlah Liabilitas dan Ekuitas | 9,746,242 | 10,117,766 | Total Liabilities and Equity |

| | 30 September/ September 30, 2025 Rp Juta/ Rp Million | 2024 Rp Juta/ Rp Million | |
|---|---|---|---|
| Pendapatan | 1,228,201 | 1,361,429 | Revenue |
| Beban | (1,061,056) | (1,159,445) | Expenses |
| Laba sebelum pajak | 167,145 | 201,984 | Income before tax |
| Beban pajak | (31,486) | (41,324) | Tax expense |
| Laba bersih periode berjalan | 135,659 | 160,660 | Profit for the period |
| Penghasilan komprehensif lain | - | - | Other comprehensive income |
| Jumlah laba komprehensif | 135,659 | 160,660 | Total comprehensive income |
| Laba bersih yang dapat diatribusikan kepada: | | | Profit attributable to: |
| Pemilik Entitas | 71,484 | 84,260 | Owners of the Entity |
| Kepentingan non-pengendali | 64,175 | 76,400 | Non-controlling interest |
| Laba periode berjalan | 135,659 | 160,660 | Profit for the period |
| Jumlah laba komprehensif yang dapat diatribusikan kepada: | | | Total comprehensive income attributable to: |
| Pemilik Entitas | 71,484 | 84,260 | Owners of the Entity |
| Kepentingan non-pengendali | 64,175 | 76,400 | Non-controlling interests |
| Jumlah laba komprehensif periode berjalan | 135,659 | 160,660 | Total comprehensive income for the period |
| Dividen yang dibayarkan kepada kepentingan non-pengendali | 96,654 | - | Dividends paid to non-controlling interests |
| Kas bersih diperoleh dari: | | | Net cash inflow from: |
| Aktivitas operasi | 531,708 | (188,976) | Operating activities |
| Aktivitas investasi | (5,486) | (16,474) | Investing activities |
| Aktivitas pendanaan | (516,070) | 201,569 | Financing activities |

**PDSB** **PDSB**

| | 30 September/ September 30, 2025<br>Rp Juta/ Rp Million | 31 Desember/ December 31, 2024<br>Rp Juta/ Rp Million | |
|---|---|---|---|
| Jumlah Aset | 18,192,780 | 16,806,298 | Total Assets |
| Jumlah Liabilitas | 962,374 | 2,283,165 | Total Liabilities |
| Jumlah Dana Syirkah Temporer | 14,300,909 | 11,661,963 | Total Temporary Syirkah Funds |
| Jumlah Ekuitas | 2,929,497 | 2,861,170 | Total Equity |
| Jumlah Liabilitas, Dana Syirkah Temporer dan Ekuitas | 18,192,780 | 16,806,298 | Total Liabilities, Temporary Syirkah Funds and Equity |

| | 30 September/ September 30, 2025<br>Rp Juta/ Rp Million | 2024<br>Rp Juta/ Rp Million | |
|---|---|---|---|
| Pendapatan | 877,628 | 880,621 | Revenue |
| Hak Pemilik Dana atas Bagi Hasil Dana Syirkah Temporer | (616,515) | (551,845) | Depository share on Return of Temporary Syirkah Funds |
| Pendapatan usaha lainnya | 70,061 | 74,767 | Other operating revenues |
| Beban kerugian penurunan nilai - bersih | (621) | - | Provision for impairment losses - net |
| Beban usaha lainnya | (290,535) | (313,016) | Other operating expenses |
| Laba Usaha | 40,018 | 90,527 | Income from Operations |
| Pendapatan non usaha - bersih | 3,203 | 2,763 | Non-operating revenues - net |
| Laba sebelum Zakat dan Beban Pajak | 43,221 | 93,290 | Income before Zakat and Tax Expense |
| Zakat | - | - | Zakat |
| Beban pajak | - | - | Tax expense |
| Laba bersih periode berjalan | 43,221 | 93,290 | Profit for the period |
| Penghasilan komprehensif lain | 34,020 | 14,101 | Other comprehensive income |
| Jumlah laba komprehensif | 77,241 | 107,391 | Total comprehensive income |
| Laba bersih yang dapat diatribusikan kepada: | | | Profit attributable to: |
| Pemilik Entitas | 31,678 | 62,472 | Owners of the Entity |
| Kepentingan non-pengendali | 11,543 | 30,818 | Non-controlling interest |
| Laba periode berjalan | 43,221 | 93,290 | Profit for the period |
| Jumlah laba komprehensif yang dapat diatribusikan kepada: | | | Total comprehensive income attributable to: |
| Pemilik Entitas | 46,573 | 71,960 | Owners of the Entity |
| Kepentingan non-pengendali | 30,668 | 35,431 | Non-controlling interest |
| Jumlah laba komprehensif periode berjalan | 77,241 | 107,391 | Total comprehensive income for the period |
| Kas bersih diperoleh dari (digunakan untuk): | | | Net cash inflow (outflow) from: |
| Aktivitas operasi | (128,462) | (930,941) | Operating activities |
| Aktivitas investasi | (16,257) | (14,896) | Investing activities |
| Aktivitas pendanaan | - | - | Financing activities |

## 33. PENGHASILAN KOMPREHENSIF LAIN / 33. OTHER COMPREHENSIVE INCOME

| | 30 September/ September 30, 2025 Rp Juta/ Rp Million | 31 Desember/ December 31, 2024 Rp Juta/ Rp Million | |
|---|---|---|---|
| Surplus revaluasi aset tetap (Catatan 18) | 7,632,198 | 7,665,699 | Gain on revaluation of premises (Note 18) |
| Perubahan nilai wajar investasi yang diukur pada nilai wajar melalui penghasilan komprehensif lain (Catatan 9 dan 17) | 124,496 | (595,585) | Changes in fair value marketable securities at fair value through other comprehensive income (Notes 9 and 17) |
| Bagian pendapatan komprehensif lain atas entitas asosiasi (Catatan 17) | 4,110 | 4,474 | Share of other comprehensive income of an associate (Note 17) |
| Pengukuran kembali atas kewajiban imbalan pasti (Catatan 46) | 37,404 | 37,404 | Remeasurement of defined benefit obligation (Note 46) |
| Jumlah | 7,798,208 | 7,111,992 | Total |

### Perubahan nilai wajar aset keuangan diukur pada nilai wajar melalui penghasilan komprehensif lain (FVTOCI)

### Changes in fair value financial assets measured at fair value through other comprehensive income (FVTOCI)

| | 30 September/ September 30, 2025 | | | 31 Desember/ December 31, 2024 | | | |
|---|---|---|---|---|---|---|---|
| | Rupiah Rp Juta/ Rp Million | Valuta asing/ Foreign currencies Rp Juta/ Rp Million | Jumlah/ Total Rp Juta/ Rp Million | Rupiah Rp Juta/ Rp Million | Valuta asing/ Foreign currencies Rp Juta/ Rp Million | Jumlah/ Total Rp Juta/ Rp Million | |
| Saldo awal periode sebelum pajak tangguhan | (777,401) | (43,580) | (820,981) | (620,926) | (44,030) | (664,956) | Balance at beginning of the period before deferred tax |
| Penambahan periode berjalan | (1,067) | - | (1,067) | (53,616) | - | (53,616) | Addition during the period |
| Keuntungan yang direalisasi atas penjualan selama periode berjalan | 88,439 | - | 88,439 | 14,846 | - | 14,846 | Realized gain on sale during the period |
| Perubahan nilai efek periode berjalan | 811,862 | 1,978 | 813,840 | (117,705) | 2,447 | (115,258) | Changes in the value of outstanding securities during the period |
| Selisih kurs | - | (1,542) | (1,542) | - | (1,997) | (1,997) | Exchange rate differences |
| Jumlah sebelum pajak tangguhan | 121,833 | (43,144) | 78,689 | (777,401) | (43,580) | (820,981) | Balance at end of the period before deferred tax |
| Aset (liabilitas) pajak tangguhan - bersih | (26,161) | 9,492 | (16,669) | 177,638 | 9,588 | 187,226 | Deferred income tax asset (liability) - net |
| Cadangan kerugian penurunan nilai | 65,214 | - | 65,214 | 60,033 | - | 60,033 | Allowance for impairment losses |
| Jumlah | 160,886 | (33,652) | 127,234 | (539,730) | (33,992) | (573,722) | Total |
| Kepentingan non-pengendali | (2,738) | - | (2,738) | (21,863) | - | (21,863) | Non-controlling interest |
| Saldo akhir periode | 158,148 | (33,652) | 124,496 | (561,593) | (33,992) | (595,585) | Balance at end of the period |

Revaluasi FVTOCI merupakan akumulasi keuntungan dan kerugian yang timbul dari revaluasi aset keuangan yang diukur pada penghasilan komprehensif lain bersih setelah jumlah yang direklasifikasi ke laba rugi ketika aset tersebut telah dilepas.

The FVTOCI valuation reserve represents the cumulative gains and losses arising from the revaluation of financial assets measured at FVTOCI that have been recognized in other comprehensive income, net of amounts reclassified to profit or loss when those assets have been disposed.

Cadangan kerugian penurunan nilai yang dibentuk pada tanggal 30 September 2025 dan 31 Desember 2024 masing-masing sebesar Rp 65.214 juta dan Rp 60.033 juta. Cadangan tersebut dibentuk untuk surat berharga yang diukur pada nilai wajar melalui penghasilan kompehensif lain.

The allowance for impairment losses of securities as of September 30, 2025 and December 31, 2024 amounted to Rp 65,214 million and Rp 60,033 million, respectively. The allowance is formed for securities measured at fair value through other comprehensive income.

Manajemen berpendapat bahwa cadangan kerugian penurunan nilai efek diukur pada nilai wajar melalui penghasilan komprehensif lain adalah cukup untuk menutup kerugian yang mungkin timbul akibat tidak tertagihnya efek-efek.

Management believes that the allowance for impairment losses on securities measured at fair value through other comprehensive income is adequate to cover the losses which might arise from uncollectible securities.

Mutasi nilai tercatat atas efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain adalah sebagai berikut:

The changes in carrying amount of securities measured at fair value through other comprehensive income are as follows:

| | 30 September/ September 30, 2025 | | | | | |
|---|---|---|---|---|---|---|
| | Tahap 1/ Stage 1 | Tahap 2/ Stage 2 | Tahap 3/ Stage 3 | Syariah/ Sharia | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Saldo awal periode | 41,658,720 | - | - | 1,978,178 | 43,636,898 | Balance at the beginning of the period |
| Transfer ke kerugian ekspektasian 12 bulan (stage 1) | - | - | - | - | - | Transfer to 12-months expected credit loss (stage 1) |
| Transfer ke kredit yang diberikan sepanjang umurnya - tidak mengalami penurunan nilai (stage 2) | (62,533) | 62,533 | - | - | - | Transfer to Lifetime ECL - Not Credit Impaired (stage 2) |
| Transfer ke kredit yang diberikan yang mengalami penurunan nilai (stage 3) | - | - | - | - | - | Transfer to Lifetime ECL - Credit Impaired (stage 3) |
| Saldo setelah pengalihan | 41,596,187 | 62,533 | - | 1,978,178 | 43,636,898 | Balance after transfer |
| Pengukuran kembali bersih nilai tercatat | 74,432 | 4,629 | - | 40,688 | 119,749 | Remeasurement of the net carrying value |
| Aset keuangan yang baru diterbitkan atau dibeli | 6,948,171 | - | - | - | 6,948,171 | New financial assets issued or purchased |
| Aset keuangan yang dihentikan pengakuannya | (24,001,878) | - | - | - | (24,001,878) | Financial asset derecognized |
| Total penambahan periode berjalan | (16,979,275) | 4,629 | - | 40,688 | (16,933,958) | Total additions for the current period |
| Saldo akhir periode | 24,616,912 | 67,162 | - | 2,018,866 | 26,702,940 | Balance at the end of the period |

| | 31 Desember/ December 31, 2024 | | | | | |
|---|---|---|---|---|---|---|
| | Tahap 1/ Stage 1 | Tahap 2/ Stage 2 | Tahap 3/ Stage 3 | Syariah/ Sharia | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Saldo awal tahun | 21,951,329 | - | - | 1,996,715 | 23,948,044 | Balance at the beginning of the year |
| Pengukuran kembali bersih nilai tercatat | (228,944) | - | - | (18,537) | (247,481) | Remeasurement of the net carrying value |
| Aset keuangan yang baru diterbitkan atau dibeli | 21,646,107 | - | - | - | 21,646,107 | New financial assets issued or purchased |
| Aset keuangan yang dihentikan pengakuannya | (1,709,772) | - | - | - | (1,709,772) | Financial asset derecognized |
| Total penambahan tahun berjalan | 19,707,391 | - | - | (18,537) | 19,688,854 | Total additions for the current year |
| Saldo akhir tahun | 41,658,720 | - | - | 1,978,178 | 43,636,898 | Balance at the end of the year |

Mutasi cadangan kerugian penurunan nilai efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain adalah sebagai berikut:

The changes in allowance for impairment losses of securities measured at fair value through other comprehensive income are as follows:

| | 30 September/ September 30, 2025 | | | | | |
|---|---|---|---|---|---|---|
| | Tahap 1/ Stage 1 | Tahap 2/ Stage 2 | Tahap 3/ Stage 3 | Syariah/ Sharia *) | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Saldo awal periode | 60,033 | - | - | - | 60,033 | Balance at the beginning of the period |
| Transfer ke kerugian ekspektasian 12 bulan (stage 1) | - | - | - | - | - | Transfer to 12-months expected credit loss (stage 1) |
| Transfer ke kredit yang diberikan sepanjang umurnya - tidak mengalami penurunan nilai (stage 2) | (60,033) | 60,033 | - | - | - | Transfer to Lifetime ECL - Not Credit Impaired (stage 2) |
| Transfer ke kredit yang diberikan yang mengalami penurunan nilai (stage 3) | - | - | - | - | - | Transfer to Lifetime ECL - Credit Impaired (stage 3) |
| Saldo setelah pengalihan | (60,033) | 60,033 | - | - | - | Balance after transfer |
| Pengukuran kembali bersih penyisihan kerugian | - | 4,887 | - | - | 4,887 | Remeasurement of the allowance for impairment losses |
| Aset keuangan yang baru diterbitkan atau dibeli | 294 | - | - | - | 294 | New financial assets issued or purchased |
| Aset keuangan yang dihentikan pengakuannya | - | - | - | - | - | Financial asset derecognized |
| Total penambahan periode berjalan **) | 294 | 4,887 | - | - | 5,181 | Total additions for the current period **) |
| Saldo akhir periode | 294 | 64,920 | - | - | 65,214 | Balance at the end of the period |

| | 31 Desember/ December 31, 2024 | | | | | |
|---|---|---|---|---|---|---|
| | Tahap 1/ Stage 1 | Tahap 2/ Stage 2 | Tahap 3/ Stage 3 | Syariah/ Sharia *) | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Saldo awal tahun | 57,170 | - | - | - | 57,170 | Balance at the beginning of the year |
| Pengukuran kembali bersih penyisihan kerugian | 3,335 | - | - | - | 3,335 | Remeasurement of the allowance for impairment losses |
| Aset keuangan yang baru diterbitkan atau dibeli | - | - | - | - | - | New financial assets issued or purchased |
| Aset keuangan yang dihentikan pengakuannya | (472) | - | - | - | (472) | Financial asset derecognized |
| Total penambahan tahun berjalan **) | 2,863 | - | - | - | 2,863 | Total additions for the current year **) |
| Saldo akhir tahun | 60,033 | - | - | - | 60,033 | Balance at the end of the year |

*) ECL untuk syariah menggunakan kerugian historis sesuai PSAK 239 dan PPAP BI
**) Termasuk selisih kurs

*) ECL for sharia using incurred loss based on PSAK 239 and PPAP BI
**) Include differences in exchange rate

## 34. DIVIDEN DAN CADANGAN UMUM

### 2025

Berita Acara Rapat Umum Pemegang Saham Tahunan dengan akta No. 52 tanggal 26 Juni 2025 dari Antonius Wahono Prawirodirjo, SH., MKN, notaris di Jakarta para pemegang saham telah menyetujui Bank akan membagikan dividen tunai Rp 1.010.762 juta atau Rp 42 per lembar saham.

### 2024

Sesuai dengan Berita Acara Rapat Umum Pemegang Saham Tahunan dengan akta No. 69 tanggal 30 Mei 2024 dari Antonius Wahono Prawirodirjo, SH., MKN., notaris di Jakarta telah ditetapkan Bank tidak membayar dividen.

## 34. DIVIDENDS AND APPROPRIATED RETAINED EARNINGS

### 2025

As stated in the Deed of the Annual Stockholders' Meeting No. 52 dated June 26, 2025 of Antonius Wahono Prawirodirjo, SH. MKN., notary in Jakarta, the stockholders approved that the Bank will distribute cash dividends amounted to Rp 1,010,762 million or Rp 42 per share.

### 2024

As stated in the Deed of the Annual Stockholders' Meeting No. 69 dated May 30, 2024 of Antonius Wahono Prawirodirjo, SH. MKN., notary in Jakarta the stockholders approved that the Bank will not distribute any dividends.

## 35. PENDAPATAN BUNGA YANG DIPEROLEH / 35. INTEREST EARNED

| | 30 September/ September 30, 2025<br>Rp Juta/ Rp Million | 30 September/ September 30, 2024<br>Rp Juta/ Rp Million | |
|---|---|---|---|
| Rupiah | | | Rupiah |
| Diukur pada nilai wajar melalui laba rugi | | | Measured at fair value through profit or loss |
| Efek-efek | | | Securities |
| Obligasi/Sukuk | 226,285 | 361,053 | Bonds/Sukuk |
| Sekuritas Rupiah Bank Indonesia | 127,661 | 120,730 | Bank Indonesia Rupiah Security |
| Surat utang jangka menengah | 37 | 37 | Medium Term Notes |
| Surat Perbendaharaan Negara | - | 273 | Government Treasury Bills |
| Sub jumlah - Diukur pada nilai wajar melalui laba rugi | 353,983 | 482,093 | Subtotal - Measured at fair value through profit and loss |
| Diukur pada nilai wajar melalui penghasilan komprehensif lain | | | Measured at fair value through other comprehensive income |
| Efek-efek | | | Securities |
| Obligasi/Sukuk | 966,086 | 1,075,352 | Bonds/Sukuk |
| Sekuritas Rupiah Bank Indonesia | 365,057 | 90,091 | Bank Indonesia Rupiah Security |
| Surat utang jangka menengah | 668 | 668 | Medium Term Notes |
| Sub jumlah - Diukur pada nilai wajar melalui penghasilan komprehensif lain | 1,331,811 | 1,166,111 | Subtotal - Measured at fair value through other comprehensive income |
| Diukur pada biaya perolehan diamortisasi | | | Measured at amortized cost |
| Giro | 43,521 | 61,339 | Demand deposits |
| Penempatan pada Bank Indonesia dan bank lain | | | Placements with Bank Indonesia and other banks |
| *Call money* | 29,212 | 30,307 | Call money |
| Fasilitas Simpanan Bank Indonesia Syariah | 22,628 | 22,607 | Bank Indonesia Sharia Deposit Facility |
| Deposito Berjangka | 17,583 | 4,397 | Time Deposit |
| Sertifikat Bank Indonesia Syariah | 2,670 | 4,779 | Bank Indonesia Sharia Certificates |
| Efek-efek | | | Securities |
| Sekuritas Rupiah Bank Indonesia | 451,530 | 143,861 | Bank Indonesia Rupiah Security |
| Obligasi/Sukuk | 238,324 | 302,275 | Bonds/Sukuk |
| Sukuk Bank Indonesia | 4,790 | - | Bank Indonesia Sukuk |
| Sertifikat Pengelolaan Dana Berdasarkan Prinsip Syariah Antarbank | 2,448 | 4,384 | Interbank Fund Management Certificate based on Sharia Principle |
| Wesel tagih | 112 | 320 | Export drafts |
| Efek yang dibeli dengan janji dijual kembali | 168,725 | 13,778 | Securities purchased with agreements to resell |
| Kredit | | | Loans |
| Pinjaman tetap | 5,263,637 | 5,280,557 | Fixed loans |
| Pinjaman rekening koran | 1,473,094 | 1,385,672 | Demand loans |
| Pembiayaan bersama | 482,694 | 467,577 | Syndicated loans |
| Kredit program | 70,453 | 95,646 | Program loans |
| Kredit lainnya | 108,923 | 109,493 | Other loans |
| Lainnya | | | Others |
| Pembiayaan konsumen | 896,122 | 987,843 | Consumer financing |
| Sewa pembiayaan | 53,893 | 50,841 | Finance lease |
| Piutang jual dan sewa-balik | 8,186 | 4,632 | Sales and lease-back receivables |
| Sub jumlah - Diukur pada biaya perolehan diamortisasi | 9,338,545 | 8,970,308 | Subtotal - Measured at amortized cost |
| Jumlah Pendapatan Bunga - Rupiah | 11,024,339 | 10,618,512 | Total Interest Earned - Rupiah |

| | 30 September/ September 30, | | |
|---|---|---|---|
| | 2025 | 2024 | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Valuta asing | | | Foreign currencies |
| Diukur pada nilai w ajar melalui laba rugi | | | Measured at fair value through profit or loss |
| Efek-efek | | | Securities |
| Obligasi/Sukuk | 4,393 | 4,481 | Bonds/Sukuk |
| Diukur pada biaya perolehan diamortisasi | | | Measured at amortized cost |
| Giro | 7,160 | 11,651 | Demand deposits |
| Penempatan pada bank lain | | | Placements w ith other banks |
| *Call money* | 67,169 | 114,732 | Call money |
| Deposito berjangka | 131 | 7,581 | Time deposits |
| Efek-efek | | | Securities |
| Obligasi/Sukuk | 52,910 | 56,931 | Bonds/Sukuk |
| Wesel tagih | 41 | 53 | Export drafts |
| Kredit | | | Loans |
| Pinjaman tetap | 246,095 | 188,267 | Fixed loans |
| Pembiayaan bersama | 30,290 | 49,962 | Syndicated loans |
| Pinjaman rekening koran | 947 | 1,127 | Demand loans |
| Kredit lainnya | 4 | - | Other loans |
| Sub jumlah - Diukur pada biaya perolehan diamortisasi | 404,747 | 430,304 | Sub total - Measured at amortized cost |
| Jumlah Pendapatan Bunga - Valuta asing | 409,140 | 434,785 | Total Interest Earned - Foreign currencies |
| Jumlah Pendapatan Bunga | 11,433,479 | 11,053,297 | Total Interest Earned |

Pendapatan bunga yang masih akan diterima dari aset keuangan yang mengalami penurunan nilai berasal dari kredit sebesar Rp 130.850 juta dan Rp 112.101 juta pada tanggal 30 September 2025 dan 2024.

Accrued interest income on impaired financial assets are from loans amounting to Rp 130,850 million and Rp 112,101 million as of September 30, 2025 and 2024.

Jumlah pendapatan syariah yang diperoleh dari pendapatan usaha utama sebesar Rp 877.628 juta dan Rp 880.621 juta masing-masing untuk periode sembilan bulan yang berakhir pada 30 September 2025 dan 2024.

Sharia income earned from primary income transactions amounted to Rp 877,628 million and Rp 880.621 million for the nine month period ended September 30, 2025 and 2024, respectively.

## 36. BEBAN BUNGA / 36. INTEREST EXPENSE

| | 30 September/ September 30, 2025<br>Rp Juta/ Rp Million | 2024<br>Rp Juta/ Rp Million | |
|---|---|---|---|
| Liabilitas keuangan diukur pada biaya perolehan diamortisasi | | | Financial liabilities measured at amortized cost |
| Rupiah | | | Rupiah |
| Simpanan | | | Deposits |
| Deposito berjangka | 2,840,927 | 2,342,544 | Time deposits |
| Tabungan | 787,393 | 812,413 | Saving deposits |
| Giro | 124,645 | 106,428 | Demand deposits |
| Simpanan dari bank lain | | | Deposits from other banks |
| *Call money* | 16,706 | 90,052 | Call money |
| Deposito berjangka | 1,084 | 1,284 | Time deposits |
| Giro | 39 | 28 | Demand deposits |
| Efek yang dijual dengan janji dibeli kembali | 229,675 | 485,128 | Securities sold with agreements to repurchase |
| Surat berharga yang diterbitkan | | | Securities issued |
| Obligasi | 234,998 | 1,006 | Bonds |
| Obligasi subordinasi | 66,647 | 147,318 | Subordinated bonds |
| Pinjaman yang diterima | 165,972 | 178,795 | Borrowings |
| Liabilitas sewa | 3,256 | 3,226 | Lease liability |
| Dana syirkah temporer | | | Temporary syirkah funds |
| Deposito berjangka Mudharabah | 522,457 | 483,637 | Mudharabah time deposits |
| Sertifikat Investasi Mudharabah Antarbank | 36,926 | 35,726 | Interbank Mudharabah Investment Certificate |
| Tabungan Mudharabah | 26,517 | 17,513 | Mudharabah saving deposits |
| Sertifikat Pengelolaan Dana Berdasarkan Prinsip Syariah Antarbank | 18,050 | 4,371 | Interbank Fund Management Certificate based on Sharia Principle |
| Giro Mudharabah | 163 | - | Mudharabah demand deposits |
| Sub jumlah | 5,075,455 | 4,709,469 | Subtotal |
| Valuta asing | | | Foreign currencies |
| Simpanan | | | Deposits |
| Deposito berjangka | 12,434 | 6,960 | Time deposits |
| Tabungan | 5,280 | 5,852 | Saving deposits |
| Giro | 1,901 | 1,890 | Demand deposits |
| Simpanan dari bank lain | | | Deposits from other banks |
| *Call money* | 12,316 | 7 | Call money |
| Sub jumlah | 31,931 | 14,709 | Subtotal |
| Jumlah Beban Bunga | 5,107,386 | 4,724,178 | Total Interest Expense |

Jumlah beban syariah sebesar Rp 647.399 juta dan Rp 622.394 juta masing-masing untuk periode sembilan bulan yang berakhir pada 30 September 2025 dan 2024.

Sharia expense amounted to Rp 647,399 million and Rp 622,394 million for the nine month period ended September 30, 2025 and 2024, respectively.

## 37. KEUNTUNGAN BERSIH PENJUALAN EFEK / 37. NET GAIN ON SALE OF SECURITIES

| | 30 September/ September 30, 2025<br>Rp Juta/ Rp Million | 2024<br>Rp Juta/ Rp Million | |
|---|---|---|---|
| Diukur pada nilai wajar melalui laba rugi | | | Measured at fair value through profit or loss |
| Laba penjualan efek obligasi | 135,362 | 131,403 | Gain on sale of bonds |
| Laba penjualan efek lainnya | 36,052 | 7,809 | Gain on sale of other securities |
| Subjumlah | 171,414 | 139,212 | Subtotal |
| Diukur pada nilai wajar melalui penghasilan komprehensif lain | | | Measured at fair value through other comprehensive income |
| Laba penjualan efek obligasi | 25,247 | (970) | Gain on sale of bonds |
| Laba penjualan efek lainnya | 39,155 | - | Gain on sale of other securities |
| Subjumlah | 64,402 | (970) | Subtotal |
| Jumlah | 235,816 | 138,242 | Total |

## 38. PROVISI DAN KOMISI SELAIN KREDIT – BERSIH / 38. COMMISSIONS AND FEES FROM TRANSACTIONS OTHER THAN LOANS – NET

| | 30 September/ September 30, 2025<br>Rp Juta/ Rp Million | 2024<br>Rp Juta/ Rp Million | |
|---|---|---|---|
| Asuransi | 39,821 | 50,987 | Insurance |
| Transaksi ekspor - impor | 27,191 | 31,112 | Export - import transactions |
| Kiriman uang | 1,314 | 1,478 | Money transfers |
| Lainnya - bersih | 18,696 | 23,350 | Others - net |
| Jumlah | 87,022 | 106,927 | Total |

## 39. PENDAPATAN OPERASIONAL LAIN-LAINNYA / 39. OTHER OPERATING REVENUES - OTHERS

| | 30 September/ September 30, 2025<br>Rp Juta/ Rp Million | 2024<br>Rp Juta/ Rp Million | |
|---|---|---|---|
| Penerimaan kembali kredit yang dihapus buku | 582,575 | 374,693 | Recovery of loans previously written-off |
| Pendapatan jasa administrasi | 323,330 | 394,131 | Administration fees |
| Jasa bank lainnya | 59,493 | 68,979 | Other service fees |
| Pendapatan komisi (Catatan 57) | 17,682 | 17,682 | Commissions revenue (Note 57) |
| Lainnya | 142,714 | 371,105 | Others |
| Jumlah | 1,125,794 | 1,226,590 | Total |

Pendapatan operasional lain-lainnya pada periode sembilan bulan yang berakhir pada 30 September 2025 dan 2024 antara lain terdiri dari hasil jasa kustodian dan pendapatan administrasi buku cek/giro.

Other operating revenues in the nine month period ended September 30, 2025 and 2024 consist of custodial services fees and cheque book fees.

## 40. BEBAN (PEMULIHAN) KERUGIAN PENURUNAN NILAI / 40. PROVISION FOR (REVERSAL OF) IMPAIRMENT LOSSES

| | 30 September/ September 30, 2025<br>Rp Juta/ Rp Million | 2024<br>Rp Juta/ Rp Million | |
|---|---|---|---|
| **Aset keuangan** | | | **Financial Assets** |
| Diukur pada biaya perolehan diamortisasi | | | Measured at amortized cost |
| Penempatan pada Bank Indonesia dan bank lain (Catatan 8) | (533) | (2,465) | Placement with Bank Indonesia and other banks (Note 8) |
| Efek-efek (Catatan 9) | (18) | (18) | Securities (Note 9) |
| Kredit (Catatan 12) | 781,333 | 467,399 | Loans (Note 12) |
| Tagihan anjak piutang (Catatan 13b) | - | (7,065) | Factoring receivables (Note 13b) |
| Efek yang dibeli dengan janji dijual kembali (Catatan 11) | (316) | (330) | Securities purchased under agreement to resell (Note 11) |
| Piutang jual dan sewa-balik (Catatan 15) | 16,092 | (33,893) | Sales and lease-back receivables (Note 15) |
| Piutang sewa pembiayaan (Catatan 13a) | (495) | 14,045 | Finance lease receivables (Note 13a) |
| Piutang pembiayaan konsumen (Catatan 14) | 388,315 | 398,567 | Consumer financing receivables (Note 14) |
| Tagihan akseptasi (Catatan 16) | (1,480) | 262 | Acceptances receivables (Note 16) |
| Pendapatan bunga yang masih harus diterima (Catatan 20) | (1,575) | (414) | Accrued income receivables (Note 20) |
| Sub jumlah | 1,181,323 | 836,088 | Subtotal |
| Diukur pada nilai wajar melalui penghasilan komprehensif lain | | | Measured at fair value through other comprehensive income |
| Efek-efek (Catatan 33) | 5,179 | 11,092 | Securities (Note 33) |
| Jumlah | 1,186,502 | 847,180 | Total |
| **Aset Lain-lain (Catatan 20)** | | | **Other Assets (Note 20)** |
| Piutang lain - lain | 52,403 | 66,748 | Other Receivables |
| **Komitmen dan Kontinjensi (Catatan 50)** | (18,769) | (10,939) | **Commitment and Contigencies (Note 50)** |
| **Jumlah** | 1,220,136 | 902,989 | **Total** |
| **Aset Non Keuangan** | | | **Non Financial Assets** |
| Agunan yang diambil alih (Catatan 20) | (8,621) | (9,713) | Foreclosed properties (Note 20) |
| **Jumlah** | 1,211,515 | 893,276 | **Total** |

## 41. BEBAN UMUM DAN ADMINISTRASI / 41. GENERAL AND ADMINISTRATIVE EXPENSES

| | 30 September/ September 30, 2025<br>Rp Juta/ Rp Million | 2024<br>Rp Juta/ Rp Million | |
|---|---|---|---|
| Penyusutan dan amortisasi | 425,109 | 374,802 | Depreciation and amortization |
| Pemeliharaan dan perbaikan | 166,006 | 174,496 | Repairs and maintenance |
| Komunikasi | 118,673 | 121,567 | Communication |
| Pajak | 101,417 | 137,891 | Taxes |
| Peralatan dan kebutuhan kantor | 73,409 | 78,135 | Office supplies and stationaries |
| Premi asuransi | 47,116 | 44,727 | Insurance premium |
| Sewa | 45,733 | 52,599 | Rental |
| Honorarium | 39,431 | 33,454 | Honorarium |
| Iklan | 29,757 | 58,273 | Advertising |
| Representasi dan sumbangan | 15,500 | 20,333 | Representation and donations |
| Lainnya | 556,777 | 550,732 | Others |
| Jumlah | 1,618,928 | 1,647,009 | Total |

Pada periode sembilan bulan yang berakhir pada 30 September 2025 dan 2024, termasuk dalam beban umum dan administrasi lainnya adalah biaya peralatan teknologi, biaya transportasi, biaya pengiriman, biaya *outsourcing*, biaya eksekusi dan lelang jaminan, biaya ijin dan perpanjangannya.

In nine month period ended September 30, 2025 and 2024, included in others general and administrative expenses are expenses for technology equipment, transport, courier, outsourcing fee, collateral execution and auction fee, permits and its extension.

## 42. BEBAN TENAGA KERJA / 42. PERSONNEL EXPENSES

| | 30 September/ September 30, 2025<br>Rp Juta/ Rp Million | 2024<br>Rp Juta/ Rp Million | |
|---|---|---|---|
| Gaji dan tunjangan | 1,633,131 | 1,634,981 | Salaries and benefits |
| Gratifikasi dan bonus | 173,763 | 205,858 | Gratuities and bonuses |
| Pendidikan dan pelatihan | 27,943 | 27,927 | Training and education |
| Lainnya | 56,861 | 79,993 | Others |
| Jumlah | 1,891,698 | 1,948,759 | Total |

Gaji dan bonus atas kelompok direksi, dewan komisaris, komite audit dan pejabat eksekutif Bank yang termasuk dalam gaji dan tunjangan dan gratifikasi dan bonus diatas adalah sebagai berikut:

Salaries and bonuses of Bank's directors, commissioners, audit committee and executive officers included in salaries and benefit and gratuities and bonuses above are as follows:

| | 30 September/ September 30, 2025<br>Jumlah Pejabat/ Number of Officers | Gaji dan Tunjangan/ Salaries and Benefits<br>Rp Juta/ Rp Million | Bonus/ Bonuses<br>Rp Juta/ Rp Million | Beban manfaat pensiun/ Pension benefits<br>Rp Juta/ Rp Million | Beban manfaat karyawan/ Post-employment benefits<br>Rp Juta/ Rp Million | Jumlah/ Total<br>Rp Juta/ Rp Million | |
|---|---|---|---|---|---|---|---|
| Dewan Komisaris | 6 | 8,188 | 1,330 | - | - | 9,518 | Board of Commissioners |
| Direksi | 8 | 34,159 | 15,153 | 3,555 | - | 52,867 | Directors |
| Anggota Komite Audi | 2 | 456 | - | - | - | 456 | Audit Committee Member |
| Pejabat Eksekutif | 86 | 75,585 | 19,033 | 10,964 | 126 | 105,708 | Executive Officers |
| Jumlah | 102 | 118,388 | 35,516 | 14,519 | 126 | 168,549 | Total |

| | 30 September/ September 30, 2024<br>Jumlah Pejabat/ Number of Officers | Gaji dan Tunjangan/ Salaries and Benefits<br>Rp Juta/ Rp Million | Bonus/ Bonuses<br>Rp Juta/ Rp Million | Beban manfaat pensiun/ Pension benefits<br>Rp Juta/ Rp Million | Beban manfaat karyawan/ Post-employment benefits<br>Rp Juta/ Rp Million | Jumlah/ Total<br>Rp Juta/ Rp Million | |
|---|---|---|---|---|---|---|---|
| Dewan Komisaris | 6 | 8,220 | 1,330 | - | - | 9,550 | Board of Commissioners |
| Direksi | 9 | 35,385 | 13,138 | - | - | 48,523 | Directors |
| Anggota Komite Audi | 2 | 456 | - | - | - | 456 | Audit Committee Member |
| Pejabat Eksekutif | 86 | 70,757 | 21,069 | 13,339 | 134 | 105,299 | Executive Officers |
| Jumlah | 103 | 114,818 | 35,537 | 13,339 | 134 | 163,828 | Total |

## 43. BEBAN OPERASIONAL LAIN - LAINNYA / 43. OTHER OPERATING EXPENSES - OTHERS

| | 30 September/ September 30, 2025<br>Rp Juta/ Rp Million | 30 September/ September 30, 2024<br>Rp Juta/ Rp Million | |
|---|---|---|---|
| Beban premi penjaminan | 244,028 | 220,274 | Deposit insurance premium paid |
| Beban pungutan Otoritas Jasa Keuangan | 82,887 | 77,583 | Financial Service Authority fee expense |
| Lainnya | 221,373 | 264,317 | Others |
| Jumlah | 548,288 | 562,174 | Total |

Lainnya terutama terdiri dari beban-beban terkait dengan penyelesaian dana titipan nasabah.

Others mainly consist of related to the settlement of customer's deposit

## 44. PAJAK PENGHASILAN / 44. INCOME TAX

Beban pajak Grup terdiri dari:

Tax expense of the Group consist of the following:

| | 30 September/ September 30, 2025<br>Rp Juta/ Rp Million | 30 September/ September 30, 2024<br>Rp Juta/ Rp Million | |
|---|---|---|---|
| Pajak kini | | | Current tax |
| Bank | (523,312) | (552,556) | The Bank |
| Entitas anak | | | Subsidiaries |
| CFI | (31,112) | (42,511) | CFI |
| Jumlah | (554,424) | (595,067) | Total |
| Pajak tangguhan | | | Deferred tax |
| Bank | (34,968) | (11,754) | The Bank |
| Entitas anak | | | Subsidiaries |
| CFI | (374) | 1,187 | CFI |
| Jumlah | (35,342) | (10,567) | Total |
| Jumlah | (589,766) | (605,634) | Total |

**Pajak Kini**

Rekonsiliasi antara laba sebelum pajak menurut laporan laba rugi dan penghasilan komprehensif lain konsolidasian dengan laba kena pajak adalah sebagai berikut:

**Current Tax**

A reconciliation between income before tax per consolidated statement of profit or loss and other comprehensive income and taxable income is as follows:

| | 30 September/ September 30, 2025 | 31 Desember/ December 31, 2024 | |
|---|---|---|---|
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Laba sebelum pajak penghasilan menurut laporan laba rugi dan penghasilan komprehensif lain konsolidasian | 2,784,674 | 3,654,894 | Income before tax per consolidated statement of profit or loss and other comprehensive income |
| Laba sebelum pajak - entitas anak dan eliminasi konsolidasi | (99,457) | (364,357) | Income before tax - subsidiaries and consolidation elimination |
| Laba sebelum pajak - Bank | 2,685,217 | 3,290,537 | Income before tax - Bank |
| Perbedaan temporer: | | | Temporary differences: |
| Cadangan kerugian penurunan nilai | - | (2,751,705) | Allow ance for impairment losses |
| Beban imbalan pasca kerja | 514 | - | Post-employment benefit costs |
| Beban pensiun | - | (210,451) | Pension costs |
| Penyusutan aset tetap dan aset hak guna | 25,818 | (15,678) | Depreciation of premises and equipment and right-of-use assets |
| Biaya emisi obligasi subordinasi | 965 | (101) | Subordinated bond issuance costs |
| Biaya emisi obligasi | (15,168) | (25,787) | Bond issuance costs |
| Laba (rugi) perubahan nilai w ajar aset keuangan yang diukur pada nilai w ajar melalui laba rugi yang belum direalisasi | (191,756) | 108,210 | Unrealized gain (loss) from changes in value of financial assets measured at fair value through profit or loss |
| Biaya peralatan teknologi | 20,682 | 27,438 | Expenses for technology equipment |
| Jumlah | (158,945) | (2,868,074) | Total |
| Beban (manfaat) yang tidak dapat diperhitungkan menurut fiskal: | | | Non-deductable expenses (non taxable income): |
| Representasi, sumbangan dan denda | 17,228 | 25,400 | Representation, donations and penalties |
| Kenikmatan kepada karyaw an | 5,953 | 8,895 | Employee benefits in kind |
| Hasil sew a | (7,289) | (9,433) | Rental income |
| Dividen yang diterima | (152,147) | (52,102) | Dividend received |
| Lainnya | (11,325) | (540) | Others |
| Jumlah | (147,580) | (27,780) | Total |
| Laba Kena Pajak Bank | 2,378,692 | 394,683 | Taxable Income - Bank |

Perhitungan beban dan utang pajak kini adalah sebagai berikut:

The computations of current tax expense and current tax payable are as follows:

| | 30 September/ September 30, 2025 | 31 Desember/ December 31, 2024 | |
|---|---|---|---|
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Beban pajak kini | 523,312 | 86,830 | Current tax expense |
| Dikurangi pajak dibayar di muka: | | | Less prepaid tax: |
| Pasal 25 | (1,119,821) | (701,504) | Article 25 |
| Aset Pajak Kini - Bank (Catatan 20) | (596,509) | (614,674) | Current Tax Receivables - Bank (Note 20) |

Sesuai dengan Undang-Undang Perpajakan Indonesia, pajak penghasilan badan dihitung secara tahunan untuk Bank dan Entitas Anak sebagai entitas hukum yang terpisah.

In accordance with Indonesia Taxation Law, Corporate income tax is calculated annually for the Bank and Subsidiaries in the understanding that they are separate legal entities.

Bank menerima surat ketetapan pajak kurang bayar pajak penghasilan badan dari Direktorat Jenderal Pajak No. 00013/206/16/091/18 tanggal 29 Agustus 2018 atas pajak penghasilan tahun 2016 sebesar Rp 216.430 juta dan denda sebesar Rp 86.572 juta. Bank telah membayar dan mencatat kekurangan pembayaran pajak berikut dendanya.

The Bank received corporate income tax underpayment assessment letter from Directorate General of Taxation No. 00013/206/16/091/18 dated August 29, 2018 regarding income tax year 2016 amounting to Rp 216,430 million and penalty amounting to Rp 86,572 million. The Bank has paid and recorded the underpayment and its penalty.

Pada tanggal 20 Desember 2019 Bank mengajukan permohonan pengurangan atau pembatalan surat ketetapan pajak tahun 2016 melalui surat No. 701/DIR/EXT/2019. Atas surat permohonan tersebut, Direktorat Jenderal Pajak telah mengabulkan pengurangan sebesar Rp 160.387 juta melalui Surat Keputusan No. KEP-00543/NKEB/WPJ.19/2020 tanggal 8 Mei 2020. Bank telah menerima pengembalian kelebihan pembayaran pajak tersebut pada Juni 2020.

On December 20, 2019 the Bank submitted a request for reduction or cancellation of the 2016 tax assessment by letter No. 701/DIR/EXT/2019. Based on this request letter, the Directorate General of Taxes has granted a reduction of IDR 160,387 million through Decree No. KEP-00543/NKEB/WPJ.19/2020 dated May 8, 2020. The bank received the refund of the tax overpayment in June 2020.

Pada tanggal 4 Agustus 2020, Bank mengajukan permohonan pengurangan atau pembatalan Surat Ketetapan Pajak tahun 2016 kedua melalui surat No. 391/DIR/EXT/2020 sejumlah Rp 134.308 juta. Permohonan tersebut telah ditolak melalui Surat Keputusan Direktorat Jenderal Pajak No. KEP-01332/NKEB/WPJ.19/2020 tanggal 29 Desember 2020. Pada tanggal 20 Januari 2021, melalui surat nomor 017/DIR/EXT/21, Bank telah mengajukan surat gugatan PPh badan tahun 2016 sebesar Rp 134.308 juta ke Pengadilan Pajak atas Surat keputusan Direktur Jenderal Pajak No. KEP-01332/NKEB/WPJ.19/2020 tanggal 29 Desember 2020, dengan proses sidang pada tanggal 14 Desember 2021. Bank telah menerima salinan resmi Putusan Pengadilan Pajak yang diterbitkan tanggal 10 Maret 2022 dengan keputusan menolak Gugatan Bank.

On August 4, 2020, the Bank submitted second request of reduction or cancellation for 2016 tax assessment letter to Directorate General of Taxation through letter No. 391/DIR/EXT/2020 on the remaining Rp 134,308 million. Such request has been rejected by Decision Letter of Directorate General of Taxation No. KEP-01332/NKEB/WPJ.19/2020 dated December 29, 2020. On January 20, 2021, through letter No. 017/DIR/EXT/21, the Bank has filed a lawsuit for 2016 corporate income tax amounting to Rp 134,308 million to the Tax Court based on the Director General of Taxes decision letter No. KEP 01332/NKEB/WPJ.19/ 2020 dated December 29, 2020, with a trial on December 14, 2021. The Bank has received official decision statement from the Tax Court, issued on March 10, 2022, rejecting the Bank's objection.

Pada tanggal 9 Juni 2022 Bank mengajukan Surat Permohonan Peninjauan Kembali dan Memori Peninjauan Kembali atas Putusan Pengadilan Pajak Nomor PUT-000727.99/2021/PP/M.VI Tahun 2022 mengenai Gugatan terhadap surat Keputusan Direktur Jenderal Pajak Nomor KEP-01332/NKEB/WPJ.19/2020 tertanggal 29 Desember 2020 tentang Pengurangan Ketetapan Pajak atas Surat Ketetapan Pajak Kurang Bayar Berdasarkan Pasal 36 ayat (1) huruf b KUP. Pada tanggal 20 Februari 2023, Mahkamah Agung telah memberikan keputusan dengan nomor register 195B/PJ/PJK/2023. Atas keputusan di atas, manajemen berkeyakinan tidak ada dampak terhadap laporan keuangan konsolidasian.

On June 9, 2022, Bank submitted Letter of Application for Judicial Review and Memorandum of Review on Tax Court Decision No. PUT-000727.99/2021/PP/M.VI Year 2022 regarding Lawsuit against the Decision Letter of the Director General of Taxes No. KEP-01332/ NKEB/ WPJ.19/ 2020 dated December 29, 2020 regarding Deduction of Tax Assesment of SKPKB, in Accordance with Article 36 paragraph (1b) of the KUP. On February 20, 2023, Supreme Court has filed a decision with registered number 195B/PJ/PJK/2023. Regarding to the decision above, management believes that there will be no impact on the Bank's consolidated financial statements.

Bank menerima surat ketetapan pajak kurang bayar pajak penghasilan badan dari Direktorat Jenderal Pajak No. 00014/206/17/091/19 tanggal 30 September 2019 atas pajak penghasilan tahun 2017 sebesar Rp 368.257 juta. Bank telah membayar dan mencatat kekurangan pembayaran pajak tersebut.

The Bank received corporate income tax underpayment assessment letter from Directorate General of Taxation No. 00014/206/17/091/19 dated September 30, 2019 regarding income tax year 2017 amounting to Rp 368,257 million. The Bank has paid and recorded the underpayment.

Pada tanggal 30 September 2019, Bank Panin menerima surat ketetapan pajak kurang bayar (SKPKB) PPh pasal 4 (2) tahun 2017 dari Direktorat Jenderal Pajak. Bank melakukan pembayaran atas SKPKB tersebut pada tanggal 29 Oktober 2019.

On September 30, 2019, Bank Panin received a tax underpayment assessment letter (SKPKB) for Final Income Tax under Article 4(2) for the 2017 fiscal year from the Directorate General of Taxation. The Bank paid for the SKPKB on October 29, 2019. On

Pada tanggal 20 Desember 2019, melalui surat nomor 700/DIR/EXT/2019, Bank mengajukan surat keberatan dan ditolak oleh Direktorat Jenderal Pajak melalui surat keputusan nomor KEP-01377/KEB/WPJ.19/2020 tanggal 20 November 2020.

Pada tanggal 20 Desember 2019, Bank mengajukan keberatan atas surat ketetapan pajak tahun 2017 tersebut kepada Direktorat Jenderal Pajak. Atas surat keberatan tersebut, Direktorat Jenderal Pajak mengabulkan seluruhnya keberatan Bank atas Pajak Penghasilan Badan sejumlah Rp 360.586 juta melalui Surat Keputusan Direktorat Jenderal Pajak No. KEP-01454/KEB/WPJ.19/2020 tanggal 17 Desember 2020 dan menolak keberatan Bank atas Pajak Penghasilan Pasal 4 ayat (2) melalui Surat Keputusan Direktorat Jenderal Pajak No KEP-01377/KEB/WPJ.19/2020 tanggal 20 November 2020. Bank telah menerima pengembalian kelebihan pembayaran pajak tersebut pada 23 Maret 2021.

Pada tanggal 15 Februari 2021, Bank mengajukan banding ke pengadilan pajak atas penolakan terhadap pengajuan keberatan atas SKPKB PPh Pasal 4(2) tahun 2017 melalui surat No. 039/DIR/EXT/21 sebesar Rp 59.706 juta ke pengadilan pajak atas Surat Keputusan Direktorat Jenderal Pajak No. KEP-01377/KEB/WPJ.19/2020 tanggal 20 November 2020. Pada tanggal 17 Juni 2025 telah terbitkan Putusan Pengadilan Pajak No. PUT-001601.25/2021/PP/M.VIA Tahun 2025 bahwa mengabulkan seluruh permohonan Banding Bank.

Berdasarkan Surat Pemberitahuan Pemeriksaan Lapangan nomor PRIN-15/PJ.04/RIK.SIS/2021 tanggal 23 April 2021 Bank dilakukan pemeriksaan ulang oleh Direktorat Jenderal Pajak atas Pajak Penghasilan tahun 2016. Pada tanggal 28 Desember 2021 Direktorat Jenderal Pajak menerbitkan Surat Ketetapan Pajak Kurang Bayar Tambahan (SKPKBT) sebesar Rp 681.966 juta dan sanksi administrasi sebesar Rp 681.966 juta. Bank telah melakukan pembayaran atas seluruh SKPKBT pada tanggal 18 Maret 2022.

Atas Surat Ketetapan Pajak Kurang Bayar Tambahan tersebut bank tidak menyetujui baik secara aspek formal maupun material, dan mengajukan keberatan melalui surat No. 094/DIR/EXT/22 tanggal 21 Maret 2022, setelah melakukan pembayaran atas seluruh SKPKBT pada tanggal 18 Maret 2022. Pada tanggal 17 Maret 2023 Direktorat Jenderal Pajak menerbitkan Keputusan Nomor KEP-00154/KEB/PJ/WPJ.19/2023 mengabulkan sebagian keberatan permohonan Bank sebesar Rp 84.022 juta. Atas keputusan di atas, manajemen berkeyakinan tidak ada dampak yang signifikan terhadap kondisi keuangan Bank dan laporan keuangan konsolidasian.

December 20, 2019, through letter number 700/DIR/EXT/2019, the Bank submitted an objection letter and was rejected by the Directorate General of Taxation through Decision Letter No. KEP-01377/KEB/WPJ.19/2020 dated November 20, 2020.

On December 20, 2019, the Bank submitted an objection to the 2017 tax assessment letter to the Directorate General of Taxes. Based on the objection letter, the Directorate General of Taxes granted all of the Bank's objections regarding Corporate Income Tax amounting to Rp 360,586 million through the Decision Letter of Directorate General of Taxation No. KEP-01454/KEB/WPJ.19/2020 dated December 17, 2020 and rejected the Bank's objection to Income Tax Article 4 paragraph (2) through Decision Letter of Directorate General of Taxation No. KEP-01377/KEB/WPJ.19/2020 dated November 20, 2020. The Bank received the refund of the tax overpayment on March 23, 2021.

On February 15, 2021, the Bank filed an appeal to the tax court related to the rejection of submission of objections on SKPKB tax article 4(2) 2017 through letter No. 039/DIR/EXT/21, amounting to Rp 59,706 million, based on the Decision Letter of Directorate General of Taxation No. KEP-01377/KEB/WPJ.19/2020 dated November 20, 2020. On June 17, 2025, the Tax Court issued Decision No. PUT-001601.25/2021/PP/M.VIA Year 2025, granting all of the Bank’s appeal.

Based on the Field Audit Notification Letter No. PRIN-15/PJ.04/RIK.SIS/2021 dated April 23, 2021, the Bank has been re-examined by the Directorate General of Taxes for 2016 Income Tax. On December 28, 2021 the Directorate General of Taxes issued an Additional Underpayment Tax Assessment Letter (SKPKBT) amounting to Rp 681,966 million and an administrative sanction of Rp 681,966 million. The Bank has made payments for all SKPKBT on March 18, 2022.

On the tax underpayment additional assessment letter, the Bank did not agree either formally or materially, and would file an objection through letter No. 094/DIR/EXT/22 dated March 21, 2022, after making payments for all the SKPKBT on March 18, 2022. On March 17, 2023, Directorate General of Taxation issued the Decision Number KEP-00154/KEB/PJ/WPJ.19/2023 partially granted the Bank’s objection amounting to Rp 84,022 million. For the decision, management believes that there will be no significant impact on the Bank's financial condition and consolidated financial statements.

Pada tanggal 12 Juni 2023, melalui surat nomor 203/DIR/EXT/23 tertanggal 8 Juni 2023, Bank telah mengajukan surat Permohonan Banding terhadap Keputusan Direktur Jenderal Pajak No. KEP-00154/KEB/PJ/WPJ.19/2023 tanggal 17 Maret 2023 tentang Keberatan Wajib Pajak atas Surat Ketetapan Pajak Kurang Bayar Tambahan ("SKPKBT") Pajak Penghasilan Badan No. 00001/306/16/091/21 tanggal 28 Desember 2021 Tahun Pajak 2016 kepada Ketua Pengadilan Pajak. Pada tanggal 28 Agustus 2025 diucapkan dalam sidang bahwa mengabulkan sebagian permohonan Bank yaitu sebesar Rp266.540 juta. Sampai dengan tanggal penerbitan laporan keuangan konsolidasian 30 September 2025 Bank sedang mempersiapkan Surat Permohonan Peninjauan Kembali.

On June 12 2023, through letter number 203/DIR/EXT/23 dated June 8 2023, the Bank submitted an Appeal Letter against the Decision of the Director General of Taxes No. KEP-00154/KEB/PJ/WPJ.19/2023 dated March 17 2023 concerning Taxpayer Objection to the Additional Underpayment Tax Assessment Letter ("SKPKBT") for Corporate Income Tax No. 00001/306/16/091/21 dated December 28, 2021 Tax Year 2016 to the Chairman of the Tax Court. On August 28, 2025, it was stated in the court session that the Bank's petition was partially granted in the amount of Rp 266,540 million. As of the issuance date of the September 30, 2025 consolidated financial statements, the Bank is still preparing a Petition for Judical Review.

Berdasarkan Surat Pemberitahuan Pemeriksaan Lapangan nomor PEMB 00027/WPJ.19/RIK.SIS/2022 tanggal 2 Agustus 2022. Pemeriksaan terhadap PT Bank Pan Indonesia Tbk. atas pajak ditahun 2018 dilakukan oleh Kantor Wilayah DJP Wajib Pajak Besar Satu. Pada tanggal 09 Juni 2023, Direktorat Jenderal Pajak telah menerbitkan Surat Ketetapan Pajak Kurang Bayar (SKPKB) sebesar Rp 483.846 juta.

Based on Field Inspection Notification Letter number Pem-00027/WPJ.19/RIK.SIS/2022 dated August 2, 2022. Inspection of PT Bank Pan Indonesia Tbk. Taxes for 2018 were carried out by the Regional Office of DJP Large Taxpayer One. On June 9 2023, the Directorate General of Taxes issued a Tax Underpayment Assessment Letter (SKPKB) amounting to IDR 483,846 million.

Atas Surat Ketetapan Pajak Kurang Bayar (SKPKB) tersebut Bank tidak menyetujui sebagian, baik secara aspek formal maupun material. Bank telah mengajukan permohonan keberatan melalui surat no. 418/DIR/EXT/23 sampai dengan surat no. 442/DIR/EXT/23 tertanggal 4 September 2023, setelah Bank melakukan pembayaran atas seluruh SKPKBT pada tanggal 25 Agustus 2023. Atas pembayaran SKPKBT di atas, manajemen berkeyakinan tidak ada dampak yang signifikan terhadap kondisi keuangan Bank dan laporan keuangan konsolidasian.

On the Tax Underpayment Assessment Letter (SKPKB), the Bank does not approve in part, both in formal and material aspects. The Bank has submitted an objection request via letter no. 418/DIR/EXT/23 to letter no. 442/DIR/EXT/23 dated 4 September 2023, after the Bank made payment for all SKPKBT on 25 August 2023. For the SKPKBT payments above, management believes there will be no significant impact on the Bank's financial condition and consolidated financial statements.

Terhadap SKPKB PPh Pasal 23, Pasal 26, Pasal 4 ayat (2) dan PPN tahun 2018 yang diajukan Keberatan oleh Bank sebesar Rp 59.985 Juta dikabulkan oleh Direktorat Jenderal Pajak melalui surat Keputusan Direktorat Jenderal Pajak nomor KEP-00190/KEB/PJ/WPJ.19/2024 sampai dengan nomor KEP-00229/KEB/PJ/WPJ.19/2024, dan terhadap SKPKB PPh Badan sebesar Rp 155.370 juta dikabulkan oleh Direktorat Jenderal Pajak melalui surat Keputusan Direktorat Jenderal Pajak nomor KEP-00389/KEB/PJ/WPJ.19/2024.

Regarding the SKPKB for Income Tax Article 23, Article 26, Article 4 paragraph (2) and VAT submitted for objection by the Bank amounting to Rp 59,985 million was granted by the Directorate General of Taxes through the Directorate General of Taxes Decree number KEP-00190/KEB/PJ/WPJ. 19/2024 up to number KEP-00229/KEB/PJ/WPJ.19/2024, and the Corporate Income Tax SKPKB amounting to Rp 155,370 million was granted by the Directorate General of Taxes through Decree of the Directorate General of Taxes number KEP-00389/KEB/PJ/WPJ.19/2024.

Pada tanggal 14 Agustus 2024 Bank mengajukan banding ke Pengadilan Pajak atas SKPKB PPN tahun 2018 melalui surat nomor 723/DIR/EXT/24 dan 724/DIR/EXT/24 tanggal 12 Agustus 2024 sebesar Rp 70.714 juta. Pada tanggal 5 September 2024 Bank mengajukan banding ke Pengadilan Pajak atas SKPKB PPh Pasal 4(2) tahun 2018 melalui surat nomor 798/DIR/EXT/24 sampai

On August 14 2024, the Bank submitted an appeal to the Tax Court regarding the 2018 VAT SKPKB through letters No. 723/DIR/EXT/24 and 724/DIR/EXT/24 dated August 12 2024 amounting to IDR 70,714 million. On September 5 2024, the Bank submitted an appeal to the Tax Court regarding the 2018 Income Tax Article 4(2) SKPKB via letters No. 798/DIR/EXT/24 to

dengan nomor 804/DIR/EXT/24 tanggal 3 September 2024 sebesar Rp 5.770 juta. Bank telah mengajukan Banding atas SKPKB PPh Badan, PPh Final dan PPN. Sampai dengan tanggal penerbitan laporan keuangan konsolidasian 30 September 2025 proses Banding masih berlangsung.

No. 804/DIR/EXT/24 dated September 3 2024 amounting to Rp 5,770 million. The Bank has submitted an appeal against the SKPKB for Corporate Income Tax, Final Income Tax and VAT. As of the issuance date of the September 30, 2025 consolidated financial statements, the Bank is still the appeal process is still on going.

Pada tanggal 22 Desember 2023 Bank menerima Surat Perintah Pemeriksaan Pajak dari Direktorat Jenderal Pajak No. PRIN-418/RIKSIS/KPP.1901/2023 tanggal 12 Desember 2023 untuk tahun pajak 2019. Tanggal 29 Oktober 2024 Bank menerima SKPKB PPh Badan, PPh Pasal 21, PPh Pasal 23, PPh Pasal 4 ayat (2) dan PPN dengan total sebesar Rp 58.690 Juta. Bank telah melunasi seluruhnya dan telah mengajukan keberatan atas PPh Badan, PPh Final dan PPN pada tanggal 28 Februari 2025. Sampai dengan tanggal penerbitan laporan keuangan konsolidasian 30 September 2025 proses Banding masih berlangsung.

On December 22, 2023, the Bank received a Tax Audit Letter from the Directorate General of Taxes No. PRIN-418/RIKSIS/KPP.1901/2023 dated December 12, 2023 for the tax year 2019. On October 29 2024, the Bank received the SKPKB for Corporate Income Tax, tax Article 21, tax Article 23, tax Article 4 paragraph (2) and VAT with a total of Rp 58,690 million. The Bank has paid in full and has submitted an objection to Corporate Income Tax, Final Income Tax and VAT on February 28, 2025.

Pada tanggal 22 Desember 2023 Bank menerima Surat Perintah Pemeriksaan Pajak dari Direktorat Jenderal Pajak PRIN-419/RIKSIS/KPP.1901/2023 tanggal 12 Desember 2023 untuk tahun pajak 2021. Sampai dengan tanggal penerbitan laporan keuangan konsolidasian 30 September 2025 proses pemeriksaan pajak masih berlangsung.

On 22 December 2023 the Bank received a Tax Audit Letter from the Directorate General of Taxes PRIN-419/RIKSIS/KPP.1901/2023 dated December 12, 2023 for the tax year 2021. As of the date of publication of the consolidated financial statements September 30, 2025 the tax audit process is still ongoing.

Pada tanggal 21 Mei 2024 Bank mengajukan Gugatan melalui surat nomor 397/DIR/EXT/24 tanggal 17 Mei 2024 perihal Gugatan Terhadap Keputusan Direktur Jenderal Pajak Nomor S-800001/WPJ.19/KP.0103/2024 Tanggal 23 April 2024 Tentang Pemberitahuan Surat Keputusan Pemberian Imbalan Bunga (SKPIB) Tidak Dapat Diterbitkan atas sengketa pajak tahun 2016.

On May 21, 2024, the Bank filed a lawsuit via letter number 397/DIR/EXT/24 dated May 17, 2024 regarding the lawsuit against the decision of the Director General of Taxes Number S-800001/WPJ.19/KP.0103/2024 dated April 23, 2024 regarding Notification of Decree on the Granting of Interest Rewards (SKPIB) that cannot be issued regarding the 2016 tax dispute.

Pada tanggal 11 September 2024 Bank menerima Surat Pemberitahuan Pemeriksaan Lapangan untuk tahun pajak 2020 dari Direktorat Jenderal Pajak No. S-516/RIKSIS/KPP.1901/2024 tertanggal 6 September 2024. Pada tanggal 28 Agustus 2025 diucapkan dalam sidang bahwa permohonan Bank ditolak.

On September 11, 2024 the Bank received a Tax Audit Letter for the 2020 tax year from the Directorate General of Taxes No. S-516/RIKSIS/KPP.1901/2024 dated September 6, 2024. On August 28, 2025, it was stated in the court session that the Bank's petition was rejected.

Pada tanggal 2 Juli 2025 Bank menerima Surat dari Direktorat Jenderal Pajak terkait Pemeriksaan Pajak tahun 2022. Sampai dengan tanggal penerbitan laporan keuangan konsolidasian 30 September 2025 proses pemeriksaan pajak masih berlangsung.

On July 2, 2025, the Bank received a Tax Audit Letter for the 2022 tax year from the Directorate General of Taxes. As of the date of publication of the consolidated financial statements September 30, 2025 the tax audit process is still ongoing.

Pada tanggal 29 September 2025 Bank menerima Surat dari Direktorat Jenderal Pajak terkait Pemeriksaan Pajak tahun 2024. Sampai dengan tanggal penerbitan laporan keuangan konsolidasian 30 September 2025 proses pemeriksaan pajak masih berlangsung.

On September 29, 2025, the Bank received a Tax Audit Letter for the 2024 tax year from the Directorate General of Taxes. As of the date of publication of the consolidated financial statements September 30, 2025 the tax audit process is still ongoing.

Sesuai dengan Peraturan Menteri Keuangan Republik Indonesia Nomor 74 Tahun 2024 (“PMK-74”) tentang Pembentukan Cadangan Piutang Tak Tertagih Yang Boleh Dikurangkan Dari Penghasilan Bruto, perhitungan penyisihan piutang tak tertagih yang boleh dikurangkan dari penghasilan bruto Bank mulai tahun pajak 2024 menggunakan PMK-74. Terhadap penerapan awal yang menyebabkan selisih saldo awal tahun 2024 dan saldo akhir tahun 2023 dapat dibebankan pada tahun fiskal 2024 dan 2025. Manajemen berpendapat bahwa aset pajak tangguhan yang timbul karena perbedaan temporer dapat direalisasikan pada tahun-tahun mendatang.

In accordance with the Regulation of the Minister of Finance of the Republic of Indonesia No. 74 of 2024 ("PMK-74") concerning the Establishment of Reserves for Uncollectible Receivables That May Be Deducted from Gross Income, the calculation of the allowance for uncollectible receivables that may be deducted from the Bank's gross income starting in the 2024 tax year uses PMK-74. For the initial implementation which causes the difference between the balance at the beginning of 2024 and the balance at the end of 2023 to be charged to the fiscal year 2024 and 2025. Management believes that deferred tax assets arising from temporary differences can be realized in future years.

**Pajak penghasilan yang diakui dalam penghasilan komprehensif lain**

**Income tax recognized in other comprehensive income**

| | 30 September/ September 30, 2025 | 31 Desember/ December 31, 2024 | |
|---|---|---|---|
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Manfaat (beban) yang diakui dalam penghasilan komprehensif lain: | | | Arising on income and expense recognized in other comprehensive income: |
| Surplus revaluasi aset tetap | 4,788 | (39,195) | Revaluation of premises and equipment |
| Keuntungan (kerugian) aktuarial (Catatan 46) | - | 42,413 | Actuarial gain (loss) (Note 46) |
| Revaluasi aset keuangan diukur pada nilai wajar melalui penghasilan kompehensif lain | (226,489) | 44,113 | Changes in fair value of financial assets measured at fair value through OCI |
| Jumlah | (221,701) | 47,331 | Total |
| Reklasifikasi dari ekuitas ke laba rugi | | | Reclassification from equity to profit or loss |
| Berkaitan dengan aset keuangan diukur pada nilai wajar melalui penghasilan kompehensif lain | 19,457 | (3,266) | Relating to financial assets measured at fair value through other comprehensive income |
| Jumlah pajak penghasilan yang diakui dalam penghasilan komprehensif lain | (202,244) | 44,065 | Total income tax recognized in other comprehensive income |

**Pajak Tangguhan**

Rincian aset (liabilitas) pajak tangguhan Grup adalah sebagai berikut:

**Deferred Tax**

The details of the Group's deferred tax assets (liabilities)are as follows:

| | 1 Januari/ January 1, 2025 | Dikreditkan (dibebankan) ke laporan laba rugi/ Credited (charged) to profit or loss for the year | Dikreditkan (dibebankan) ke penghasilan komprehensif lain/ Credited (charged) to other comprehensive income | 30 September/ September 30, 2025 | |
|---|---|---|---|---|---|
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Bank | | | | | The Bank |
| Cadangan kerugian penurunan nilai | 66,114 | - | - | 66,114 | Allow ance for impairment losses |
| Liabilitas imbalan pasca kerja | 14,229 | 113 | - | 14,342 | Post-employment benefits obligations |
| Beban pensiun | 174,509 | - | - | 174,509 | Pension costs |
| Penyusutan aset tetap dan aset hak guna | (36,969) | 5,680 | - | (31,289) | Depreciation of premises and equipment and right-of-use asset |
| Surplus revaluasi aset tetap | (372,761) | - | 4,788 | (367,973) | Revaluation of premises and equipment |
| Biaya emisi obligasi subordinasi | (623) | 212 | - | (411) | Subordinated bond issuance costs |
| Biaya emisi obligasi | (5,673) | (3,337) | - | (9,010) | Bond issuance costs |
| Biaya peralatan teknologi | 10,471 | 4,550 | - | 15,021 | Expenses for technology equipment |
| Rugi (laba) yang belum direalisasi atas perubahan nilai aset keuangan yang diukur pada nilai w ajar melalui penghasilan kompehensif lain | 237,173 | (42,186) | (197,437) | (2,450) | Unrealized loss (gain) from changes in fair value financial assets measured at fair value through other comprehensive income |
| Jumlah | 86,470 | (34,968) | (192,649) | (141,147) | Total |
| Entitas anak | | | | | Subsidiaries |
| CFI | 54,744 | (374) | - | 54,370 | CFI |
| PDSB | (5,186) | - | (9,595) | (14,781) | PDSB |
| Jumlah Aset (Liabilitas) Pajak Tangguhan | 136,028 | (35,342) | (202,244) | (101,558) | Total Deferred Tax Assets (Liabilities) |

| | 1 Januari/ January 1, 2024 | Dikreditkan (dibebankan) ke laporan laba rugi/ Credited (charged) to profit or loss for the year | Dikreditkan (dibebankan) ke penghasilan komprehensif lain/ Credited (charged) to other comprehensive income | 31 Desember/ December 31, 2024 | |
|---|---|---|---|---|---|
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Bank | | | | | The Bank |
| Cadangan kerugian penurunan nilai | 671.489 | (605.375) | - | 66.114 | Allowance for impairment losses |
| Liabilitas imbalan pasca kerja | 14.013 | - | 216 | 14.229 | Post-employment benefits obligations |
| Beban pensiun | 176.819 | (46.299) | 43.989 | 174.509 | Pension costs |
| Penyusutan aset tetap dan aset hak guna | (38.146) | 1.177 | - | (36.969) | Depreciation of premises and equipment and right-of-use assets |
| Surplus revaluasi aset tetap | (339.406) | - | (33.355) | (372.761) | Revaluation of premises and equipment |
| Biaya emisi obligasi subordinasi | (601) | (22) | - | (623) | Subordinated bond issuance costs |
| Biaya emisi obligasi | - | (5.673) | - | (5.673) | Bond issuance costs |
| Biaya peralatan teknologi | 9.061 | 1.410 | - | 10.471 | Expenses for technology equipment |
| Rugi (laba) yang belum direalisasi atas perubahan nilai aset keuangan yang diukur pada nilai wajar melalui penghasilan kompehensif lain | 175.734 | 23.806 | 37.633 | 237.173 | Unrealized loss (gain) from changes in fair value financial assets measured at fair value through other comprehensive income |
| Jumlah | 668.963 | (630.976) | 48.483 | 86.470 | Total |
| Entitas anak | | | | | Subsidiaries |
| CFI | 70.749 | (9.426) | (6.579) | 54.744 | CFI |
| PDSB | 8.160 | (15.507) | 2.161 | (5.186) | PDSB |
| Jumlah Aset Pajak Tangguhan | 747.872 | (655.909) | 44.065 | 136.028 | Total Deferred Tax Assets |

Rekonsiliasi antara beban pajak dan hasil perkalian laba akuntansi sebelum pajak dengan tarif pajak efektif yang berlaku adalah sebagai berikut:

A reconciliation between the total tax expense and the amount computed by applying the effective tax rates to income before tax is as follows:

| | 30 September/ September 30, 2025<br>Rp Juta/ Rp Million | 30 September/ September 30, 2024<br>Rp Juta/ Rp Million | |
|---|---|---|---|
| Laba sebelum pajak penghasilan menurut laporan laba rugi dan penghasilan komprehensif lain konsolidasian | 2,784,674 | 2,900,799 | Income before tax per consolidated statement of profit or loss and other comprehensive income |
| Laba sebelum pajak - entitas anak dan eliminasi konsolidasi | (99,457) | (297,193) | Income before tax - subsidiaries and consolidation elimination |
| Laba sebelum pajak - Bank | 2,685,217 | 2,603,606 | Income before tax - Bank |
| Tarif pajak yang berlaku | 590,748 | 572,793 | Tax expense at effective tax rates |
| Pengaruh pajak atas penghasilan yang tidak dapat diperhitungkan menurut fiskal | (32,468) | (8,483) | Tax effect of non taxable income |
| Beban Pajak - Bank | 558,280 | 564,310 | Tax Expense - Bank |
| Beban Pajak - entitas anak CFI | 31,486 | 41,324 | Tax Expenses - subsidiaries CFI |
| Jumlah | 589,766 | 605,634 | Total |

## 45. LABA PER SAHAM

Berikut ini adalah data yang digunakan untuk perhitungan laba per saham dasar/dilusian yang diatribusikan kepada pemilik entitas induk:

## 45. EARNINGS PER SHARE

The computation of basic/diluted earnings per share attributable to the owners of the Bank is based on the following data:

| | 30 September/ September 30, 2025<br>Rp Juta/ Rp Million | 30 September/ September 30, 2024<br>Rp Juta/ Rp Million | |
|---|---|---|---|
| Laba bersih | | | Net income |
| Laba untuk perhitungan laba per saham dasar/dilusian:<br>Laba bersih | 2,119,190 | 2,187,947 | Earnings for computation of basic/diluted earnings per share:<br>Net income |
| Jumlah Saham (dalam angka penuh) | Lembar/ Shares | Lembar/ Shares | Numbers of Shares (in full amount) |
| Jumlah rata-rata tertimbang saham biasa untuk perhitungan laba bersih per saham dasar/dilusian | 24,087,645,998 | 24,087,645,998 | Weighted average number of ordinary shares for computation of basic/diluted earnings per share |

## 46. PROGRAM PENSIUN DAN IMBALAN PASCA KERJA LAINNYA

### a. Program Pensiun Imbalan Pasti

Bank menyelenggarakan program pensiun imbalan pasti untuk semua karyawan lokal. Program ini memberikan imbalan pensiun berdasarkan penghasilan dasar pensiun dan masa kerja karyawan.

Dengan akta No. 25 tanggal 15 Agustus 1981 dari notaris Hendra Karyadi, S.H., yang disahkan oleh Menteri Keuangan dengan Surat No. S-879/MK.11/1983 tanggal 15 Desember 1983, Bank mendirikan Yayasan Dana Jaminan Hari Tua Pan Indonesia Bank (YDJHT PIB).

Rapat Umum Luar Biasa Para Pemegang Saham Bank tanggal 4 Januari 1994 telah menyetujui dan memutuskan untuk menyesuaikan YDJHT PIB menjadi Dana Pensiun Karyawan Pan Indonesia Bank (DPK PIB). Penyesuaian nama menjadi DPK PIB maupun peraturannya telah mendapat pengesahan Menteri Keuangan Republik Indonesia dengan keputusannya No. Kep-069/KM.17/1994 tanggal 4 April 1994, dan telah diumumkan dalam Berita Negara Republik Indonesia No. 46 tanggal 10 Juni 1994.

DPK PIB mengelola program pensiun manfaat pasti yang memberikan jaminan hari tua bagi seluruh karyawan yang telah pensiun atau, bila yang bersangkutan meninggal dunia, kepada janda-janda/duda-duda dan anak-anak mereka di bawah usia 21 tahun atau belum menikah.

Pendanaan DPK PIB terutama berasal dari kontribusi pemberi kerja dan karyawan. Kontribusi karyawan sebesar 3% dari gaji pokok.

Program pensiun imbalan pasti memberikan eksposur kepada Grup terhadap risiko aktuarial seperti risiko investasi, risiko tingkat bunga, risiko harapan hidup dan risiko gaji.

Risiko investasi

Nilai kini kewajiban imbalan pasti dihitung menggunakan tingkat diskonto yang ditetapkan dengan mengacu pada imbal hasil obligasi korporasi berkualitas tinggi; jika pengembalian aset program di bawah tingkat tersebut, hal itu akan mengakibatkan defisit program. Saat ini program tersebut memiliki investasi yang relatif seimbang pada efek ekuitas, instrumen utang dan perumahan. Karena sifat jangka panjang dari liabilitas program, dewan dana pensiun perlu menetapkan bahwa bagian wajar dari aset program harus diinvestasikan pada efek ekuitas dan *real estate* untuk meningkatkan imbal hasil yang dihasilkan oleh dana.

## 46. PENSION PLAN AND OTHER POST-EMPLOYMENT BENEFITS

### a. Defined Benefits Pension Plan

The Bank established defined benefit pension plan covering all the permanent employees. This plan provides pension benefits based on years of service and salaries of the employees.

The Bank established Yayasan Dana Jaminan Hari Tua Pan Indonesia Bank (YDJHT PIB), based on Deed No. 25 dated August 15, 1981 of notary Hendra Karyadi, S.H., which is approved by the Minister of Finance of the Republic of Indonesia through Decision Letter No. S-879/MK.11/1983 dated December 15, 1983.

Based on the Extraordinary Meeting of the Bank's Stockholders on January 4, 1994, the stockholders agreed and decided to change the name of YDJHT PIB into Dana Pensiun Karyawan Pan Indonesia Bank (DPK PIB). The change in the name and its regulation was approved by the Minister of Finance of Republic of Indonesia through Decision Letter No. Kep-069/KM.17/1994 dated April 4, 1994, and is published in the State Gazette of the Republic of Indonesia No. 46 dated June 10, 1994.

DPK PIB manages the Bank's defined benefit pension program, which provides pension benefits to the employees when they retire or, in case of death, to their widows/widowers and their children below 21 years old or their unmarried children.

DPK PIB is funded by contributions from both the employer and its employees. Employees contributions amounted to 3% of their basic salaries.

The defined benefit pension plan typically expose the Group to actuarial risks such as: investment risk, interest rate risk, longevity risk and salary risk.

Investment risk

The present value of the defined benefit plan liability is calculated using a discount rate determined by reference to high quality corporate bond yields; if the return on plan asset is below this rate, it will create a plan deficit. Currently the plan has a relatively balanced investment in equity securities, debt instruments and real estates. Due to the long-term nature of the plan liabilities, the Board of the pension fund considers it appropriate that a reasonable portion of the plan assets should be invested in equity securities and in real estate to leverage the return generated by the fund.

Risiko tingkat bunga

Penurunan suku bunga obligasi akan meningkatkan liabilitas program; Namun, sebagian akan di *offset* (saling hapus) oleh peningkatan imbal hasil atas investasi instrumen utang.

Interest risk

A decrease in the bond interest rate will increase the plan liability; however, this will be partially offset by an increase in the return on the plan's debt investments.

Risiko harapan hidup

Nilai kini kewajiban imbalan pasti dihitung dengan mengacu pada estimasi terbaik dari mortalitas peserta program baik selama dan setelah kontrak kerja. Peningkatan harapan hidup peserta program akan meningkatkan liabilitas program.

Longevity risk

The present value of the defined benefit plan liability is calculated by reference to the best estimate of the mortality of plan participants both during and after their employment. An increase in the life expectancy of the plan participants will increase the plan's liability.

Risiko gaji

Nilai kini kewajiban imbalan pasti dihitung dengan mengacu pada gaji masa depan peserta program. Dengan demikian, kenaikan gaji peserta program akan meningkatkan liabilitas program itu.

Salary risk

The present value of the defined benefit plan liability is calculated by reference to the future salaries of plan participants. As such, an increase in the salary of the plan participants will increase the plan's liability.

Nilai wajar instrumen ekuitas, utang dan derivatif di atas ditentukan berdasarkan harga pasar kuotasian di pasar aktif sedangkan nilai wajar perumahan tidak didasarkan pada harga pasar kuotasian di pasar aktif. Dana pensiun memiliki kebijakan untuk menggunakan *swap* tingkat bunga (*interest rate swap*) sebagai lindung nilai terhadap eksposur risiko suku bunga. Kebijakan ini telah dilaksanakan selama tahun berjalan dan sebelumnya. Eksposur mata uang asing sepenuhnya dilindungi dengan menggunakan kontrak berjangka valuta asing.

The fair values of the above equity, debt instruments and derivatives are determined based on quoted market prices in active markets whereas the fair values of properties are not based on quoted market prices in active markets. It is the policy of the fund to use interest rate swaps to hedge its exposure to interest rate risk. This policy has been implemented during the current and prior years. Foreign currency exposures are fully hedged by the use of the forward foreign exchange contracts.

Asumsi utama yang digunakan dalam menentukan biaya manfaat pensiun adalah sebagai berikut:

The key actuarial assumptions used for the calculation of pension benefits are as follows:

| | 30 September 2025 dan 31 Desember 2024/ September 30, 2025 and December 31, 2024 | |
|---|---|---|
| Tabel mortalitas | TMI 4 (2019) | Mortality table |
| Usia pensiun normal | 55 tahun/years | Normal pension age |
| Kenaikan gaji jangka pendek (1 tahun kedepan) | 8.00% | Salary increase-short term (a year ahead) |
| Kenaikan gaji jangka panjang per tahun | 7.00% | Salary increase-long term per annum |
| Tingkat diskonto per tahun | 7.15% | Discount rate per annum |
| Tingkat pengembalian aset program per tahun | 7.15% | Expected return on plan assets per annum |
| Formula perhitungan manfaat pensiun | 2,5% x masa kerja x gaji/ 2.5% x years of service x salary | Pension benefits formula |

**b. Imbalan Pasca Kerja**

**Bank**

Bank menghitung imbalan pasca kerja imbalan pasti untuk karyawan sesuai dengan Undang-Undang Cipta Kerja No. 11/2020 dan Peraturan Pemerintah No. 35/2021 untuk tahun 2025 dan 2024.

Perhitungan imbalan pasca kerja dihitung oleh KKA Steven & Mourits aktuaris independen dengan menggunakan asumsi utama sebagai berikut:

**b. Employee Benefits**

**Bank**

The Bank calculates defined post-employment benefits for its employees in accordance with Job Creation Law No. 11/2020 and Government Regulation No. 35/2021 for 2025 and 2024.

The cost of providing employee benefits is calculated by an independent actuary, KKA Steven & Mourits, using the following key assumptions:

| | 30 September 2025 dan 31 Desember 2024/ September 30, 2025 and December 31, 2024 | |
|---|---|---|
| Tabel mortalitas | TMI 4 (2019) | Mortality table |
| Usia pensiun normal | 55 tahun/years | Normal pension age |
| Kenaikan gaji jangka pendek (1 tahun kedepan) | 8.00% | Salary increase short term (a year ahead) |
| Kenaikan gaji jangka panjang per tahun | 7.00% | Salary increase short term |
| Tingkat diskonto per tahun | 7.15% | Discount rate per annum |
| Tingkat ketidakmampuan | 10% dari tingkat kematian/10% of mortality rate | Disability rate |
| Tingkat pengunduran diri | 15% sampai dengan usia 25 tahun dan menurun secara linear setiap tahun sampai 1% di usia 45 tahun dan seterusnya/ 15% up to age 25 and reducing linearly up to 1% at age 45 and beyond; and thereafter | Resignation rate |
| Porsi dari pengunduran diri dipercepat | 100% dari usia pengunduran diri normal/100% at normal retirement age | Proportion of early retirement |
| Usia dari pengunduran diri normal | 55 tahun/years | Normal retirement age |

## 47. JASA KUSTODIAN

Bank memperoleh persetujuan sebagai bank kustodian dari Badan Pengawas Pasar Modal (BAPEPAM) berdasarkan surat keputusan No. KEP-01/PM/Kstd/2002 tanggal 28 Februari 2002. Penyimpanan efek nasabah pada kustodian dalam bentuk obligasi tanpa warkat, Sekuritas Rupiah Bank Indonesia, dan saham tanpa warkat per tanggal 30 September 2025 dan 31 Desember 2024.

Jasa kustodian yang dilakukan kustodian Bank antara lain meliputi jasa penyelesaian transaksi efek, jasa penyimpanan dan pengadministrasian efek serta jasa-jasa kustodian lainnya misalnya mengurus/ menagihkan hak-hak yang melekat pada efek antara lain pembayaran kupon, dividen, bonus, pembayaran efek saat jatuh waktu dan lain-lainnya.

## 47. CUSTODIAL SERVICES

The Bank has obtained approval to act as a custodian bank from BAPEPAM through Decision Letter No. KEP-01/PM/Kstd/2002 dated February 28, 2002. The securities which are administered by the Bank, consist of scriptless bonds, Bank Indonesia Rupiah Securities, and script-less stocks in the form of scriptless shares as of September 30, 2025 and December 31, 2024.

The custodial services offered by the Bank consist of, among others, handling the settlement of securities transaction, safekeeping and administration of securities, and other related services such as corporate actions, and payments of coupon, dividends, bonus payments, payments of securities at maturity date and others.

## 48. SIFAT DAN TRANSAKSI BERELASI

### Sifat Berelasi

a. Perusahaan-perusahaan di bawah ini yang merupakan pihak yang berelasi sesuai dengan kriteria-kriteria yang dijelaskan pada Catatan 3e.

- PT Panin Sekuritas Tbk
- PT Mizuho Leasing Indonesia Tbk
- PT Panin Dai-Ichi Life
- PT Amana Jaya
- PT Terminal Builders

b. ANZ National Bank Ltd. (Melbourne dan Wellington) dan PT Bank ANZ Indonesia merupakan perusahaan-perusahaan yang pemegang saham utamanya sama dengan Bank.

c. PT Panin Financial Tbk merupakan pemegang saham Bank.

d. PT Paninvest Tbk merupakan pemegang saham PT Panin Financial Tbk.

e. DPK PIB adalah perusahaan yang didirikan oleh Bank untuk mengelola program pensiun manfaat pasti Bank, seperti yang dibahas pada Catatan 46.

### Transaksi Berelasi

Dalam kegiatan usahanya, Grup juga mengadakan transaksi tertentu dengan pihak-pihak berelasi. Transaksi-transaksi tersebut meliputi antara lain:

1. Giro pada bank lain dan penerimaan bunga (Catatan 7 dan 35).
2. Pemberian kredit, tagihan bunga dan penerimaan bunga (Catatan 12, 20 dan 35).
3. Penempatan dana dari pihak-pihak yang berelasi dalam bentuk simpanan dan pembayaran bunga (Catatan 21 dan 36).
4. Penerimaan komisi *bancassurance* dari PT Panin Dai-Ichi Life (Catatan 27 dan 38).
5. Grup memberikan tunjangan untuk kelompok manajemen kunci, diungkapkan di Catatan 42.
6. Dana Pensiun Grup, dikelola oleh DPK PIB diungkapkan di Catatan 46.

## 48. NATURE OF RELATIONSHIP AND TRANSACTIONS WITH RELATED PARTIES

### Nature of Relationship

a. The companies below are related parties as mentioned in Note 3e.

- PT Panin Sekuritas Tbk
- PT Mizuho Leasing Indonesia Tbk
- PT Panin Dai-Ichi Life
- PT Amana Jaya
- PT Terminal Builders

b. ANZ National Bank Ltd. (Melbourne and Wellington) and PT Bank ANZ Indonesia are the companies with the same majority stockholder as the Bank.

c. PT Panin Financial Tbk is a shareholder of the Bank.

d. PT Paninvest Tbk is a shareholder of PT Panin Financial Tbk.

e. DPK PIB is an entity established by the Bank to manage the Bank's defined benefit pension program, as discussed in Note 46.

### Transactions with Related Parties

In the course of business, the Group entered into certain transactions with related parties. These transactions included, among others, the following:

1. Demand deposits with other banks and receipt of interest (Notes 7 and 35).
2. Granting of loans, interest receivable and receipt of interest (Notes 12, 20 and 35).
3. Placements of funds by related parties in the form of deposits and payment of interest (Notes 21 and 36).
4. Receipt of bancassurance commission from PT Panin Dai-Ichi Life (Notes 27 and 38).
5. The Group provides benefits to the key management personnel as disclosed in Note 42.
6. The Group's post-employment benefit is managed by DPK PIB, as disclosed in Note 46.

7. Sewa gedung dari Dana Pensiun Karyawan Pan Indonesia Bank, PT Famlee Invesco, PT Amana Jaya dan PT Terminal Builders.

8. PT Panin Sekuritas Tbk menyewa ruang-ruang kantor.

7. The Group provides rentals of buildings from Dana Pensiun Karyawan Pan Indonesia Bank, PT Famlee Invesco, PT Amana Jaya and PT Terminal Builders.

8. The Group obtained a lease of office spaces from PT Panin Sekuritas Tbk.

Persentase giro pada bank lain, kredit dan pendapatan bunga yang masih akan diterima dari pihak yang berelasi terhadap jumlah aset adalah sebagai berikut:

The percentage of demand deposits with other banks, loans and accrued interest receivables from related parties to total assets are as follows:

| | 30 September/ September 30, 2025 | | 31 Desember/ December 31, 2024 | | |
|---|---|---|---|---|---|
| | Rp Juta/ Rp Million | % | Rp Juta/ Rp Million | % | |
| Giro pada bank lain (Catatan 7) | | | | | Demand deposits with other banks (Note 7) |
| ANZ National Bank Ltd., Melbourne | 61,545 | 0.027 | 78,930 | 0.032 | ANZ National Bank Ltd., Melbourne |
| ANZ National Bank Ltd., Wellington | 12,736 | 0.006 | 22,360 | 0.009 | ANZ National Bank Ltd., Wellington |
| Kredit (Catatan 12) | | | | | Loans (Note 12) |
| Manajemen kunci dan Grup Perusahaan | 1,279,274 | 0.564 | 1,280,761 | 0.525 | Key management and Company Groups |
| Aset lain-lain (Catatan 20) | | | | | Other assets (Note 20) |
| Pendapatan bunga yang masih akan diterima | 1,238 | 0.001 | 7,460 | 0.003 | Accrued interest receivables |
| Jumlah | 1,354,793 | 0.598 | 1,389,511 | 0.569 | Total |

Persentase simpanan, surat berharga yang diterbitkan, setoran jaminan, pendapatan diterima di muka dan obligasi subordinasi dari pihak yang berelasi terhadap jumlah liabilitas adalah sebagai berikut:

The percentage of deposits, securities issued, security deposits, income received in advance and subordinated bonds from related parties to total liabilities are as follows:

| | 30 September/ September 30, 2025 | | 31 Desember/ December 31, 2024 | | |
|---|---|---|---|---|---|
| | Rp Juta/ Rp Million | % | Rp Juta/ Rp Million | % | |
| Simpanan (Catatan 21) | 1,193,673 | 0.772 | 1,495,056 | 0.848 | Deposits (Note 21) |
| Surat berharga yang diterbitkan (Catatan 24) | 904,163 | 0.585 | 169,728 | 0.096 | Securities issued (Note 24) |
| Setoran jaminan (Catatan 27) | 63 | 0.000 | 63 | 0.000 | Security deposits (Note 27) |
| Pendapatan diterima di muka (Catatan 27) | 82,515 | 0.053 | 100,197 | 0.057 | Income received in advance (Note 27) |
| Obligasi subordinasi (Catatan 28) | 48,140 | 0.031 | 53,659 | 0.030 | Subordinated bonds (Note 28) |
| Jumlah | 2,228,554 | 1.441 | 1,818,703 | 1.032 | Total |

Persentase pendapatan bunga, beban bunga, beban sewa dan hasil sewa kepada pihak yang berelasi terhadap jumlah pendapatan bunga, beban bunga, beban umum dan administrasi, serta hasil sewa adalah sebagai berikut:

The percentage of interest income, interest expense, rental expense and rental revenues from related parties to total interest income, total interest expense, total general and administrative expense, and rental revenues are as follows:

| | 30 September/ September 30, 2025 | | 30 September/ September 30, 2024 | | |
|---|---|---|---|---|---|
| | Rp Juta/ Rp Million | % | Rp Juta/ Rp Million | % | |
| Pendapatan bunga | 65,590 | 0.574 | 134,552 | 1.217 | Interest income |
| Beban bunga | 7,245 | 0.142 | 5,668 | 0.120 | Interest expense |
| Beban sewa | 15,547 | 0.960 | 15,452 | 0.938 | Rental expense |
| Hasil sewa | 353 | 6.668 | 329 | 6.649 | Rental revenues |

Persentase fasilitas kredit yang belum digunakan kepada pihak yang berelasi terhadap jumlah liabilitas komitmen adalah sebagai berikut:

The percentage of unused facilities from related parties to total commitment liabilities are as follows:

| | 30 September/ September 30, 2025 | | 31 Desember/ December 31, 2024 | | |
|---|---|---|---|---|---|
| | Rp Juta/ Rp Million | % | Rp Juta/ Rp Million | % | |
| Fasilitas kredit yang belum digunakan | 159,027 | 0.391 | 273,235 | 0.665 | Unused facilities |

## 49. TRANSAKSI PEMBELIAN DAN PENJUALAN TUNAI VALUTA ASING

Pada tanggal 30 September 2025 dan 31 Desember 2024, jumlah nosional pembelian dan penjualan tunai valuta asing yang belum diselesaikan terdiri atas:

## 49. SPOT TRANSACTIONS

As of September 30, 2025 and December 31, 2024, the notional amount outstanding of unsettled spot exchange contracts are as follows:

| | 30 September/ September 30, 2025 | 31 Desember/ December 31, 2024 | |
|---|---|---|---|
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| **Pembelian tunai valuta asing yang belum diselesaikan** | | | **Unsettled spot purchase transactions** |
| Dollar Amerika Serikat | 917,127 | 505,383 | United States Dollar |
| Euro | 117,413 | - | Euro |
| Dollar Singapura | 150,049 | 32,167 | Singapore Dollar |
| Yuan China | - | 4,819 | Chinese Yuan |
| Jumlah | 1,184,589 | 542,369 | Total |
| **Penjualan tunai valuta asing yang belum diselesaikan** | | | **Unsettled spot sale transactions** |
| Dollar Amerika Serikat | 737,209 | 264,736 | United States Dollar |
| Dollar Singapura | 150,011 | 32,175 | Singapore Dollar |
| Euro | 117,413 | 5,232 | Euro |
| Jumlah | 1,004,633 | 302,143 | |

## 50. KOMITMEN DAN KONTINJENSI

Transaksi komitmen dan kontinjensi dalam kegiatan usaha Bank dan Entitas Anak yang mempunyai risiko kredit adalah sebagai berikut:

## 50. COMMITMENTS AND CONTINGENCIES

Commitment and contingency transactions in the business activities of Bank and its Subsidiaries has credit risk as follows:

| | 30 September/ September30, 2025 | 31 Desember/ December 31, 2024 | |
|---|---|---|---|
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| **Komitmen** | | | **Commitments** |
| Liabilitas Komitmen | | | Commitment Liabilities |
| Fasilitas kredit kepada nasabah yang belum digunakan | 39,694,999 | 40,381,138 | Unused facilities |
| L/C yang *irrevocable* dan masih berjalan dalam rangka ekspor dan impor | 979,074 | 679,377 | Outstanding irrevocable Letters of Credit (L/C) for export and import |
| Jumlah Liabilitas Komitmen | 40,674,073 | 41,060,515 | Total Commitment Liabilities |
| **Kontinjensi** | | | **Contingencies** |
| Tagihan Kontinjensi | | | Contingent Receivables |
| Pendapatan bunga dalam penyelesaian | 285,940 | 286,074 | Past due interest revenues |
| Liabilitas Kontinjensi | | | Contingent Liabilities |
| Bank Garansi | 1,132,952 | 1,209,001 | Bank Guarantee |
| Jumlah Liabilitas Kontinjensi - Bersih | 847,012 | 922,927 | Total Contingent Liabilities - Net |

Berikut adalah perubahan nilai tercatat atas komitmen dan kontinjensi dengan klasifikasi biaya perolehan diamortisasi berdasarkan *stage* untuk periode yang berakhir pada 30 September 2025 dan 31 Desember 2024:

The following shows the changes in the carrying amount of commitments and contingencies based on amortized cost classification on a stage basis for the period ended September 30, 2025 and December 31, 2024:

| | 30 September/ September 30, 2025 | | | | | |
|---|---|---|---|---|---|---|
| | Tahap 1/ Stage 1 | Tahap 2/ Stage 2 | Tahap 3/ Stage 3 | Syariah/ Sharia | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Saldo awal periode | 39,959,767 | 13,545 | 77,827 | 2,218,377 | 42,269,516 | Balance at beginning of the period |
| Pengalihan ke: | | | | | | Transfer to : |
| - Kerugian kredit ekspektasian 12 bulan (stage 1) | 42 | (17) | (25) | - | - | - 12-Months Expected Credit Losses (Stage 1) |
| - Kerugian kredit ekspektasian sepanjang umurnya - tidak mengalami penurunan nilai (stage 2) | (27,149) | 27,149 | - | - | - | - Lifetime ECL - Not Credit Impaired (Stage 2) |
| - Kerugian kredit ekspektasian sepanjang umurnya - mengalami penurunan nilai (stage 3) | (10,174) | (217) | 10,391 | - | - | - Lifetime ECL - Credit Impaired (Stage 3) |
| Saldo setelah pengalihan | 39,922,486 | 40,460 | 88,193 | 2,218,377 | 42,269,516 | Balance after transfer |
| Pengukuran kembali bersih nilai tercatat | (3,257,395) | (19,123) | (13,243) | (315,608) | (3,605,369) | Remeasurement of the carrying value |
| Komitmen dan kontinjensi baru yang diterbitkan atau dibeli | 6,011,174 | - | - | 1,615,310 | 7,626,484 | New commitments and contingencies |
| Komitmen dan kontinjensi yang dihentikan pengakuannya | (3,792,174) | (391) | - | (691,041) | (4,483,606) | Commitments and contingencies derecognized |
| Jumlah penambahan/(pengurangan) periode berjalan | (1,038,395) | (19,514) | (13,243) | 608,661 | (462,491) | Total additions/(deductions) for the current period |
| Saldo akhir periode | 38,884,091 | 20,946 | 74,950 | 2,827,038 | 41,807,025 | Balance at end of the period |

| | 31 Desember/ December 31, 2024 | | | | | |
|---|---|---|---|---|---|---|
| | Tahap 1/ Stage 1 | Tahap 2/ Stage 2 | Tahap 3/ Stage 3 | Syariah/ Sharia | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Saldo awal tahun | 38,102,164 | 3,927 | 139,174 | 2,419,263 | 40,664,528 | Balance at beginning of the year |
| Pengalihan ke: | | | | | | Transfer to : |
| - Kerugian kredit ekspektasian 12 bulan (stage 1) | 2 | (2) | - | - | - | - 12-Months Expected Credit Losses (Stage 1) |
| - Kerugian kredit ekspektasian sepanjang umurnya - tidak mengalami penurunan nilai (stage 2) | (26,603) | 26,603 | - | - | - | - Lifetime ECL - Not Credit Impaired (Stage 2) |
| - Kerugian kredit ekspektasian sepanjang umurnya - mengalami penurunan nilai (stage 3) | (22,415) | (100) | 22,515 | - | - | - Lifetime ECL - Credit Impaired (Stage 3) |
| Saldo setelah pengalihan | 38,053,148 | 30,428 | 161,689 | 2,419,263 | 40,664,528 | Balance after transfer |
| Pengukuran kembali bersih nilai tercatat | (4,445,004) | (16,883) | (21,840) | (197,963) | (4,681,690) | Remeasurement of the carrying value |
| Komitmen dan kontinjensi baru yang diterbitkan atau dibeli | 11,232,516 | - | - | 1,064,960 | 12,297,476 | New commitments and contingencies |
| Komitmen dan kontinjensi yang dihentikan pengakuannya | (4,880,893) | - | (62,022) | (1,067,883) | (6,010,798) | Commitments and contingencies derecognized |
| Total penambahan/(pengurangan) tahun berjalan | 1,906,619 | (16,883) | (83,862) | (200,886) | 1,604,988 | Total additions/(deductions) for the current year |
| Saldo akhir tahun | 39,959,767 | 13,545 | 77,827 | 2,218,377 | 42,269,516 | Balance at end of the year |

Mutasi cadangan kerugian penurunan nilai komitmen dan kontinjensi:

Movements of expected credit losses on commitments and contingencies:

| | 30 September/ September 30, 2025 | | | | |
|---|---|---|---|---|---|
| | Tahap 1/ Stage 1 | Tahap 2/ Stage 2 | Tahap 3/ Stage 3 | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Saldo awal periode | 57,994 | 1,321 | 25 | 59,340 | Balance at beginning of the period |
| Pengalihan ke: | | | | | Transfer to : |
| - Kerugian kredit ekspektasian 12 bulan (stage 1) | 16 | (5) | (11) | - | - 12-Months Expected Credit Losses (Stage 1) |
| - Kerugian kredit ekspektasian sepanjang umurnya - tidak mengalami penurunan nilai (stage 2) | (191) | 191 | - | - | - Lifetime ECL - Not Credit Impaired (Stage 2) |
| - Kerugian kredit ekspektasian sepanjang umurnya - mengalami penurunan nilai (stage 3) | (42) | (10) | 52 | - | - Lifetime ECL - Credit Impaired (Stage 3) |
| Saldo setelah pengalihan | 57,777 | 1,497 | 66 | 59,340 | Balance after transfer |
| Pengukuran kembali bersih nilai tercatat | (15,592) | (36) | (47) | (15,675) | Remeasurement of the carrying value |
| Komitmen dan kontinjensi baru yang diterbitkan atau dibeli | 5,097 | - | - | 5,097 | New commitments and contingencies |
| Komitmen dan kontinjensi baru yang dihentikan pengakuannya | (8,092) | (38) | - | (8,130) | Commitments and contingencies derecognized |
| Jumlah penambahan/(pengurangan) periode berjalan | (18,587) | (74) | (47) | (18,708) | Total additions/(deductions) for the current period |
| Saldo akhir periode | 39,190 | 1,423 | 19 | 40,632 | Balance at end of the period |

| | 31 Desember/ December 31, 2024 | | | | |
|---|---|---|---|---|---|
| | Tahap 1/ Stage 1 | Tahap 2/ Stage 2 | Tahap 3/ Stage 3 | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Saldo awal tahun | 73,890 | 323 | 1,487 | 75,700 | Balance at beginning of the year |
| Pengalihan ke: | | | | | Transfer to : |
| - Kerugian kredit ekspektasian 12 bulan (stage 1) | - | - | - | - | - 12-Months Expected Credit Losses (Stage 1) |
| - Kerugian kredit ekspektasian sepanjang umurnya - tidak mengalami penurunan nilai (stage 2) | (95) | 95 | - | - | - Lifetime ECL - Not Credit Impaired (Stage 2) |
| - Kerugian kredit ekspektasian sepanjang umurnya - mengalami penurunan nilai (stage 3) | (124) | (6) | 130 | - | - Lifetime ECL - Credit Impaired (Stage 3) |
| Saldo setelah pengalihan | 73,671 | 412 | 1,617 | 75,700 | Balance after transfer |
| Pengukuran kembali bersih nilai tercatat | (16,903) | 1,047 | (1,571) | (17,427) | Remeasurement of the carrying value |
| Komitmen dan kontinjensi baru yang diterbitkan atau dibeli | 13,298 | - | - | 13,298 | New commitments and contingencies |
| Komitmen dan kontinjensi baru yang dihentikan pengakuannya | (12,072) | (138) | (21) | (12,231) | Commitments and contingencies derecognized |
| Total penambahan/(pengurangan) tahun berjalan | (15,677) | 909 | (1,592) | (16,360) | Total additions/(deductions) for the current year |
| Saldo akhir tahun | 57,994 | 1,321 | 25 | 59,340 | Balance at end of the year |

Bank menghadapi beberapa tuntutan hukum, pengurusan administrasi, dan klaim yang belum terselesaikan, yang berhubungan dengan kegiatan usaha Bank. Tidak memungkinkan untuk memastikan apakah Bank akan memenangkan masalah atau tuntutan hukum tersebut, atau dampaknya jika Bank kalah. Namun demikian, manajemen Bank yakin bahwa hasil keputusan masalah atau tuntutan hukum tersebut tidak akan membawa dampak yang signifikan pada hasil usaha, posisi keuangan atau likuiditas Bank. Dalam menjalankan kegiatan operasionalnya, Bank mengalami beberapa tuntutan pajak seperti yang diungkapkan dalam Catatan 44.

The Bank is facing various unresolved legal actions, administrative proceedings, and claims in the ordinary course of its business. It is not possible to predict with certainty whether or not the Bank will ultimately be successful in any of these legal matters or, if not, what the impact might be. However, the Bank's management does not expect that the results in any of these proceedings will have a material adverse effect on the Bank's results of operations, financial position or liquidity. In running its operations, the Bank faced several claims of tax cases as disclosed in Note 44.

## 51. ASET DAN LIABILITAS DALAM VALUTA ASING

Posisi aset dan liabilitas dalam valuta asing adalah sebagai berikut:

## 51. ASSETS AND LIABILITIES DENOMINATED IN FOREIGN CURRENCIES

The balance of assets and liabilities denominated in foreign currencies are as follows:

| | 30 September/ September 30, 2025 | 31 Desember/ December 31, 2024 | |
|---|---|---|---|
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| **Aset** | | | **Assets** |
| Kas | 105,162 | 81,747 | Cash on hand |
| Giro pada Bank Indonesia | 502,805 | 558,638 | Demand deposits with Bank Indonesia |
| Giro pada bank lain | 588,234 | 642,383 | Demand deposits with other banks |
| Penempatan pada Bank Indonesia dan bank lain | 2,436,908 | 3,543,553 | Placements with Bank Indonesia and other banks |
| Efek-efek | 1,318,665 | 1,251,604 | Securities |
| Kredit | 6,813,528 | 6,095,740 | Loans |
| Tagihan akseptasi | 645,237 | 743,709 | Acceptances receivable |
| Aset lain-lain | 40,496 | 48,852 | Other assets |
| Subjumlah | 12,451,035 | 12,966,226 | Subtotal |
| Cadangan kerugian penurunan nilai | (118,992) | (114,622) | Allowance for impairment losses |
| Jumlah Aset | 12,332,043 | 12,851,604 | Total Assets |
| **Liabilitas** | | | **Liabilities** |
| Liabilitas segera | 117,020 | 37,538 | Liabilities payable immediately |
| Simpanan | 10,570,727 | 11,229,102 | Deposits |
| Simpanan dari bank lain | 766,815 | 740,590 | Deposits from other banks |
| Liabilitas akseptasi | 646,455 | 745,692 | Acceptances payable |
| Liabilitas lain-lain | 140,354 | 144,133 | Other liabilities |
| Jumlah Liabilitas | 12,241,371 | 12,897,055 | Total Liabilities |
| **Dana syirkah temporer** | 4,580 | 1,109 | **Temporary syirkah funds** |
| **Jumlah Aset (Liabilitas dan Dana Syirkah Temporer) Bersih** | 86,092 | (46,560) | **Total Net Assets (Liabilities and Temporary Syirkah Funds)** |

Rincian aset dan liabilitas dalam mata uang asing pada tanggal 30 September 2025 adalah sebagai berikut:

As September 30, 2025, the details of assets and liabilities denominated in foreign currencies are as follows:

| | | Mata Uang Asing | Ekuivalen dalam Rp<br>Rp Juta | |
|---|---|---|---|---|
| **ASET** | | | | **ASSETS** |
| Bank | | | | Bank |
| Kas | USD | 4,410,861 | 73,507 | Cash |
| | SGD | 2,450,074 | 31,655 | |
| Giro pada Bank Indonesia | USD | 30,151,322 | 502,472 | Demand deposits with Bank Indonesia |
| Giro pada bank lain | | | | Demand deposits with other banks |
| Pihak berelasi | AUD | 5,593,895 | 61,545 | Related parties |
| | NZD | 1,317,629 | 12,736 | |
| Pihak ketiga | USD | 12,588,166 | 209,782 | Third parties |
| | EUR | 3,947,781 | 77,254 | |
| | SGD | 5,538,744 | 71,561 | |
| | CNY | 19,508,203 | 45,610 | |
| | GBP | 1,628,278 | 36,487 | |
| | JPY | 269,843,155 | 30,374 | |
| | HKD | 8,808,391 | 18,867 | |
| | CAD | 1,118,714 | 13,398 | |
| | CHF | 257,625 | 5,393 | |
| | AUD | 437,226 | 4,810 | |
| Penempatan pada BI bank lain | AUD | 60,000,000 | 660,134 | Placements with Bank Indonesia and other banks |
| | USD | 38,700,000 | 644,936 | |
| | SGD | 41,000,000 | 529,724 | |
| | JPY | 2,400,000,000 | 270,144 | |
| | EUR | 9,500,000 | 185,904 | |
| | GBP | 2,500,000 | 56,022 | |
| | CNY | 20,000,000 | 46,760 | |
| | CAD | 2,000,000 | 23,952 | |
| | NZD | 2,000,000 | 19,331 | |
| Efek-efek | USD | 75,619,444 | 1,260,198 | Securities |
| | EUR | 2,987,769 | 58,467 | |
| Kredit | USD | 406,886,542 | 6,780,764 | Loans |
| | SGD | 2,535,874 | 32,764 | |
| Tagihan akseptasi | USD | 37,850,290 | 630,775 | Acceptances receivable |
| | CNY | 3,631,641 | 8,491 | |
| | EUR | 168,861 | 3,304 | |
| | JPY | 23,695,987 | 2,667 | |
| Aset lain-lain | USD | 2,298,713 | 38,308 | Other assets |
| | Lainnya | | 2,188 | |
| Sub jumlah - Bank | | | 12,450,284 | Subtotal - Bank |
| Entitas anak | | | | Subsidiaries |
| Giro pada Bank Indonesia | USD | 19,980 | 333 | Demand deposits with Bank Indonesia |
| Giro pada Bank Lain | USD | 25,015 | 417 | Demand deposits with other banks |
| Sub jumlah - Entitas anak | | | 750 | Subtotal - Subsidiaries |
| Cadangan kerugian penurunan nilai | USD | (7,121,026) | (118,672) | Allowance for impairment losses |
| | Lainnya | | (320) | |
| Sub jumlah - cadangan kerugian penurunan nilai | | | (118,992) | Subtotal - Allowance for impairment losses |
| Jumlah Aset | | | 12,332,042 | Total Assets |

| | | Mata Uang Asing | Ekuivalen dalam Rp<br>Rp Juta | |
|---|---|---|---|---|
| **LIABILITAS DAN DANA SYIRKAH TEMPORER** | | | | **LIABILITIES AND TEMPORARY SYIRKAH FUNDS** |
| Bank | | | | Bank |
| Liabilitas segera | USD | 3,944,844 | 65,741 | Liabilities payable immediately |
| | EUR | 1,294,664 | 25,335 | |
| | SGD | 1,263,575 | 16,326 | |
| | AUD | 275,275 | 3,029 | |
| | HKD | 948,363 | 2,031 | |
| | JPY | 17,196,087 | 1,936 | |
| | GBP | 79,561 | 1,783 | |
| | Lainnya | | 839 | |
| Simpanan | | | | Deposits |
| Pihak berelasi | USD | 31,614,547 | 526,856 | Related parties |
| | AUD | 1,980,706 | 21,792 | |
| | SGD | 747,792 | 9,662 | |
| | GBP | 151,610 | 3,397 | |
| | Lainnya | | 261 | |
| Pihak ketiga | USD | 470,309,531 | 7,837,708 | Third parties |
| | AUD | 63,592,602 | 699,661 | |
| | SGD | 50,007,007 | 646,096 | |
| | JPY | 2,634,904,461 | 296,585 | |
| | EUR | 15,069,621 | 294,896 | |
| | GBP | 3,834,439 | 85,924 | |
| | CNY | 25,696,129 | 60,078 | |
| | CAD | 2,916,075 | 34,923 | |
| | NZD | 3,374,031 | 32,612 | |
| | HKD | 4,907,549 | 10,512 | |
| | CHF | 304,027 | 6,364 | |
| Simpanan dari bank lain | USD | 46,013,479 | 766,815 | Deposits from other banks |
| Liabilitas akseptasi | USD | 37,923,217 | 631,990 | Acceptances payable |
| | CNY | 3,631,641 | 8,491 | |
| | EUR | 169,000 | 3,307 | |
| | JPY | 23,695,987 | 2,667 | |
| Liabilitas lain-lain | USD | 8,176,887 | 136,268 | Other liabilities |
| | JPY | 13,626,000 | 1,534 | |
| | | | 1,582 | |
| Sub jumlah - Bank | | | 12,237,001 | Subtotal - Bank |
| Entitas Anak | | | | Subsidiaries |
| Simpanan | USD | 204,017 | 3,400 | Deposits |
| Liabilitas lain-lain | USD | 58,219 | 970 | Other liabilities |
| Sub jumlah - Entitas Anak | | | 4,370 | Subtotal - Subsidiaries |
| Jumlah liabilitas | | | 12,241,371 | Total Liabilities |
| Entitas anak | | | | Subsidiaries |
| Dana syirkah temporer | USD | 274,830 | 4,580 | Temporary syirkah funds |
| Jumlah Liabilitas dan Dana Syirkah Temporer | | | 12,245,951 | Total Liabilities and Temporary Syirkah Funds |
| Jumlah Aset - Bersih | | | 86,091 | Total Net Assets |

Bank senantiasa menyiapkan beberapa perangkat dalam pengelolaan risiko mata uang asing, sebagai berikut:

- Membatasi rasio posisi devisa neto baik *limit intraday* maupun *limit overnight*.
- Menetapkan *limit* bagi *risk taking unit*, berupa *limit* kerugian, *limit counterparty* dan *limit* terkait lainnya.

The Bank implements certain measures in managing the foreign exchange risk as follows:

- Set up a limit for net open position ratio, both intraday and overnight.
- Set up a limit for risk taking unit, in the form of loss limit, counterparty limit, and other related limits.

Kurs yang digunakan oleh Bank untuk menjabarkan aset dan liabilitas moneter dalam mata uang asing adalah kurs yang ditetapkan oleh Bank Indonesia, yaitu kurs Reuters pada pukul 16.00 WIB dengan rincian sebagai berikut:

The foreign exchange rates used by the Bank to translate the monetary assets and liabilities denominated in foreign currencies are exchange rate determined by Bank Indonesia, which is the Reuters spot rate at 4:00 PM Western Indonesian Time as follows:

| Valuta asing | 30 September/ September 30, 2025 | 31 Desember/ December 31, 2024 | Foreign currencies |
|---|---|---|---|
| | Rp | Rp | |
| 1 Poundsterling Inggris | 22,408.60 | 20,218.54 | 1 Great Britain Poundsterling |
| 1 Franc Swiss | 20,933.30 | 17,815.04 | 1 Swiss Franc |
| 1 Euro | 19,568.88 | 16,758.12 | 1 Euro |
| 1 Dollar Amerika Serikat | 16,665.00 | 16,095.00 | 1 United States Dollar |
| 1 Dollar Singapura | 12,920.11 | 11,844.58 | 1 Singapore Dollar |
| 1 Dollar Kanada | 11,975.86 | 11,201.59 | 1 Canadian Dollar |
| 1 Dollar Australia | 11,002.24 | 10,013.51 | 1 Australian Dollar |
| 1 Dollar Selandia Baru | 9,665.70 | 9,067.93 | 1 New Zealand Dollar |
| 1 Ringgit Malaysia | 3,957.97 | 3,597.86 | 1 Malaysian Ringgit |
| 1 Yuan China | 2,338.00 | 2,198.50 | 1 Chinese Yuan |
| 1 Dollar Hongkong | 2,141.94 | 2,073.11 | 1 Hongkong Dollar |
| 1 Yen Jepang | 112.56 | 103.03 | 1 Japanese Yen |

## 52. INFORMASI SEGMEN

Grup melaporkan segmen-segmen sesuai kegiatan usaha berikut:

1. Perbankan
2. Perusahaan Pembiayaan

Sektor perbankan termasuk di dalamnya bank umum konvensional dan bank umum syariah yang dianggap sebagai segmen operasi yang sama oleh pengambil keputusan operasional. Untuk tujuan penyajian laporan keuangan, segmen-segmen operasi tersebut telah digabungkan ke dalam satu segmen operasi tunggal dengan mempertimbangkan industri yang sama dan sifat dari jasa yang diberikan adalah sama.

## 52. OPERATING SEGMENTS

The Group's reportable segments based on the following business segment:

1. Banking
2. Multi-finance

Banking sector includes conventional commercial bank and sharia commercial bank which is considered as identical operating segment by the chief operating decision maker. For financial statements presentation purposes, these individual operating segments have been aggregated into a single operating segment taking into account the similar industry and nature of service provided.

Berikut ini adalah informasi segmen berdasarkan segmen usaha:

The business segment information is as follows:

| | 30 September/ September 30, 2025 | | | | |
|---|---|---|---|---|---|
| | Bank/ Banking | Pembiayaan/ Financing | Eliminasi/ Elimination | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| PENDAPATAN | | | | | REVENUES |
| Pendapatan bunga | 10,766,916 | 959,264 | (60,727) | 11,665,453 | Interest revenues |
| Beban bunga | 4,953,338 | 213,753 | (59,705) | 5,107,386 | Interest expense |
| Pendapatan lainnya | 1,484,462 | 264,680 | (119) | 1,749,023 | Other revenues |
| Jumlah | 7,298,040 | 1,010,191 | (1,141) | 8,307,090 | Total |
| HASIL | | | | | INCOME |
| Bagian laba bersih entitas asosiasi | 32,243 | - | - | 32,243 | Share in net income of associates |
| Hasil dari operasi | 2,668,566 | 130,727 | - | 2,799,293 | Income from operations |
| Laba sebelum beban pajak | 2,620,909 | 163,765 | - | 2,784,674 | Income before tax expense |
| Laba bersih | | | | 2,194,908 | Net income |
| Penghasilan komprehensif lain | | | | 743,630 | Other comprehensive income |
| Jumlah laba komprehensif | | | | 2,938,538 | Total comprehensive income |

| | 30 September/ September 30, 2025 | | | | |
|---|---|---|---|---|---|
| | Bank/ Banking | Pembiayaan/ Financing | Eliminasi/ Elimination | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| INFORMASI LAINNYA | | | | | OTHER INFORMATION |
| ASET | | | | | ASSETS |
| Penempatan pada Bank Indonesia dan bank lain - bersih | 3,505,794 | - | (100,000) | 3,405,794 | Placements with Bank Indonesia and other banks - net |
| Efek-efek - bersih | 47,762,413 | - | - | 47,762,413 | Securities - net |
| Efek yang dibeli dengan janji dijual kembali - bersih | 5,711,083 | - | - | 5,711,083 | Securities purchased with agreements to resell - net |
| Kredit - bersih | 127,705,925 | - | (765,106) | 126,940,819 | Loans - net |
| Tagihan anjak piutang - bersih | - | 44,049 | - | 44,049 | Factoring receivables - net |
| Piutang jual dan sewa-balik - bersih | - | 103,849 | - | 103,849 | Sale and lease-back receivables - net |
| Piutang sewa pembiayaan - bersih | - | 682,042 | - | 682,042 | Finance lease receivables - net |
| Piutang pembiayaan konsumen - bersih | - | 8,112,576 | - | 8,112,576 | Consumer financing receivables - net |
| Aset tetap - bersih | 9,554,211 | 199,203 | - | 9,753,414 | Premises and equipment - net |
| Aset lainnya - bersih | 23,573,600 | 579,962 | (28,118) | 24,125,444 | Other assets - net |
| Jumlah Aset | 217,813,026 | 9,721,681 | (893,224) | 226,641,483 | Total Assets |
| LIABILITAS | | | | | LIABILITIES |
| Simpanan | 137,101,974 | - | (17,316) | 137,084,658 | Deposits |
| Simpanan dari bank lain | 3,093,277 | - | (8,250) | 3,085,027 | Deposits from other banks |
| Efek yang dijual dengan janji dibeli kembali | 145,748 | - | - | 145,748 | Securities sold under agreement to repurchase |
| Surat berharga diterbitkan - bersih | 7,119,045 | - | - | 7,119,045 | Securities issued - net |
| Pinjaman yang diterima | - | 3,770,038 | (765,106) | 3,004,932 | Borrowings |
| Liabilitas lainnya | 3,868,824 | 206,614 | (2,552) | 4,072,886 | Other liabilities |
| Obligasi subordinasi - bersih | 48,140 | - | - | 48,140 | Subordinated bonds - net |
| Jumlah Liabilitas | 151,377,008 | 3,976,652 | (793,224) | 154,560,436 | Total Liabilities |
| DANA SYIRKAH TEMPORER | 14,300,909 | - | (100,000) | 14,200,909 | TEMPORARY SYIRKAH FUNDS |
| Pengeluaran modal | 157,156 | 6,439 | - | 163,595 | Capital expenditures |
| Penyusutan dan amortisasi | 382,643 | 42,466 | - | 425,109 | Depreciation and amortization |
| Beban kerugian penurunan nilai | 755,338 | 456,177 | - | 1,211,515 | Provision for impairment losses |

| | 30 September/ September 30, 2024 | | | | |
|---|---|---|---|---|---|
| | Bank/ Banking | Pembiayaan/ Financing | Eliminasi/ Elimination | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| PENDAPATAN | | | | | REVENUES |
| Pendapatan bunga | 10,414,237 | 1,044,709 | (67,523) | 11,391,423 | Interest revenues |
| Beban bunga | 4,555,213 | 235,581 | (66,616) | 4,724,178 | Interest expense |
| Pendapatan lainnya | 1,347,150 | 312,770 | (133) | 1,659,787 | Other revenues |
| Jumlah | 7,206,174 | 1,121,898 | (1,040) | 8,327,032 | Total |
| HASIL | | | | | INCOME |
| Bagian laba bersih entitas asosiasi | 39,611 | - | - | 39,611 | Share in net income of associates |
| Hasil dari operasi | 2,755,768 | 151,300 | 2 | 2,907,070 | Income from operations |
| Laba sebelum beban pajak | 2,702,001 | 198,798 | - | 2,900,799 | Income before tax expense |
| Laba bersih | | | | 2,295,165 | Net income |
| Penghasilan komprehensif lain | | | | 273,519 | Other comprehensive income |
| Jumlah laba komprehensif | | | | 2,568,684 | Total comprehensive income |

| | 31 Desember/ December 31, 2024 | | | | |
|---|---|---|---|---|---|
| | Bank/ Banking | Pembiayaan/ Financing | Eliminasi/ Elimination | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| INFORMASI LAINNYA | | | | | OTHER INFORMATION |
| ASET | | | | | ASSETS |
| Penempatan pada Bank Indonesia dan bank lain - bersih | 2,531,451 | - | - | 2,531,451 | Placements with Bank Indonesia and other banks - net |
| Efek-efek - bersih | 62,289,201 | - | - | 62,289,201 | Securities - net |
| Efek yang dibeli dengan janji dijual kembali - bersih | 1,094,774 | - | - | 1,094,774 | Securities purchased with agreements to resell - net |
| Kredit - bersih | 133,644,146 | - | (1,138,565) | 132,505,581 | Loans - net |
| Tagihan anjak piutang - bersih | - | 44,049 | - | 44,049 | Factoring receivables - net |
| Piutang jual dan sewa-balik - bersih | - | 97,877 | - | 97,877 | Sale and lease-back receivables - net |
| Piutang sewa pembiayaan - bersih | - | 588,263 | - | 588,263 | Finance lease receivables - net |
| Piutang pembiayaan konsumen - bersih | - | 8,565,748 | - | 8,565,748 | Consumer financing receivables - net |
| Aset tetap - bersih | 9,668,537 | 229,725 | - | 9,898,262 | Premises and equipment - net |
| Aset lainnya - bersih | 25,797,450 | 571,144 | (25,225) | 26,343,369 | Other assets - net |
| Jumlah Aset | 235,025,559 | 10,096,806 | (1,163,790) | 243,958,575 | Total Assets |
| LIABILITAS | | | | | LIABILITIES |
| Simpanan | 141,699,668 | - | (7,037) | 141,692,631 | Deposits |
| Simpanan dari bank lain | 1,304,180 | - | (14,385) | 1,289,795 | Deposits from other banks |
| Efek yang dijual dengan janji dibeli kembali | 21,189,337 | - | - | 21,189,337 | Securities sold under agreement to repurchase |
| Surat berharga diterbitkan - bersih | 3,934,213 | - | - | 3,934,213 | Securities issued - net |
| Pinjaman yang diterima | - | 4,076,322 | (1,138,565) | 2,937,757 | Borrowings |
| Liabilitas lainnya | 3,561,833 | 276,059 | (3,803) | 3,834,089 | Other liabilities |
| Obligasi subordinasi - bersih | 1,349,174 | - | - | 1,349,174 | Subordinated bonds - net |
| Jumlah Liabilitas | 173,038,405 | 4,352,381 | (1,163,790) | 176,226,996 | Total Liabilities |
| DANA SYIRKAH TEMPORER | 11,661,963 | - | - | 11,661,963 | TEMPORARY SYIRKAH FUNDS |
| Pengeluaran modal | 275,689 | 35,549 | - | 311,238 | Capital expenditures |
| Penyusutan dan amortisasi | 466,085 | 49,057 | - | 515,142 | Depreciation and amortization |
| Beban kerugian penurunan nilai | 1,075,351 | 600,621 | - | 1,675,972 | Provision for impairment losses |

**Informasi Wilayah Geografis**

Operasional utama Grup di wilayah Indonesia yang memiliki risiko dan imbalan relatif sama. Bank hanya memiliki kantor perwakilan di Singapura, yang kegiatan operasionalnya tidak signifikan.

**Geographical Information**

The principal operations of the Group in Indonesia have risks and returns which are relatively similar. The Bank owns a representative office in Singapore whose operations are insignificant.

## 53. JAMINAN PEMERINTAH TERHADAP KEWAJIBAN PEMBAYARAN BANK UMUM

Berdasarkan Salinan Peraturan Lembaga Penjamin Simpanan (LPS) No. 1/PLPS/2005 pada tanggal 26 September 2005 tentang Program Penjaminan Simpanan yang telah disempurnakan dengan peraturan LPS No. 1/PLPS/2006 tanggal 9 Maret 2006 yang menyatakan bahwa sejak tanggal 22 September 2005, Lembaga Penjamin Simpanan menjamin simpanan yang meliputi giro, deposito berjangka, sertifikat deposito, tabungan, dan atau bentuk lain yang dipersamakan dengan itu yang merupakan simpanan yang berasal dari masyarakat termasuk yang berasal dari bank lain.

Berdasarkan Peraturan Pemerintah (PP) Republik Indonesia No. 66 tahun 2008 tanggal 13 Oktober 2008, yang menyatakan bahwa sejak tanggal 13 Oktober 2008 besaran nilai simpanan yang dijamin Lembaga Penjamin Simpanan untuk setiap nasabah pada satu bank yang semula maksimal Rp 100 juta diubah menjadi maksimal Rp 2.000 juta. Pada tanggal 30 September 2025 dan 31 Desember 2024, Bank adalah peserta dari program tersebut.

## 53. GOVERNMENT GUARANTEE ON OBLIGATIONS OF PRIVATE BANKS

Based on “Lembaga Penjamin Simpanan” Regulation No. 1/PLPS/2005 dated September 26, 2005 regarding Deposit Guarantee Program, as enhanced by LPS regulation No. 1/LPS/2006 dated March 9, 2006 that stated, since September 22, 2005, the “Lembaga Penjamin Simpanan” will guarantee bank deposits including demand deposits, time deposits, certificate of deposits, savings deposit, and other forms of deposits, including deposits from other banks.

In accordance with Government Regulation No. 66 year 2008 dated October 13, 2008, starting October 13, 2008, the “Lembaga Penjamin Simpanan” guarantee deposits for each customer in a bank which was previously set at a maximum of Rp 100 million was changed to maximum of Rp 2,000 million. As of September 30, 2025 and December 31, 2024, Bank was a participant of the above guarantee program.

## 54. KLASIFIKASI DAN NILAI WAJAR ATAS ASET DAN LIABILITAS

Selain daripada yang disebutkan dalam tabel dibawah ini, manajemen menilai bahwa nilai tercatat dari aset dan liabilitas keuangan adalah hampir sama dengan nilai wajarnya.

## 54. CLASIFICATION AND FAIR VALUE OF ASSETS AND LIABILITIES

Except as detailed in the following table, the management considers that the carrying amount of financial assets and liabilities approximate their fair values.

| | Catatan/ Notes | 30 September/ September 30, 2025 Nilai tercatat bruto/ Gross carrying amount (Rp Juta/ Rp Million) | 30 September/ September 30, 2025 Nilai wajar/ Fair value (Rp Juta/ Rp Million) | 31 Desember/ December 31, 2024 Nilai tercatat bruto/ Gross carrying amount (Rp Juta/ Rp Million) | 31 Desember/ December 31, 2024 Nilai wajar/ Fair value (Rp Juta/ Rp Million) | |
|---|---|---|---|---|---|---|
| Aset keuangan | | | | | | Financial assets |
| Diukur pada biaya perolehan diamortisasi | | | | | | Measured at amortized cost |
| Efek-efek | 9 | 19,157,511 | 19,807,323 | 6,059,205 | 6,618,571 | Securities |
| Efek yang dibeli dengan janji dijual kembali | 11 | 5,711,460 | 5,855,753 | 1,095,467 | 1,153,143 | Securities purchased with agreement to resell |
| Kredit | 12 | 133,074,132 | 133,074,132 | 139,466,542 | 139,466,542 | Loans |
| Piutang sewa pembiayaan | 13 | 695,738 | 692,061 | 603,216 | 606,860 | Finance lease receivables |
| Tagihan anjak piutang | 13 | 75,000 | 73,770 | 75,000 | 73,770 | Factoring receivables |
| Piutang pembiayaan konsumen | 14 | 8,295,303 | 8,155,906 | 8,781,636 | 8,806,216 | Consumer financing receivables |
| Piutang jual dan sewa- balik | 15 | 104,084 | 105,106 | 98,087 | 98,461 | Sales and lease- back receivables |
| Piutang lain-lain | 20 | 378,475 | 378,475 | 369,547 | 369,547 | Other receivables |
| Jumlah Aset Keuangan | | 167,491,703 | 168,142,526 | 156,548,700 | 157,193,110 | Total Financial Assets |
| Liabilitas keuangan | | | | | | Financial liabilities |
| Diukur pada biaya perolehan diamortisasi | | | | | | Measured at amortized cost |
| Efek yang dijual dengan janji dibeli kembali | 23 | 145,748 | 151,240 | 21,189,337 | 22,145,611 | Securities sold with agreement to repurchase |
| Surat berharga yang diterbitkan | 24 | 7,119,045 | 7,258,522 | 3,934,213 | 3,998,081 | Securities issued |
| Pinjaman yang diterima | 25 | 3,004,932 | 3,725,020 | 2,937,757 | 2,792,388 | Borrowings |
| Obligasi subordinasi | 28 | 48,140 | 52,938 | 1,349,174 | 1,365,924 | Subordinated bonds |
| Jumlah Liabilitas Keuangan | | 10,317,865 | 11,187,720 | 29,410,481 | 30,302,004 | Total Financial Liabilities |

Teknik penilaian dan asumsi yang diterapkan untuk tujuan pengukuran nilai wajar

Nilai wajar aset keuangan dan non-keuangan dan liabilitas keuangan ditentukan sebagai berikut:

- Manajemen menganggap bahwa nilai tercatat kas, giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain, pendapatan yang masih akan diterima, simpanan, simpanan dari bank lain, efek yang dijual dengan janji dibeli kembali, bunga yang masih harus dibayar, setoran jaminan dan liabilitas keuangan lainnya dengan suku bunga tetap yang diakui dalam laporan keuangan konsolidasian mendekati nilai wajarnya karena jatuh tempo dalam jangka pendek atau yang memiliki tingkat suku bunga pasar.

- Nilai wajar efek-efek dan penyertaan saham dengan syarat dan kondisi standar dan diperdagangkan di pasar aktif, surat berharga yang diterbitkan dan obligasi subordinasi ditentukan dengan mengacu pada kuotasi harga pasar.

Valuation techniques and assumptions applied for the purposes of measuring fair value

The fair value of financial and non-financial assets and financial liabilities are determined as follows:

- Management considers that the carrying amount of cash, demand deposits with Bank Indonesia, demand deposits with other banks, placements with Bank Indonesia and other banks, income receivables, deposits, deposits from other banks, securities sold with agreements to repurchase, accrued interest, margin deposits and other financial instruments with fixed interest recognized in the consolidated financial statements approximate their fair values either because of their short-term maturities or they carry market rates of interest.

- Fair value of securities and investments in shares of stocks with standard terms and conditions and traded on active markets, securities issued and subordinated bonds are determined with reference to quoted market prices.

- Nilai wajar tagihan dan liabilitas derivatif diukur dengan menggunakan kurs kuotasi dan kurva *yield* yang berasal dari suku bunga kuotasi mencocokkan jatuh tempo kontrak.

- Nilai wajar aset keuangan dan liabilitas keuangan lainnya (tidak termasuk yang dijelaskan di atas) ditentukan sesuai dengan model penentuan harga yang berlaku umum berdasarkan analisis *discounted cash flow* menggunakan harga dari transaksi pasar yang dapat diamati saat ini dan kutipan *dealer* untuk instrumen sejenis.

- Nilai wajar aset tetap dan aset hak guna ditentukan antara lain dengan menggunakan pendekatan pasar yang mempertimbangkan harga yang baru terjadi di pasar dari transaksi aset yang identik atau sebanding, pendekatan pendapatan yang mempertimbangkan pendapatan yang akan dihasilkan aset selama masa manfaatnya dan menghitung nilai melalui proses kapitalisasi. Kapitalisasi merupakan konversi pendapatan menjadi sejumlah modal dengan menggunakan tingkat diskonto yang sesuai, serta pendekatan biaya yang berdasarkan prinsip harga yang akan dibayarkan pembeli di pasar untuk aset yang akan dinilai, tidak lebih dari biaya untuk membeli atau membangun untuk aset yang setara, kecuali ada faktor waktu yang tidak wajar, ketidaknyamanan, risiko atau faktor lainnya.

Tabel berikut ini memberikan analisis dari nilai wajar aset dan liabilitas yang dikelompokkan ke level 1 sampai 3 didasarkan pada sejauh mana nilai wajar diamati.

- Fair value of derivative receivables and payables are measured using quoted forward exchange rates and yield curves derived from quoted interest rates matching maturities of the contracts.

- Fair value of other financial assets and financial liabilities (excluding those described above) are determined in accordance with generally accepted pricing models on discounted cash flow analysis using prices from observable current market transactions and dealer quotes for similar instruments.

- Fair value of premises and equipment and right-of-use assets were determined based on market approach that consider current market value from identical or comparable assets transaction, income approach that consider the value of income that generates by the assets during its useful life and calculating the value through capitalization. Capitalization is conversion process from revenue into equity through appropriate discount rate, also cost approach that based on cost principal that will be paid by the buyer in the market for the assets that valued less than its cost to buy or to build the comparable assets, except for unfair timing factor, inconvenience, risk or other factors.

The following table provides an analysis of fair value of assets and liabilities, grouped into levels 1 to 3 based on the degree to which the fair value is observable.

| | 30 September/ September 30, 2025 | | | | |
|---|---|---|---|---|---|
| | Level 1 | Level 2 | Level 3 | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Aset diukur pada nilai wajar | | | | | Assets measured at fair value |
| Aset keuangan | | | | | Financial asset |
| Diukur pada nilai wajar melalui penghasilan komprehensif lain | | | | | Measured at fair value through other comprehensive income |
| Efek- efek | 26,702,940 | - | - | 26,702,940 | Securities |
| Penyertaan dalam bentuk saham | 139,680 | - | 17,483 | 157,163 | Investments in share of stock |
| | 26,842,620 | - | 17,483 | 26,860,103 | |
| Diukur pada nilai wajar melalui laba rugi | | | | | Measured at fair value through profit and loss |
| Efek- efek | 1,901,965 | - | - | 1,901,965 | Securities |
| Tagihan derivatif | - | 33,531 | - | 33,531 | Derivative receivables |
| | 1,901,965 | 33,531 | - | 1,935,496 | |
| Aset non keuangan | | | | | Non- financial asset |
| Aset tetap - bersih | | | | | Premises and equipment - net |
| Tanah | - | 5,751,959 | - | 5,751,959 | Land |
| Bangunan | - | 3,010,240 | - | 3,010,240 | Buildings |
| Kendaraan dan inventaris kantor | - | 856,910 | - | 856,910 | Motor vehicles and furniture and fixtures |
| Aset tetap yang akan digunakan | - | 12,184 | - | 12,184 | Premises and equipments to be used |
| | - | 9,631,293 | - | 9,631,293 | |
| Aset yang nilai wajarnya diungkapkan | | | | | Assets for which fair values are disclosed |
| Diukur pada nilai wajar melalui penghasilan komprehensif lain | | | | | Measured at fair value through other comprehensive income |
| Penyertaan dalam bentuk saham | 416,054 | - | - | 416,054 | Investment on share of stock |
| Diukur pada biaya perolehan diamortisasi | | | | | Measured at amortized cost |
| Efek- efek | 19,807,323 | - | - | 19,807,323 | Securities |
| Efek yang dibeli dengan janji dijual kembali | 5,855,753 | - | - | 5,855,753 | Securities purchased with agreement to resell |
| Kredit | - | - | 133,074,132 | 133,074,132 | Loans |
| Piutang sewa pembiayaan | - | - | 692,061 | 692,061 | Finance lease receivables |
| Piutang pembiayaan konsumen | - | - | 8,155,906 | 8,155,906 | Consumer financing receivables |
| Piutang jual dan sewa- balik | - | - | 105,106 | 105,106 | Sales and lease- back receivables |
| Tagihan anjak piutang | - | - | 73,967 | 73,967 | Factoring receivables |
| Piutang lain- lain | - | - | 378,475 | 378,475 | Other receivables |
| | 25,663,076 | - | 142,479,647 | 168,142,723 | |
| Jumlah Aset | 54,823,715 | 9,664,824 | 142,497,130 | 206,985,669 | Total Assets |
| Liabilitas diukur pada nilai wajar melalui laba rugi | | | | | Liabilities measured at fair value through profit and loss |
| Liabilitas derivatif | - | 38,352 | - | 38,352 | Derivative payables |
| Liabilitas yang nilai wajarnya diungkapkan | | | | | Liabilities of which fair values are disclosed |
| Liabilitas keuangan | | | | | Financial liabilities |
| Diukur pada biaya perolehan diamortisasi | | | | | Measured at amortized cost |
| Efek yang dijual dengan janji dibeli kembali | 151,240 | - | - | 151,240 | Securities sold with agreement to repurchase |
| Surat berharga yang diterbitkan | 7,258,522 | - | - | 7,258,522 | |
| Pinjaman yang diterima | - | - | 3,725,020 | 3,725,020 | Borrowings |
| Obligasi subordinasi | 52,938 | - | - | 52,938 | Subordinated bonds |
| | 7,462,700 | - | 3,725,020 | 11,187,720 | |
| Jumlah Liabilitas | 7,462,700 | 38,352 | 3,725,020 | 11,226,072 | Total Liabilities |

| | 31 Desember/ December 31, 2024 | | | | |
|---|---|---|---|---|---|
| | Level 1 | Level 2 | Level 3 | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Aset diukur pada nilai wajar | | | | | Assets measured at fair value |
| Aset keuangan | | | | | Financial asset |
| Diukur pada nilai wajar melalui penghasilan komprehensif lain | | | | | Measured at fair value through other comprehensive income |
| Efek- efek | 43,636,898 | - | - | 43,636,898 | Securities |
| Penyertaan dalam bentuk saham | 128,040 | - | 17,461 | 145,501 | Investments in share of stock |
| | 43,764,938 | - | 17,461 | 43,782,399 | |
| Diukur pada nilai wajar melalui laba rugi | | | | | Measured at fair value through profit and loss |
| Efek- efek | 12,593,119 | - | - | 12,593,119 | Securities |
| Tagihan derivatif | - | 40,010 | - | 40,010 | Derivative receivables |
| | 12,593,119 | 40,010 | - | 12,633,129 | |
| Aset non keuangan | | | | | Non- financial asset |
| Aset tetap - bersih | | | | | Premises and equipment - net |
| Tanah | - | 5,754,414 | - | 5,754,414 | Land |
| Bangunan | - | 3,100,716 | - | 3,100,716 | Buildings |
| Kendaraan dan inventaris kantor | - | 912,741 | - | 912,741 | Motor vehicles and furniture and fixtures |
| Aset tetap yang akan digunakan | - | 10,634 | - | 10,634 | Premises and equipments to be used |
| | - | 9,778,505 | - | 9,778,505 | |
| Aset yang nilai wajarnya diungkapkan | | | | | Assets for which fair values are disclosed |
| Diukur pada nilai wajar melalui penghasilan komprehensif lain | | | | | Measured at fair value through other comprehensive income |
| Penyertaan dalam bentuk saham | 460,564 | - | - | 460,564 | Investment on share of stock |
| Diukur pada biaya perolehan diamortisasi | | | | | Measured at amortized cost |
| Efek- efek | 6,618,571 | - | - | 6,618,571 | Securities |
| Efek yang dibeli dengan janji dijual kembali | 1,153,143 | - | - | 1,153,143 | Securities purchased with agreement to resell |
| Kredit | - | - | 128,197,461 | 128,197,461 | Loans |
| Piutang sewa pembiayaan | - | - | 606,860 | 606,860 | Finance lease receivables |
| Piutang pembiayaan konsumen | - | - | 8,806,216 | 8,806,216 | Consumer financing receivables |
| Piutang jual dan sewa- balik | - | - | 98,461 | 98,461 | Sales and lease- back receivables |
| Tagihan anjak piutang | - | - | 73,770 | 73,770 | Factoring receivables |
| Piutang lain- lain | - | - | 369,547 | 369,547 | Other receivables |
| | 7,771,714 | - | 138,152,315 | 145,924,029 | |
| Jumlah Aset | 64,590,335 | 9,818,515 | 138,169,776 | 212,578,626 | Total Assets |
| Liabilitas diukur pada nilai wajar melalui laba rugi | | | | | Liabilities measured at fair value through profit and loss |
| Liabilitas derivatif | - | 43,308 | - | 43,308 | Derivative payables |
| Liabilitas yang nilai wajarnya diungkapkan | | | | | Liabilities of which fair values are disclosed |
| Liabilitas keuangan | | | | | Financial liabilities |
| Diukur pada biaya perolehan diamortisasi | | | | | Measured at amortized cost |
| Efek yang dijual dengan janji dibeli kembali | 22,145,611 | - | - | 22,145,611 | Securities sold with agreement to repurchase |
| Surat berharga yang diterbitkan | 3,998,081 | - | - | 3,998,081 | |
| Pinjaman yang diterima | - | - | 2,792,388 | 2,792,388 | Borrowings |
| Obligasi subordinasi | 1,365,924 | - | - | 1,365,924 | Subordinated bonds |
| | 27,509,616 | - | 2,792,388 | 30,302,004 | |
| Jumlah Liabilitas | 27,509,616 | 43,308 | 2,792,388 | 30,345,312 | Total Liabilities |

Pada tahun 2025 dan 2024, tidak terdapat perpindahan metode pengukuran nilai wajar dari level 1 menjadi level 2, dan sebaliknya.

In 2025 and 2024, there were no transfer between level 1 to level 2, and vice versa.

## 55. REKONSILIASI LIABILITAS YANG TIMBUL DARI AKTIVITAS PENDANAAN

Tabel dibawah ini menjelaskan perubahan dalam liabilitas Bank yang timbul dari aktivitas pendanaan, termasuk perubahan yang timbul dari arus kas dan perubahan non-kas. Liabilitas yang timbul dari aktivitas pendanaan adalah liabilitas yang arus kas, atau arus kas masa depannya, diklasifikasikan dalam laporan arus kas konsolidasian sebagai arus kas dari aktivitas pendanaan.

## 55. RECONCILIATION OF LIABILITIES ARISING FROM FINANCING ACTIVITIES

The table below details changes in the Banks's liabilities arising from financing activities, including both cash and non-cash changes. Liabilities arising from financing activities are those for which cash flows were, or future cash flows will be, classified in the Group's consolidated statement of cash flows as cash flows financing activities.

| | 1 Januari/ January 1, 2025 | Arus kas/ Cash flows | Perubahan transaksi non kas/ Non-cash changes | 30 September/ September 30, 2025 | |
|---|---|---|---|---|---|
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Surat berharga yang diterbitkan - bersih | 3,934,213 | 3,180,983 | 3,849 | 7,119,045 | Securities issued - net |
| Pinjaman yang diterima - Pihak ketiga | 2,937,757 | 67,144 | 31 | 3,004,932 | Borrowing - third parties |
| Obligasi subordinasi - bersih | 1,349,174 | (1,302,000) | 966 | 48,140 | Subordinated bonds - net |
| Jumlah | 8,221,144 | 1,946,127 | 4,846 | 10,172,117 | Total |

| | 1 Januari/ January 1, 2024 | Arus kas/ Cash flows | Perubahan transaksi non kas/ Non-cash changes | 31 Desember/ December 31, 2024 | |
|---|---|---|---|---|---|
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Surat berharga yang diterbitkan - bersih | - | 3.933.092 | 1.121 | 3.934.213 | Securities issued - net |
| Pinjaman yang diterima - Pihak ketiga | 2.803.373 | 134.336 | 48 | 2.937.757 | Borrowing - third parties |
| Obligasi subordinasi - bersih | 3.699.276 | (2.352.147) | 2.045 | 1.349.174 | Subordinated bonds - net |
| Jumlah | 6.502.649 | 1.715.281 | 3.214 | 8.221.144 | Total |

## 56. MANAJEMEN RISIKO

Kerangka Manajemen Risiko

Bank telah mengimplementasikan kebijakan dan prosedur manajemen risiko sesuai dengan POJK No.18/POJK.03/2016 tanggal 22 Maret 2016 tentang Penerapan Manajemen Risiko bagi Bank Umum dan Surat Edaran OJK No.34/SEOJK.03/2016 tanggal 1 September 2016 tentang Penerapan Manajemen Risiko harus dilakukan pada Risiko Kredit, Risiko Pasar, Risiko Operasional, Risiko Likuiditas, Risiko Hukum, Risiko Reputasi, Risiko Stratejik, dan Risiko Kepatuhan.

## 56. RISK MANAGEMENT

Risk Management Framework

The Bank has implemented risk management policy and procedure in accordance with POJK No.18/POJK.03/2016 dated 22 March 2016 concerning Risk Management Implementation for Commercial Bank and FSA Circulate Letter No.34/SEOJK.03/2016 dated 01 September 2016 concerning Risk Management Implementation that shall be implemented for Credit Risk, Market Risk, Operational Risk, Liquidity Risk, Legal Risk, Reputation Risk, Strategic Risk, and Compliance Risk.

Organisasi manajemen risiko Bank melibatkan pengawasan dari Dewan Komisaris dan Direksi. Komite Pemantau Risiko merupakan komite risiko tertinggi di tingkat Dewan Komisaris yang bertanggung jawab untuk memberikan pengawasan atas pelaksanaan strategi dan kebijakan manajemen risiko serta mengevaluasi pelaksanaan tugas Komite Manajemen Risiko dan satuan kerja manajemen risiko Bank dan entitas anak.

The organization of the Bank's risk management involves oversight from the Board of Commissioners and the Board of Directors. The Risk Oversight Committee is a highest risk committee at the Board of Commissioners' level who are responsible to oversight the implementation of risk management strategies and policies and evaluate implementation of duties of the Risk Management Committee and risk management working unit in the Bank and subsidiaries.

Dewan Komisaris mendelegasikan wewenang kepada Direksi untuk mengimplementasikan strategi manajemen risiko. Komite Manajemen Risiko dibentuk pada tingkat Direksi dan bertanggungjawab untuk memberikan rekomendasi kepada President Director dalam mengembangkan strategi dan kebijakan manajemen risiko, mengelola risiko secara keseluruhan di Bank dan Entitas Anak, serta perbaikan atas pelaksanaan strategi, kebijakan dan evaluasi atas permasalahan risiko yang signifikan.

The Board of Commissioners delegate authority to the Board of Directors to implement the risk management strategy. The Risk Management Committee is established at the Board of Directors' level and is responsible in providing recommendation to the President Director for developing the risk management strategy and policy, managing overall risk in the Bank and Subsidiaries, and improving the implementation of strategies, policies and evaluating significant risk issues.

Komite Audit Bank memiliki tanggung jawab untuk memantau kepatuhan terhadap kebijakan dan prosedur manajemen risiko dan untuk menelaah kecukupan kerangka manajemen risiko yang terkait dengan risiko-risiko yang dihadapi oleh Bank. Dalam menjalankan fungsinya ini, Komite Audit dibantu oleh Satuan Kerja Audit Internal.

The Bank's Audit Committee is responsible for monitoring compliance with risk management policies and procedures and for reviewing the adequacy of the risk management framework in relation to the risks faced by the Bank. In performing the role, the Audit Committee is assisted by internal audit working unit.

Risiko yang timbul dari instrumen keuangan adalah risiko keuangan, termasuk diantaranya adalah risiko kredit, risiko likuiditas, risiko pasar dan risiko operasional.

The risks arising from the financial instruments are financial risks, which include credit risk, liquidity risk, market risk and operational risk.

Entitas Anak telah menerapkan manajemen risiko, antara lain dengan membentuk unit risiko pada Entitas Anak. Manajemen risiko pada Entitas Anak secara operasional dilakukan terpisah dari unit bisnis dan menjalankan fungsinya secara independen. Untuk mendukung penerapan manajemen risiko, pada struktur organisasi Entitas Anak juga dibentuk Komite Audit yang memiliki tanggung jawab untuk memantau Kepatuhan terhadap kebijakan dan prosedur manajemen risiko secara berkala, dan untuk menelaah kecukupan kerangka manajemen risiko yang terkait dengan risiko-risiko yang dihadapi oleh Entitas Anak.

Subsidiary has implemented risk management, among others by establishing a risk unit in Subsidiary. Risk management in Subsidiary is operating separately from the business unit and conducting its function independently. To support the implementation of risk management, the Subsidiary has established Audit Committee in its organizational structure, which has responsibility to monitor the compliance of risk management policies and procedures on a regular basis, and to analyse the adequacy of risk management framework which related to the risks faced by the Subsidiary.

Disamping itu, Dewan Komisaris dan Direksi pada Entitas Anak secara aktif juga melakukan pemantauan, dan evaluasi terhadap pengendalian internal melalui laporan-laporan untuk digunakan sebagai dasar untuk merumuskan dan mengembangkan kebijakan yang tepat pada Entitas Anak.

In addition, the Subsidiary's Board of Commissioners and Board of Directors actively monitor and evaluate the internal controls, through the reports, as a basis in formulating and developing appropriate policies for the Subsidiary.

Bank selaku Entitas Induk telah menerapkan manajemen risiko konsolidasian sesuai ketentuan OJK. Penerapan manajemen risiko konsolidasian antara lain mencakup laporan perhitungan Kecukupan Penyediaan Modal Minimum (KPMM) konsolidasian, Batas Maksimum Pemberian Kredit (BMPK) konsolidasian, laporan Profil Risiko konsolidasian, Tingkat Kesehatan Bank (*Risk-Based Bank Rating*) konsolidasian dan *Internal Capital Adequacy Assessment Process* (ICAAP) konsolidasian.

As The Parent Entity, the Bank has implemented consolidated risk management in accordance with OJK regulation. The Implementation of consolidated risk management among others include report of consolidated minimum Capital Adequacy Ratio (CAR), Legal Lending Limit (LLL), risk profile, Risk-Based Bank Rating and Internal Capital Adequacy Assessment Process (ICAAP).

**Manajemen Risiko Kredit**

**Credit Risk Management**

Risiko kredit adalah risiko kerugian akibat kegagalan pihak lain dalam memenuhi kewajibannya kepada Bank dan/atau Entitas Anak, termasuk risiko kredit akibat kegagalan debitur, terkonsentrasinya penyediaan dana (risiko konsentrasi kredit), kegagalan pihak lawan (*counterparty credit risk*), kegagalan *settlement* (*settlement risk*), dan *country risk*. Eksposur risiko kredit pada Bank terutama muncul dari kegiatan perkreditan maupun aktivitas lainnya seperti pembiayaan perdagangan (*trade finance*), treasuri dan investasi. Eksposur risiko kredit juga dapat meningkat karena adanya konsentrasi kredit pada debitur, wilayah geografis, produk, jenis pembiayaan atau lapangan usaha tertentu. Tujuan dari pengelolaan risiko kredit adalah untuk mengendalikan dan mengelola eksposur risiko kredit dalam batasan yang dapat diterima, sekaligus memaksimalkan *risk adjusted return*.

Credit risk is the risk due to failure of other parties to meet its obligation to the Bank and/or Subsidiaries, including credit risk due to debtor failure, credit concentration risk, counterparty credit risk, settlement risk and country risk. Credit risk exposure at the Bank primarily arises from lending activities as well as other activities such as trade finance, treasury and investment. Credit risk exposure can also increase due to the concentration of credit on certain debtor, geographic region, products, type of financing or business field. The objective of credit risk management is to control and manage credit risk exposures within acceptable limits in accordance to risk appetite, while optimizing the risk adjusted returns.

Risiko kredit dikelola melalui penetapan kebijakan-kebijakan dan proses-proses yang meliputi kriteria pemberian kredit, *origination*, persetujuan kredit, penetapan *pricing*, pemantauan, pengelolaan kredit bermasalah dan manajemen portofolio.

Credit risk is managed through established policies and processes covering credit acceptance criteria, credit origination, approval, pricing, monitoring, non performing loan management and portfolio management.

Untuk memastikan fungsi manajemen risiko berjalan dengan efektif, Bank telah membentuk Direktorat Manajemen Risiko yang memiliki peran dan tanggung jawab sebagai Satuan Kerja Manajemen Risiko (SKMR) yang merupakan unit kerja yang terpisah dan independen dari *risk taking* unit dan unit kerja pengendalian intern.

To ensure the risk management function operates effectively, the Bank has established Risk Management Directorate which has role and responsibility as the Risk Management Working Unit (SKMR) and as a separate and independent working unit from the risk taking unit and internal control working unit.

Bank juga memantau perkembangan portofolio kredit yang memungkinkan untuk melakukan tindakan pencegahan secara tepat waktu apabila terjadi penurunan kualitas kredit.

The Bank also closely monitors the performance of its loan portfolios, that enable to initiate preventive actions in a timely manner when deterioration is observed in credit quality.

**a. Pengukuran Risiko Kredit**

**a. Credit Risk Measurement**

Klasifikasi Aset Keuangan

Klasifikasi aset keuangan dilakukan berdasarkan model bisnis Bank dalam mengelola aset keuangan dan pengujian karakteristik arus kas kontraktual (*Solely Payment of Principal & Interest* (SPPI). Aset keuangan Bank diklasifikasikan sebagai berikut:

Classification of Financial Assets

The classification of financial assets is based on the Bank's business model in managing financial assets and testing the characteristics of contractual cash flows (Solely Payment of Principal & Interest (SPPI). The Bank's financial assets are classified as follows:

a. Diukur pada nilai wajar melalui laba rugi

b. Diukur pada nilai wajar melalui pendapatan komprehensif lain
c. Diukur pada biaya perolehan diamortisasi

a. Measured at fair value through profit and loss (FVTPL)
b. Measured at fair value through other comprehensive income (FVTOCI)
c. Measured at amortized cost

Pengukuran Kerugian Kredit Ekspektasian

Perhitungan pencadangan Bank mengacu pada PSAK 109. PSAK 109 memperkenalkan metode kerugian kredit eksptektasian dalam mengukur kerugian instrumen keuangan akibat penurunan nilai instrumen, berbeda dengan PSAK 239 sebelumnya yang mengakui kerugian kredit pada saat peristiwa kerugian kredit terjadi, PSAK 109 mensyaratkan pengakuan segera atas dampak perubahan kerugian kredit ekspektasian setelah pengakuan awal aset keuangan.

Bank juga telah menerapkan perhitungan Kerugian Kredit Ekspektasian mengacu pada prinsip-prinsip PSAK 109 sesuai ketentuan Regulator, dimana menghitung pencadangan Kerugian Kredit Ekspektasian secara *forward-looking*, Bank menggunakan 2 (dua) metode perhitungan, yaitu:

a. Perhitungan secara kolektif, yaitu perhitungan kerugian kredit ekspektasian secara portofolio untuk lini bisnis. Pada metode ini, Bank menggunakan rating / umur tunggakan sebagai basis dalam penentuan model PD (*Probability of Default*) untuk masing-masing Debitur. Sedangkan untuk model LGD mempertimbangkan nilai *Recovery* dan EAD (*Exposure at Default*) merupakan posisi semua *on balance sheet and off balance sheet.*

b. Perhitungan secara individu, untuk portofolio besar dengan kondisi yang mengalami penurunan nilai dan eksposur di atas Rp 15 miliar. Perhitungan ini menggunakan pendekatan DCF (*Discounted Cash Flow*) atau pendekatan agunan (*Collateral*) yang dihitung secara individu.

Kriteria Penentuan Tahap

PSAK 109 mensyaratkan Bank untuk mengelompokkan aset keuangan ke dalam tiga tahapan penurunan nilai (tahap 1, tahap 2, dan tahap 3) dengan menentukan apakah terjadi peningkatan risiko kredit yang signifikan.

Measurement of Expected Credit Loss

The calculation of allowance for impairment loss refers to PSAK 109. PSAK 109 introduces the expected credit loss method in measuring financial instrument losses, which changes from the previous PSAK 239 which recognized credit losses when the credit loss event occurred, PSAK 109 required the immediate recognition of the effect of changes in expected credit losses after the initial recognition of the financial asset.

The Bank has also implemented the calculation of Expected Credit Loss which refers to the principles of PSAK 109 that is in accordance with the Regulators' provisions, which calculates the allowance for Expected Credit Loss in a forward-looking approach, the Bank uses 2 (two) calculation methods, as follow:

a. Collective calculation, which is the calculation of expected credit loss by Portfolio for business lines of the Bank. In this method, the Bank uses the rating / age of arrears as the basis for determining the PD (Probability of Default) model for each debtor. Meanwhile, the LGD model considers the value of recovery and EAD (Exposure at Default) that is including all assets on balance sheet and off balance sheet.

b. Individual calculations, for large exposure portfolios with impaired conditions and exposures above Rp 15 billion. This calculation uses the DCF (Discounted Cash Flow) or Collateral approach which is calculated in individual level.

Stage Criteria

PSAK 109 requires Banks to classify financial assets into three stages of impairment (stage 1, stage 2, and stage 3) by determining whether there is a significant increase in credit risk.

Bank mengukur cadangan kerugian sejumlah kerugian kredit ekspektasian 12 bulan untuk asset keuangan yang memiliki risiko kredit rendah pada tanggal pelaporan (tahap 1) dan kerugian kredit ekspektasian sepanjang umur untuk aset keuangan yang mengalami peningkatan risiko kredit yang signifikan (tahap 2 dan tahap 3).

The Bank measures the allowance for impairment losses in the amount of 12 months expected credit loss for financial assets with low credit risk at the reporting date (stage 1) and lifetime expected credit loss for financial assets that experience a significant increase in credit risk (stage 2 and stage 3).

Pada setiap tanggal pelaporan, Bank menilai apakah risiko kredit atas instrumen keuangan telah meningkat secara signifikan (SICR) sejak pengakuan awal. Dalam melakukan penilaian tersebut, Bank membandingkan risiko gagal bayar pada saat pengakuan awal serta mempertimbangkan informasi yang wajar dan terdukung yang tersedia tanpa biaya atau upaya berlebihan, yang merupakan indikasi peningkatan risiko kredit secara signifikan (SICR) sejak pengakuan awal.

At each reporting date, the Bank assesses whether credit risk on financial instruments has increased significantly (SICR) since initial recognition. In conducting this assessment, the Bank compares the risk of default at initial recognition and considers reasonable and supportable information that is available without undue cost or effort, which is an indication of a significant increase in credit risk (SICR) since initial recognition.

Secara umum aset keuangan dengan tunggakan 30 hari atau lebih dan belum mengalami penurunan nilai akan selalu dianggap telah mengalami peningkatan risiko kredit yang signifikan (SICR).

In general, financial assets with arrears of 30 days or more and have not experienced an impairment in value will always be considered to have experienced a significant increase in credit risk (SICR).

Aset keuangan hanya akan dianggap mengalami penurunan nilai dan kerugian kredit ekspektasian sepanjang umurnya diakui, jika terdapat bukti objektif penurunan nilai yang dapat diobservasi, termasuk antara lain gagal bayar (memiliki tunggakan lebih dari 90 hari) atau mengalami kesulitan keuangan yang signifikan.

Financial assets will only be deemed impaired and expected credit losses are recognized throughout their life, if there is observable objective evidence of impairment, such as default (having arrears of more than 90 days) or experiencing significant financial difficulties.

Informasi terkait *Forward-Looking*

Forward-Looking Information

Lingkungan ekonomi yang berkembang adalah penentu utama dari kemampuan nasabah Bank untuk memenuhi kewajiban mereka saat jatuh tempo. Ini adalah prinsip dasar PSAK 109 bahwa potensi kerugian di masa depan harus bergantung tidak hanya pada kesehatan ekonomi saat ini, tetapi juga harus memperhitungkan kemungkinan perubahan pada lingkungan ekonomi. Misalnya jika Bank mengantisipasi perlambatan tajam dalam ekonomi dunia, Bank harus membentuk lebih banyak cadangan saat ini untuk menyerap kerugian kredit yang kemungkinan akan terjadi dalam waktu dekat.

The evolving economic environment is a determinant key of the Bank's customers' ability to fulfill their obligations as they become due. It is a basic principle of PSAK 109 that potential future losses must depend not only on the current economic health, but must also consider the possible changes in the economic environment. For example if the Bank anticipates a sharp slowdown in the world economy, the bank should create more allowance for the current time to absorb possible credit losses in the near future.

Untuk menangkap efek perubahan pada lingkungan ekonomi, model PD digunakan untuk menghitung kerugian kredit ekspektasian, dengan memasukkan informasi *forward looking* dalam bentuk perkiraan nilai-nilai variabel ekonomi yang kemungkinan akan berdampak pada kemampuan pembayaran kembali debitur Bank.

To capture the effects of changes in the economic environment, the PD model is used to calculate expected credit losses, by including forward looking information in the form of estimated values of economic variables that are likely to have an impact on the repayment ability of Bank debtors.

*Macroeconomic Variables* (MEV), merupakan salah satu parameter/komponen pada perhitungan kerugian kredit ekspektasian secara pendekatan *forward-looking*. Bank juga menetapkan variabel makro ekonomi secara berkala dan mengkorelasikan terhadap model-model PSAK 109. MEV yang digunakan Bank antara lain GDP Indonesia, Inflasi, 7 *days repo rate*, kurs USD Rupiah, harga minyak dunia dan suku bunga USD 3-*month.*

Perhitungan cadangan kerugian penurunan nilai ("ECL") bergantung pada beberapa variabel dan pada dasarnya tidak linear serta tergantung pada portofolio yang menyiratkan bahwa tidak ada analisis tunggal yang dapat sepenuhnya menunjukkan sensitivitas kerugian kredit ekspektasian terhadap perubahan dalam MEV. Bank berkeyakinan bahwa sensitivitas harus dilakukan terhadap seluruh variabel, bukan hanya variabel tunggal, karena hal ini sejalan dengan sifat multi-variabel dari perhitungan ECL.

Kesesuaian Model dengan Kondisi Ekonomi

Evaluasi kesesuaian model dengan kondisi portofolio Bank dan faktor ekonomi yang mempengaruhinya dilakukan melalui backtesting secara berkala. Seiring dengan telah berlalunya pandemic Covid-19 dan semakin stabilnya faktor-faktor makroekonomi pada posisi keseimbangan baru pasca pandemic, maka Bank mengembangkan model yang baru dengan periode data yang telah diperpanjang sampai dengan September 2024 dan hasilnya didapat model forward looking baru yang memenuhi batasan-batasan statistik yang telah ditetapkan sehingga dapat dikatakan model terbaru telah sesuai dengan kondisi portofolio dan kondisi ekonomi terkini. Dari 11 segmentasi, model yang valid didapat untuk 10 segmentasi sedangkan untuk 1 segmentasi tidak terbentuk model yang memenuhi batasan statistik yang ditetapkan sehingga untuk segmentasi tersebut diterapkan post model overlay sesuai kondisinya apabila dibutuhkan.

Untuk mengatasi hal tersebut, Bank melakukan *post model overlay* dengan melakukan analisa terhadap debitur-debitur yang terdampak pandemi Covid-19 secara signifikan dan kredit-kredit yang direstrukturisasi untuk dapat melakukan penyesuaian pembentukan cadangan kerugian penurunan nilai sesuai dengan potensi risiko kreditnya.

Macroeconomic Variables (MEV), is one of the parameters/components in calculating expected credit loss using a forward-looking approach. The Bank also determines macroeconomic variables on a regular basis and correlates them with the PSAK 109 models. The MEV used by the Bank includes Indonesian GDP, inflation, 7 days repo rate, USD Rupiah exchange rate, world oil price and the USD 3-month interest rate.

The calculation of allowance for impairment losses ("ECL") is dependent on several variables and is inherently non-linear and portfolio dependent which implies that no single analysis can fully demonstrate the sensitivity of expected credit loss to changes in MEV. The Bank believes that sensitivity should be applied to all variables, not just single variables, as this is in line with the multi-variable nature of ECL calculations.

Suitability of the Model with Economic Conditions

The evaluation of the model's suitability with the Bank's portfolio conditions and the influencing economic factors is conducted through periodic backtesting. With the Covid-19 pandemic having passed and macroeconomic factors stabilizing at a new post-pandemic equilibrium, the Bank has developed a new model using an extended data period up to September 2024. As a result, a new forward-looking model was produced that meets the predetermined statistical thresholds, indicating that the updated model aligns with both the current portfolio conditions and the latest economic situation. Out of 11 segments, valid models were obtained for 10 segments, while for 1 segment, no model met the required statistical thresholds. Therefore, a post-model overlay is applied to that segment based on its condition, if needed.

To address this issue, the Bank applied a post-model overlay by analyzing borrowers who were significantly affected by the Covid-19 pandemic and restructured loans, in order to adjust the allowance for impairment losses in accordance with their potential credit risk.

Agunan

Bank menerapkan kebijakan dan praktik untuk memitigasi risiko kredit. Praktik yang umum dilakukan adalah dengan meminta agunan sebagai jaminan. Bank menerapkan berbagai panduan atas jenis-jenis agunan yang dapat diterima dalam rangka memitigasi risiko kredit. Jenis-jenis agunan yang diterima antara lain adalah hipotek, tanah dan bangunan, garansi, mesin-mesin, kendaraan, kapal, persediaan, piutang usaha, simpanan dan instrumen keuangan.

**b. Pengendalian batas risiko dan kebijakan mitigasi**

Bank mengelola, membatasi dan mengendalikan konsentrasi risiko kredit di manapun risiko tersebut teridentifikasi – secara khusus, terhadap debitur individu dan kelompok, dan industri serta geografis. Bank menentukan tingkat risiko kredit yang dimiliki dengan menetapkan batas jumlah risiko yang bisa diterima yang terkait dengan satu debitur, atau beberapa kelompok debitur, dan berdasarkan segmen geografis dan industri. Batas pemberian kredit ditelaah mengikuti perubahan pada kondisi pasar dan ekonomi dan telaahan kredit secara periodik dan penilaian atas kemungkinan wanprestasi.

Collateral

The Bank implements policies and practices to mitigate credit risk. The most common practice is to receive collateral. The Bank implements guidelines on the acceptability of specific collateral that can be accepted to mitigate the credit risk. The types of collateral accepted includes; mortgage, land and building, personal guarantees, machineries, vehicles, vessels, inventories, account receivable, deposits and financial instruments.

**b. Risk limit control and mitigation policies**

The Bank manages, limits and controls the credit risk's concentrations wherever the risk is identified - in particular, to individual counterparties and group, and industries and also geographical. The Bank determined the levels of credit risk by applying limits on the amount of risk that can be accepted related to a debtor or a group of debtors, and based on geographic and industry segments. Legal lending limits are reviewed by following the change in the market and economic conditions and periodically credit reviews and assessment of the default probability.

**c. Ekposur maksimum terhadap risiko kredit (setelah dikurangi cadangan kerugian penurunan nilai)**

Tabel berikut menyajikan eksposur maksimum terhadap risiko kredit Grup atas instrumen keuangan pada laporan posisi keuangan konsolidasian dan komitmen dan kontinjensi (rekening administratif), tanpa memperhitungkan agunan yang dimiliki atau jaminan kredit lainnya.

**c. Maximum exposure to credit risk (net of allowance for impairment losses)**

The following table presents the Group's maximum exposure to credit risk on financial instruments in its consolidated statements of financial position and commitments and contingencies (administrative accounts), without taking into account any collateral held or other credit enhancement.

| Uraian | 30 September/ September 30, 2025 | 31 Desember/ December 31, 2024 | Description |
|---|---|---|---|
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| **Laporan posisi keuangan:** | | | **Statements of financial position:** |
| Kas | 1,255,200 | 1,809,940 | Cash |
| Giro pada Bank Indonesia | 10,969,576 | 9,286,821 | Demand deposits with Bank Indonesia |
| Giro pada bank lain | 612,883 | 683,853 | Demand deposits with other banks |
| Penempatan pada Bank Indonesia dan bank lain - bersih | 3,405,794 | 6,074,363 | Placements with Bank Indonesia and other banks - net |
| Efek-efek - bersih | 674,633 | 332,147 | Securities - net |
| Tagihan derivatif | 33,531 | 40,010 | Derivative receivables |
| Kredit - bersih | 126,506,965 | 132,035,403 | Loans - net |
| Tagihan anjak piutang - bersih | 44,049 | 44,049 | Factoring receivables - net |
| Efek yang dibeli dengan janji dijual kembali - bersih | 5,711,083 | 1,094,774 | Securities purchased with agreements to resell - net |
| Piutang jual dan sewa- balik - bersih | 103,849 | 97,877 | Sales and lease- back receivables |
| Piutang sewa pembiayaan - bersih | 682,042 | 588,263 | Finance leases receivable - net |
| Piutang pembiayaan konsumen - bersih | 8,112,576 | 8,565,748 | Consumer financing receivables - net |
| Tagihan akseptasi - bersih | 1,537,921 | 1,408,721 | Acceptance receivables - net |
| Obligasi pemerintah | 47,087,780 | 61,957,054 | Government bonds |
| Aset lain-lain | 1,416,589 | 1,521,703 | Other assets |
| Sub jumlah | 208,154,471 | 225,540,726 | Subtotal |
| **Komitmen dan Kontinjensi:** | | | **Commitments and Contingencies:** |
| Fasilitas kredit kepada nasabah yang belum digunakan | 39,694,999 | 40,381,138 | Unused loan facilities |
| Bank garansi yang diterbitkan | 1,132,952 | 1,209,001 | Guarantees issued |
| *Irrevocable letters of credit* yang masih berjalan | 979,074 | 679,377 | Outstanding irrevocable L/C |
| Sub jumlah | 41,807,025 | 42,269,516 | Subtotal |
| Jumlah | 249,961,496 | 267,810,242 | Total |

**d. Analisis risiko konsentrasi kredit**

Tabel berikut ini menggambarkan rincian konsentrasi kredit Bank pada nilai tercatat sebelum cadangan kerugian penurunan nilai, yang dikategorikan berdasarkan sektor industri:

**d. Concentration of credit analysis**

The following table presents the Bank's credit concentration on its carrying value before deducted by the allowance for impairment losses, categorized based on its industry sector:

| | 30 September/ September 30, 2025 | | | | | |
|---|---|---|---|---|---|---|
| | Stage 1 | Stage 2 | Stage 3 | Syariah | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Rumah tangga | 24,380,341 | 177,283 | 210,642 | 694,865 | 25,463,131 | Household |
| Industri pengolahan | 21,177,763 | 4,971 | 32,987 | 2,664,260 | 23,879,981 | Manufacturing |
| Perdagangan besar dan eceran | 21,146,359 | 28,553 | 83,209 | 2,296,196 | 23,554,317 | Trading |
| Aktivitas keuangan dan asuransi | 20,166,007 | 2,203 | - | 1,600,508 | 21,768,718 | Financial activity and insurance |
| Konstruksi | 8,149,589 | 6,825 | 7,399 | 1,330,625 | 9,494,438 | Construction |
| *Real estate* , usaha persewaan dan jasa perusahaan | 8,309,753 | 25,855 | 15,256 | 995,930 | 9,346,794 | Property, residential and others |
| Pengangkutan dan pergudangan | 4,485,826 | 3,998 | 5,003 | 1,122,003 | 5,616,830 | Transportation and warehouse |
| Penyediaan akomodasi dan penyediaan makan minum | 3,847,273 | 7,420 | 621 | 830,585 | 4,685,899 | Accommodation and food and beverages |
| Aktivitas penyewaan dan sewa guna usaha tanpa hak opsi, ketenagakerjaan dan agen perjalanan, dan penunjang usaha lainnya | 2,070,288 | 2,497 | 7,155 | 507,433 | 2,587,373 | Rental activities and lease without options, employment and travel agent, and other business support |
| Listrik, gas dan air | 1,766,396 | - | - | - | 1,766,396 | Electricity, gas and water |
| Pertanian, kehutanan dan perikanan | 1,732,904 | 359 | 352 | 11,788 | 1,745,403 | Agrobusiness, forestry and fishery |
| Aktivitas profesional, ilmiah dan teknis | 909,543 | - | 1,252 | 7,718 | 918,513 | Professional activities, science and technic |
| Pertambangan dan penggalian | 456,925 | - | - | 8,595 | 465,520 | Mining |
| Informasi dan komunikasi | 298,974 | - | - | 116,265 | 415,239 | Information and communication |
| Aktivitas kesehatan manusia dan aktivitas sosial | 255,418 | 157 | - | 103,942 | 359,517 | Human health and social activities |
| Aktivitas jasa lainnya | 289,459 | 129 | 358 | 6,546 | 296,492 | Other services |
| Jasa pendidikan | 177,738 | - | - | 66,132 | 243,870 | Education services |
| Kesenian, hiburan dan rekreasi | 181,831 | - | 7,449 | 46,030 | 235,310 | Art, entertainment and recreation |
| Pengelolaan air, pengelolaan air limbah, pengelolaan dan daur ulang sampah dan aktivitas remediasi | 80,797 | 43 | 500 | 149,051 | 230,391 | Water management, waste water management and waste recycle and remedy activities |
| Jumlah | 119,883,184 | 260,293 | 372,183 | 12,558,472 | 133,074,132 | Total |

| | 31Desember/ December 31, 2024 | | | | | |
|---|---|---|---|---|---|---|
| | Stage 1 | Stage 2 | Stage 3 | Syariah | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Rumah tangga | 25,841,092 | 414,420 | 424,326 | 800,129 | 27,479,967 | Household |
| Perdagangan besar dan eceran | 21,614,009 | 162,794 | 552,778 | 1,543,371 | 23,872,952 | Trading |
| Industri pengolahan | 21,317,840 | 135,291 | 437,546 | 2,355,866 | 24,246,543 | Manufacturing |
| Aktivitas keuangan dan asuransi | 18,516,021 | 205 | 238,260 | 1,510,046 | 20,264,532 | Financial activity and insurance |
| Konstruksi | 6,915,191 | 773,451 | 2,806,091 | 1,061,277 | 11,556,010 | Construction |
| *Real estate* , usaha persewaan dan jasa perusahaan | 5,893,163 | 1,729,985 | 930,507 | 1,159,979 | 9,713,634 | Property, residential and others |
| Pengangkutan dan pergudangan | 3,044,168 | 25,447 | 1,857,514 | 981,257 | 5,908,386 | Transportation and warehouse |
| Penyediaan akomodasi dan penyediaan makan minum | 3,902,543 | 345,193 | 424,134 | 929,315 | 5,601,185 | Accommodation and food and beverages |
| Aktivitas penyewaan dan sewa guna usaha tanpa hak opsi, ketenagakerjaan dan agen perjalanan, dan penunjang usaha lainnya | 2,303,159 | 7,422 | 55,359 | 312,156 | 2,678,096 | Rental activities and lease without options, employment and travel agent, and other business support |
| Pertanian, kehutanan dan perikanan | 2,099,305 | 3,009 | 250,640 | 10,269 | 2,363,223 | Agrobusiness, forestry and fishery |
| Listrik, gas dan air | 1,937,691 | - | - | - | 1,937,691 | Electricity, gas and water |
| Aktivitas profesional, ilmiah dan teknis | 983,295 | 25,624 | 64,033 | 55,816 | 1,128,768 | Professional activities, science and technic |
| Pertambangan dan penggalian | 204,004 | 191,071 | 96,616 | 14,299 | 505,990 | Mining |
| Aktivitas jasa lainnya | 381,842 | 2,820 | 7,553 | 3,453 | 395,668 | Other services |
| Aktivitas kesehatan manusia dan aktivitas sosial | 343,891 | 627 | 2,028 | 114,807 | 461,353 | Human health and social activities |
| Informasi dan komunikasi | 293,265 | 257 | 26,037 | 251,932 | 571,491 | Information and communication |
| Kesenian, hiburan dan rekreasi | 247,177 | - | 20,187 | 15,696 | 283,060 | Art, entertainment and recreation |
| Jasa pendidikan | 128,835 | 45,786 | 106 | 61,607 | 236,334 | Education services |
| Pengelolaan air, pengelolaan air limbah, pengelolaan dan daur ulang sampah dan aktivitas remediasi | 90,808 | 231 | 181 | 170,439 | 261,659 | Water management, waste water management and waste recycle and remedy activities |
| Jumlah | 116,057,299 | 3,863,633 | 8,193,896 | 11,351,714 | 139,466,542 | Total |

Tabel berikut menggambarkan rincian eksposur kredit Bank pada nilai tercatat sebelum cadangan kerugian penurunan nilai, yang dikategorikan berdasarkan area geografis operasi debitur pada tanggal 30 September 2025 dan 31 Desember 2024.

The following table present the details of the Bank's credit exposure at their carrying amounts before allowance for impairment losses, categorized by the debtor's geographical area of operation as at September 30, 2025 and December 31, 2024.

| | 30 September/ September 30, 2025 | 31 Desember/ December 31, 2024 | |
|---|---|---|---|
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| DKI Jakarta | 93,201,901 | 98,618,944 | DKI Jakarta |
| Jaw a Timur dan Bali | 12,414,986 | 12,882,470 | East Java and Bali |
| Sumatera | 10,333,462 | 10,699,626 | Sumatera |
| Jaw a Barat | 6,674,621 | 6,870,492 | West Java |
| Jaw a Tengah dan Yogyakarta | 3,589,591 | 3,753,025 | Central Java dan Yogyakarta |
| Sulaw esi | 3,174,358 | 2,898,946 | Sulaw esi |
| Kalimantan | 1,857,142 | 1,950,106 | Kalimantan |
| Lain-lain | 1,828,071 | 1,792,933 | Others |
| Jumlah | 133,074,132 | 139,466,542 | Total |

## e. Konsentrasi kredit berdasarkan jenis debitur

## e. Credit concentration by type of debtors

| | 30 September/ September 30, 2025 | | | | | | |
|---|---|---|---|---|---|---|---|
| | Korporasi/ Corporate | BI dan pemerintah/ BI and government | Bank-bank/ Other banks | Retail/ Retail | Lainnya/ Others | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Giro pada Bank Indonesia dan bank lain | - | 10,969,576 | 612,892 | - | - | 11,582,468 | Demand deposit w ith BI and other banks |
| Penempatan pada Bank Indonesia dan bank lain | - | 969,000 | 2,436,919 | - | - | 3,405,919 | Placement w ith BI and other banks |
| Efek-efek | 120,074 | - | 554,562 | - | - | 674,636 | Securities |
| Tagihan derivatif | 793 | - | 32,738 | - | - | 33,531 | Derivative receivable |
| Kredit yang diberikan | 55,417,983 | - | 1,269,022 | 9,828,272 | 66,558,855 | 133,074,132 | Loan |
| Tagihan akseptasi | 1,542,750 | - | 207 | - | - | 1,542,957 | Acceptance receivable |
| Obligasi pemerintah | - | 47,087,780 | - | - | - | 47,087,780 | Government bonds |
| Aset lain-lain *) | 1,494,629 | 5,541,197 | 719,559 | 7,639,689 | 984,491 | 16,379,565 | Other assets *) |
| Komitmen dan kontinjensi | 20,045,197 | - | 839,068 | 7,594,355 | 13,328,405 | 41,807,025 | Commitments and contingencies |
| Jumlah | 78,621,426 | 64,567,553 | 6,464,967 | 25,062,316 | 80,871,751 | 255,588,013 | Total |

| | 31 Desember/ December 31, 2024 | | | | | | |
|---|---|---|---|---|---|---|---|
| | Korporasi/ Corporate | BI dan pemerintah/ BI and government | Bank-bank/ Other banks | Retail/ Retail | Lainnya/ Others | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Giro pada Bank Indonesia dan bank lain | - | 9,286,821 | 683,870 | - | - | 9,970,691 | Demand deposit w ith BI and other banks |
| Penempatan pada Bank Indonesia dan bank lain | - | 1,531,439 | 4,543,565 | - | - | 6,075,004 | Placement w ith BI and other banks |
| Efek-efek | 170,769 | - | 161,399 | - | - | 332,168 | Securities |
| Tagihan derivatif | 8,699 | 254 | 31,057 | - | - | 40,010 | Derivative receivable |
| Kredit yang diberikan | 57,094,698 | - | 1,208,926 | 10,505,250 | 70,657,668 | 139,466,542 | Loan |
| Tagihan akseptasi | 1,402,688 | - | 11,788 | 603 | - | 1,415,079 | Acceptance receivable |
| Obligasi pemerintah | - | 61,957,054 | - | - | - | 61,957,054 | Government bonds |
| Aset lain-lain *) | 1,338,344 | 595,504 | 1,112,540 | 8,115,810 | 1,091,389 | 12,253,587 | Other assets *) |
| Komitmen dan kontinjensi | 21,577,124 | - | 467,403 | 7,511,176 | 12,713,813 | 42,269,516 | Commitments and contingencies |
| Jumlah | 81,592,322 | 73,371,072 | 8,220,548 | 26,132,839 | 84,462,870 | 273,779,651 | Total |

*) Akun ini terdiri dari tagihan anjak piutang, piutang jual dan sewa-balik, piutang sewa pembiayaan, piutang pembiayaan konsumen, efek yang dibeli dengan janji dijual kembali dan aset lain-lain.

*) This account consist of factoring receivables, sales and lease-back receivables, finance leases receivable, consumer financing receivables, securities purchased with agreements to resell and other assets.

**f. Analisis umur pinjaman dan piutang yang telah jatuh tempo tetapi tidak mengalami penurunan nilai.**

**f. Aging analysis of loans and receivables that would otherwise be past due or impaired.**

| | 30 September/ September 30, 2025 | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Kredit/ Loans | Piutang sewa pembiayaan/ Finance lease receivables | Piutang pembiayaan komsumen/ Consumer financing receivables | Piutang jual dan sewa-balik/ Sales and lease-back receivables | Tagihan anjak piutang/ Factoring receivables | Aset lain-lain/ Other assets | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| < 30 hari | - | - | - | - | - | - | - | within 30 days |
| 31- 60 hari | - | - | - | - | - | - | - | 31- 60 days |
| 61- 90 hari | - | - | - | - | - | - | - | 61- 90 days |
| 91- 180 hari | - | - | - | - | - | - | - | 91- 180 days |
| > 180 hari | - | - | - | - | - | - | - | over 180 days |
| Jumlah | - | - | - | - | - | - | - | Total |

| | 31Desember/ December 31, 2024 | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Kredit/ Loans | Piutang sewa pembiayaan/ Finance lease receivables | Piutang pembiayaan komsumen/ Consumer financing receivables | Piutang jual dan sewa-balik/ Sales and lease-back receivables | Tagihan anjak piutang/ Factoring receivables | Aset lain-lain/ Other assets | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| < 30 hari | 33 | - | - | - | - | - | 33 | within 30 days |
| 31- 60 hari | - | - | - | - | - | - | - | 31- 60 days |
| 61- 90 hari | 168 | - | - | - | - | - | 168 | 61- 90 days |
| 91- 180 hari | - | - | - | - | - | - | - | 91- 180 days |
| > 180 hari | - | - | - | - | - | - | - | over 180 days |
| Jumlah | 201 | - | - | - | - | - | 201 | Total |

**Manajemen Risiko Pasar**

Risiko pasar adalah potensi kerugian yang timbul karena adanya pergerakan faktor pasar dimana nilai wajar atau arus kas dimasa mendatang dari instrumen keuangan akan berfluktuasi akibat adanya pergerakan dari variabel pasar seperti: suku bunga, nilai tukar, harga ekuitas, dan harga komoditas. Risiko pasar melekat pada semua portofolio bank, baik posisi *trading book* maupun posisi *banking book* di neraca dan rekening administratif. Pemantauan risiko pasar senantiasa dilakukan secara rutin dan berkala baik harian, mingguan, hingga bulanan. Untuk meningkatkan fungsi pemantauan tersebut, Bank menggunakan *Guava Treasury System* yang telah terintegrasi antara *front office, middle office, dan back office.*

Risiko pasar dibagi menjadi dua bagian, yaitu:

**1. Risiko Nilai Tukar**

Risiko nilai tukar adalah risiko yang timbul akibat adanya pergerakan nilai tukar yang akan berpengaruh terhadap portofolio bank yang memiliki posisi valuta asing. Risiko nilai tukar bank tercermin dalam Posisi Devisa Neto (PDN).

**Market Risk Management**

Market risk is the potential loss that occurs due to the movements of market factor in which the fair value or cash flow of financial instruments in the future fluctuates due to movements from market variables such as: interest rate, foreign exchange, equity price and commodity price. Market risk is inherent to all Bank's portfolio, in trading book position as well as in banking book within the balance sheet and administrative account. Market risk monitoring is constantly done routine and periodically in daily, weekly until monthly. To increase such monitoring function, the Bank utilize the Guava Treasury System which is integrated in front office, middle office and back office.

Market risk is divided into two parts, specifically:

**1. Exchange Rate Risk**

Exchange rate risk is the risk that arise from the existence of foreign exchange rate movements that affects the bank's portfolio with foreign currency. The Bank's exchange rate risks are reflected within the Net Open Position.

Dalam pengelolaan risiko pasar dalam *trading book* Bank menggunakan beberapa metode selain Posisi Devisa Neto, Bank juga mengukur risiko pasar dengan menggunakan *Value at Risk* (VaR), *Present Value of Basis Point* (PVBP) dan *Stop Loss Limit* serta sensitivitas nilai tukar dan suku bunga.

VaR digunakan untuk mengukur risiko nilai tukar pada posisi devisa neto. VaR didefinisikan sebagai potensi kerugian maksimum yang berasal dari pergerakan pasar yang normal dengan tingkat kepercayaan dan untuk jangka waktu tertentu berdasarkan sensitivitas atau volatilitas dari setiap variabel instrumen. Metodologi VaR yang digunakan Bank adalah metode *parametric* (*variance covariance*) dengan tingkat kepercayaan (*confidence level*) sebesar 99%.

In managing market risk within the trading book, the Bank utilize several methods besides Net Open Position, the Bank also measures market risk by using Value at Risk (VaR), Present Value of Basis Point (PVBP) and Stop Loss Limit as well as exchange value and interest rate sensitivity.

VaR is utilized to measures the exchange rate risk on Net Open Position. VaR is defined as the maximum potential loss that originates from normal market movements with confidence level and for a certain time periods based on the sensitivity or volatility of every variable instrument. VaR methodology that is being utilized by the Bank is the parametric method (variance covariance) with the confidence level of 99%.

**2. Risiko Suku Bunga**

Manajemen risiko untuk *Interest Rate Risk in Banking Book* (IRRBB) diterapkan Bank pada tingkat entitas maupun pada tingkat konsolidasi dengan memperhatikan tujuan, kebijakan, ukuran dan kompleksitas bisnis. Penerapan manajemen IRRBB Bank bertujuan untuk mengukur, memantau, dan mengendalikan risiko pergerakan suku bunga yang berdampak terhadap nilai ekonomis (*Economic Value of Equity* – EVE) maupun pendapatan bunga bersih (*Net Interest Income* – NII). Pengukuran eksposur IRRBB meliputi aset, liabilitas, dan transaksi rekening administratif pada masa kini maupun masa depan yang sensitif terhadap perubahan suku bunga.

Strategi Bank terkait IRRBB adalah mengambil posisi *long* / *positive gap* antara *Rate Sensitive Assets* (RSA) dengan *Rate Sensitive Liabilities* (RSL) dengan profil perubahan suku bunga jangka pendek. Hal tersebut memungkinkan Bank mengambil langkah yang cepat untuk mengantisipasi perubahan suku bunga baik pada saat suku bunga naik maupun turun. Selain itu, Bank menyusun strategi IRRBB sejalan dengan strategi bisnis dengan memperhatikan *risk appetite* dan *risk tolerance.*

Dalam hal pengendalian IRRBB, manajemen Bank akan mengambil langkah – langkah pencegahan terhadap kemungkinan terjadinya kerugian IRRBB yang lebih besar, pengendalian terhadap laba rugi serta kepatuhan terhadap ketentuan. Satuan Kerja Manajemen Risiko terkait IRRBB adalah Departemen *Market & Liquidity Risk Management* dibawah Direktorat *Risk Management and Compliance* yang melakukan pemantauan termasuk pelaporan

**2. Interest Rate Risk**

Risk management for Interest Rate Risk in Banking Book (IRRBB) applied by the Bank on the entity level as well as on the consolidated level by considering the purpose, policy, size and the complexity of the business. The Bank IRRBB management practice is intended to measure, monitor and control interest rate movement risk that may impact the Economic Value of Equity (EVE) as well as the Net Interest Income (NII). Measurement of IRRBB exposure is to include present as well as the future asset, liabilities and administrative transaction accounts that are sensitive to interest rate movements.

The Bank's strategy relating to IRRBB is to take long position / positive gap between Rate Sensitive Assets (RSA) and Rate Sensitive Liabilities (RSL) with short term interest rate shift profile. This allows the Bank to take quick steps to anticipate changes in interest rates when interest rates rise or fall. In addition, the Bank prepares an IRRBB strategy in line with the business strategy by taking into account risk appetite and risk tolerance.

In terms of IRRBB control, the Bank's management will take preventive steps against the possibility of a greater IRRBB loss, control of profit and loss and compliance with regulations. The Risk Management Work Unit related to IRRBB is the Market & Liquidity Risk Management Department under the Risk Management & Compliance Directorate which carries out monitoring including IRRBB reporting. ALCO is the committee responsible

IRRBB. ALCO adalah komite yang bertanggung jawab untuk pengelolaan IRRBB termasuk menetapkan kebijakan dan limit. Strategi IRRBB sejalan dengan strategi bisnis dan konsisten dengan *risk appetite* dan *risk tolerance* Bank secara keseluruhan (*bank-wide*).

for IRRBB management including setting policies and limits. The IRRBB strategy is in line with the business strategy and consistent with the risk appetite and risk tolerance of the Bank as a whole (bank-wide).

Perhitungan IRRBB dilakukan secara triwulanan sesuai dengan pelaporan Profil Risiko Bank. *Sensitivitas* Bank terhadap IRRBB diukur menggunakan ΔEVE/Modal Tier 1, ΔNII/NII proyeksi dan *Repricing Profile Gap* dengan berbagai skenario *shock* perubahan suku bunga.

IRRBB calculation is done quarterly in correspondence with the Bank Risk Profile reporting. Bank Sensitivity towards IRRBB is measured using ΔEVE/Modal Tier 1, ΔNII/NII projection and Repricing Profile Gap with various interest rate movement shock scenarios.

Untuk skenario *shock* suku bunga yang digunakan untuk mengukur sensitivitas NII dan EVE, Bank menggunakan skenario standar yang sesuai dalam Surat Edaran Otoritas Jasa Keuangan (SEOJK No. 12/SEOJK.03/2018) yaitu terdiri dari 6 *shock* skenario suku bunga untuk EVE.

For the interest rate shock scenario used to measure the sensitivity of NII and EVE, the Bank uses the standard scenario referred in the Financial Services Authority Circular Letter (SEOJK No. 12/SEOJK.03/2018), which consists of 6 interest rate shock scenarios for EVE.

**Manajemen Risiko Likuiditas**

**Liquidity Risk Management**

Risiko likuiditas merupakan risiko yang timbul akibat Bank tidak dapat memenuhi kewajiban finansialnya kepada nasabah atau pihak lawan (*counterparty*) secara tepat waktu dengan biaya yang wajar. Manajemen risiko likuiditas merupakan hal yang sangat penting karena dapat berdampak signifikan terhadap keberlangsungan bisnis. Bank senantiasa berupaya memastikan bahwa setiap kebutuhan likuiditas dan pendanaan saat ini dan masa yang akan datang dapat terpenuhi baik dalam kondisi pasar normal maupun krisis.

Liquidity risk is the risk arising if the Bank cannot meet its financial obligation to customers or counterparties in a timely manner with a reasonable cost. Liquidity risk management is very important because it has significant impact on the business sustainability. The Bank strives to ensure that every needs of liquidity and funding currently and in the foreseeable future can be met in both normal and crisis market condition.

Bank mengelola risiko likuiditas secara hati-hati (*prudent*) dengan memastikan kecukupan dana secara harian maupun di masa datang baik pada saat kondisi normal maupun kondisi krisis dalam pemenuhan liabilitas secara tepat waktu dari berbagai sumber dana yang tersedia, termasuk memastikan ketersediaan aset likuid berkualitas tinggi. Rencana pendanaan darurat (*contingency funding plan*) telah disusun untuk mempersiapkan Bank jika terjadi krisis.

The Bank manages prudent liquidity risk by ensuring sufficient funds on a daily and future basis both in normal conditions and crisis conditions in fulfilling timely liabilities from various available sources of funds, including ensuring the availability of high-quality liquid assets. An emergency funding plan (contingency funding plan) has been prepared to prepare the Bank in the event of a crisis

Bank mengukur dan memantau risiko likuiditas melalui analisis perbedaan jatuh tempo likuiditas dan rasio-rasio likuiditas. Salah satu rasio likuiditas yang digunakan adalah rasio dari aset likuid terhadap liabilitas lancar. Bank juga telah mengimplementasi perhitungan *Liquidity Coverage Ratio* (LCR) sesuai dengan ketentuan LCR dari Otoritas Jasa Keuangan (OJK).

Bank measures and monitors liquidity risk through the difference in the maturity of liquidity and liquidity ratios analysis. One liquidity ratio used is the ratio of liquid assets to current liabilities. Bank has also to implement Liquidity Coverage Ratio (LCR) calculation in accordance with the LCR provisions of the Financial Services Authority (OJK).

Tabel di bawah ini menyajikan rasio dari aset likuid terhadap liabilitas lancar.

The table below presents the ratio of liquid assets to current liabilities.

| | 30 September/ September 30, 2025 | 31 Desember/ December 31, 2024 | |
|---|---|---|---|
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Kas | 1,255,200 | 1,809,940 | Cash |
| Giro, SBI dan penempatan BI lainnya | 11,938,576 | 10,818,260 | Demand deposits, BI Certificate and other BI placements |
| Obligasi Pemerintah | 47,087,780 | 61,957,054 | Government bonds |
| Penempatan pada bank lain dikurangi dengan simpanan dari bank lain | (35,216) | 3,937,640 | Placement with other banks less deposits from other banks |
| Jumlah aset likuid bersih | 60,246,340 | 78,522,894 | Total net liquid assets |
| Simpanan | 137,084,658 | 141,692,631 | Deposits |
| Rasio | 43.95% | 55.42% | Ratio |

**Analisis Jatuh Tempo untuk Liabilitas Keuangan**

Dalam analisis ini dilakukan pengelompokan jatuh tempo untuk liabilitas keuangan berdasarkan sisa jatuh tempo kontraktual dari tanggal pelaporan.

Tabel di bawah menunjukkan profil jatuh tempo liabilitas keuangan Grup berdasarkan arus kas tidak terdiskonto.

**Maturity Analysis for Financial Liabilities**

In this analysis the maturity of financial liabilities are grouped based on the remaining contractual maturity from the date of reporting.

The table below shows the maturity profile of the Group's financial liabilities based on undiscounted cash flows.

| | 30 September/ September 30, 2025 | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Lain-lain/ Others | Sampai dengan 1bulan/1month or less | > 1bulan s/d 3 bulan/ > 1- 3 months | > 3 bulan s/d 12 bulan/ > 3 - 12 months | > 1tahun s/d 2 tahun/ > 1- 2 years | > 2 tahun s/d 5 tahun/ > 2 - 5 years | > 5 tahun/ > 5 years | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Liabilitas keuangan | | | | | | | | | Financial liabilities |
| Tanpa suku bunga: | | | | | | | | | Without interest: |
| Liabilitas segera | - | 313,643 | - | - | - | - | - | 313,643 | Liabilites payable immediately |
| Simpanan | - | 33,131 | 2,580 | 316 | - | - | - | 36,027 | Deposits |
| Simpanan dari bank lain | - | 164,642 | - | - | - | - | - | 164,642 | Deposits from other banks |
| Liabilitas derivatif | - | 14,976 | 11,478 | 11,898 | - | - | - | 38,352 | Derivative payables |
| Liabilitas akseptasi | - | 377,259 | 677,794 | 491,235 | - | - | - | 1,546,288 | Acceptance payables |
| Liabilitas lain-lain | - | 202,426 | 127,117 | 66,472 | 4,989 | 147,719 | 227,379 | 776,102 | Other liabilities |
| Suku bunga variabel: | | | | | | | | | Variable interest rate: |
| Simpanan | - | 60,479,664 | - | - | - | - | - | 60,479,664 | Deposits |
| Simpanan dari bank lain | - | 46,333 | - | - | - | - | - | 46,333 | Deposits from other banks |
| Liabilitas lain-lain | - | 92,179 | - | - | - | - | - | 92,179 | Other liabilities |
| Suku bunga tetap: | | | | | | | | | Fixed interest rate: |
| Simpanan | - | 44,753,455 | 18,640,242 | 13,979,810 | 62,859 | - | - | 77,436,366 | Deposits |
| Simpanan dari bank lain | - | 3,060,943 | 4,019 | 6,678 | - | - | - | 3,071,640 | Deposits from other banks |
| Efek yang dijual dengan janji dibeli kembali | - | 145,875 | - | - | - | - | - | 145,875 | Securities sold with agreements to repurchase |
| Pinjaman yang diterima | - | 161,532 | 243,322 | 1,065,951 | 1,007,427 | 526,700 | - | 3,004,932 | Borrowings |
| Obligasi subordinasi | - | - | - | - | - | - | 50,000 | 50,000 | Subordinated bonds |
| Surat berharga yang diterbitkan | - | - | - | - | - | 7,160,000 | - | 7,160,000 | Securities issued |
| Liabilitas lain-lain | - | 45,038 | 224 | 77,499 | 1,928 | - | - | 124,689 | Other liabilities |
| Sub jumlah | - | 109,891,096 | 19,706,776 | 15,699,859 | 1,077,203 | 7,834,419 | 277,379 | 154,486,732 | Subtotal |
| Dana syirkah temporer | | | | | | | | | Temporary syirkah funds |
| Suku bunga variabel | - | 878,386 | - | - | - | - | - | 878,386 | Variable interest rate |
| Suku bunga tetap | - | 10,960,723 | 2,127,604 | 234,196 | - | - | - | 13,322,523 | Fixed interest rate |
| Sub jumlah | - | 11,839,109 | 2,127,604 | 234,196 | - | - | - | 14,200,909 | Subtotal |
| Liabilitas komitmen | | | | | | | | | Commitment liabilities |
| Fasilitas kredit kepada nasabah yang belum digunakan | 37,022,264 | 104,791 | 94,823 | 1,313,592 | 286,282 | 685,073 | 188,174 | 39,694,999 | Unused facilities |
| L/C yang *irrevocable* dan masih berjalan dalam rangka ekspor dan impor | - | 403,468 | 199,478 | 376,128 | - | - | - | 979,074 | Outstanding irrevocable letters of credit (L/C) for export and import |
| Sub jumlah liabilitas komitmen | 37,022,264 | 508,259 | 294,301 | 1,689,720 | 286,282 | 685,073 | 188,174 | 40,674,073 | Subtotal commitment liabilities |
| Liabilitas kontinjensi | | | | | | | | | Contigent liabilities |
| Bank garansi | - | 467,511 | 103,571 | 263,021 | 81,357 | 165,363 | 52,129 | 1,132,952 | Bank Guarantee |
| Jumlah | 37,022,264 | 122,705,975 | 22,232,252 | 17,886,796 | 1,444,842 | 8,684,855 | 517,682 | 210,494,666 | Total |

| | 31 Desember/ December 31, 2024 | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Lain-lain/ Others | Sampai dengan 1 bulan/ 1 month or less | > 1 bulan s/d 3 bulan/ > 1- 3 months | > 3 bulan s/d 12 bulan/ > 3 - 12 months | > 1 tahun s/d 2 tahun/ > 1- 2 years | > 2 tahun s/d 5 tahun/ > 2 - 5 years | > 5 tahun/ > 5 years | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Liabilitas keuangan | | | | | | | | | Financial liabilities |
| Tanpa suku bunga: | | | | | | | | | Without interest: |
| Liabilitas segera | - | 169,356 | - | - | - | - | - | 169,356 | Liabilites payable immediately |
| Simpanan | - | 50,563 | 3,135 | 292 | - | - | - | 53,990 | Deposits |
| Simpanan dari bank lain | - | 180,674 | - | - | - | - | - | 180,674 | Deposits from other banks |
| Liabilitas derivatif | - | 17,941 | 19,984 | 5,383 | - | - | - | 43,308 | Derivative payables |
| Liabilitas akseptasi | - | 327,514 | 730,771 | 359,763 | - | - | - | 1,418,048 | Acceptance payables |
| Liabilitas lain-lain | - | 285,392 | 138,949 | 65,898 | 4,989 | 173,206 | 196,306 | 864,740 | Other liabilities |
| Suku bunga variabel: | | | | | | | | | Variable interest rate: |
| Simpanan | - | 64,693,459 | - | - | - | - | - | 64,693,459 | Deposits |
| Simpanan dari bank lain | - | 429,996 | - | - | - | - | - | 429,996 | Deposits from other banks |
| Liabilitas lain-lain | - | 39,475 | - | - | - | - | - | 39,475 | Other liabilities |
| Suku bunga tetap: | | | | | | | | | Fixed interest rate: |
| Simpanan | - | 48,766,524 | 19,048,714 | 9,898,935 | 51,245 | - | - | 77,765,418 | Deposits |
| Simpanan dari bank lain | - | 1,882,063 | 8,542 | 511 | - | - | - | 1,891,116 | Deposits from other banks |
| Efek yang dijual dengan janji dibeli kembali | - | 21,214,692 | - | - | - | - | - | 21,214,692 | Securities sold with agreements to repurchase |
| Pinjaman yang diterima | - | 113,673 | 192,009 | 851,066 | 1,048,667 | 732,342 | - | 2,937,757 | Borrowings |
| Obligasi subordinasi | - | - | - | 1,302,000 | - | - | 50,000 | 1,352,000 | Subordinated bonds |
| Surat berharga yang diterbitkan | - | - | - | - | - | 3,960,000 | - | 3,960,000 | Securities issued |
| Liabilitas lain-lain | - | 70,070 | 573 | 129 | 605 | - | - | 71,377 | Other liabilities |
| Sub jumlah | - | 138,241,392 | 20,142,677 | 12,483,977 | 1,105,506 | 4,865,548 | 246,306 | 177,085,406 | Subtotal |
| Dana syirkah temporer | | | | | | | | | Temporary syirkah funds |
| Suku bunga tetap | - | 7,082,277 | 2,779,478 | 1,157,896 | 66,244 | - | - | 11,085,895 | Fixed interest rate |
| Suku bunga variabel | - | 576,068 | - | - | - | - | - | 576,068 | Variable interest rate |
| Sub jumlah | - | 7,658,345 | 2,779,478 | 1,157,896 | 66,244 | - | - | 11,661,963 | Subtotal |
| Liabilitas komitmen | | | | | | | | | Commitment liabilities |
| Fasilitas kredit kepada nasabah yang belum digunakan | 38,340,622 | 110,041 | 139,981 | 495,714 | 189,327 | 976,091 | 129,362 | 40,381,138 | Unused facilities |
| L/C yang *irrevocable* dan masih berjalan dalam rangka ekspor dan impor | - | 165,701 | 441,087 | 69,700 | 2,889 | - | - | 679,377 | Outstanding irrevocable letters of credit (L/C) for export and import |
| Sub jumlah liabilitas komitmen | 38,340,622 | 275,742 | 581,068 | 565,414 | 192,216 | 976,091 | 129,362 | 41,060,515 | Subtotal commitment liabilities |
| Liabilitas kontinjensi | | | | | | | | | Contigent liabilities |
| Bank garansi | - | 288,814 | 243,098 | 544,529 | 126,561 | 5,999 | - | 1,209,001 | Bank Guarantee |
| Jumlah | 38,340,622 | 146,464,293 | 23,746,321 | 14,751,816 | 1,490,527 | 5,847,638 | 375,668 | 231,016,885 | Total |

## Manajemen Risiko Operasional

Risiko Operasional adalah potensi terjadinya kesalahan operasional dan/atau kerugian operasional baik secara langsung ataupun tidak langsung yang disebabkan oleh ketidakcukupan dan/atau tidak berfungsinya proses internal, kesalahan manusia, kegagalan sistem, dan/atau adanya kejadian-kejadian eksternal yang mempengaruhi operasional Bank.

Pengelolaan risiko operasional sangat penting bagi Bank sebagai tindakan pencegahan untuk meminimalkan terjadinya insiden kerugian finansial maupun non-finansial termasuk insiden fraud. Serta menghindarkan Bank dari terjadinya jenis-jenis risiko ikutan lainnya yang dipicu oleh risiko operasional. Bank yang dapat mengelola risiko operasionalnya secara efektif akan menghasilkan kualitas dari aktivitas operasional dan bisnis yang efisien sehingga mendorong tercapainya obyektif Bank.

Pemaparan risiko operasional melekat pada seluruh aktivitas fungsional Bank, sehingga mekanisme pengendaliannya wajib untuk dipahami dan dilaksanakan oleh seluruh Pejabat dan Karyawan Bank, dan khususnya yang terkait dengan risiko-risiko baru (*emerging risks*) seperti pemaparan risiko yang terkait dengan ketahanan dan keamanan siber dalam pemanfaatan teknologi informasi sesuai POJK No. 11 /POJK.03/2022 tentang Penyelenggaraan Teknologi Informasi oleh Bank Umum dan SEOJK No. 29/SEOJK.03/2022 tentang Ketahanan dan Keamanan Siber bagi Bank Umum Umum serta Pelindungan Data Pribadi sesuai UU No.27 tahun 2022. Potensi *emerging risks* cenderung meningkat

## Operational Risk Management

Operational Risk is the potential occurrence of operational errors and/or operational losses, either directly or indirectly, caused by inadequacy and/or dysfunction of internal processes, human error, system failure, and/or external events that affect the Bank's operations.

The management of Operational Risk is essential to the Bank as a preventive measure to lower down the occurrence of financial and non-financial loss incidents, including fraud incidents. As well as preventing the Bank from subsequent occurence of other risk types being triggered by the operational risks. Banks that can manage their operational risks effectively will deliver quality operations and efficient business activities, which in turn will encourage the achievement of the Bank's objectives.

Operational risk exposure is inherent to all functional activities of the Bank, so that the required control mechanisms will have to be well understood and implemented by all Bank Officials and Employees, and especially to those related to emerging risks, such as cyber security risks inherent to the adoption of information technology in accordance with OJK Regulation (POJK) No. 11 /POJK.03/2022 concerning the Implementation of Information Technology by Commercial Banks and OJK Circular (SEOJK) No. 29/SEOJK.03/2022 concerning Cyber Resilience and Security for Commercial Banks also regarding to Personal Data Protection according to UU No. 27 year 2022. The rapid development of

seiring dengan pesatnya perkembangan teknologi informasi dan bisnis digital saat ini dimana pencurian dan penyalahgunaan data pribadi menjadi hal penting yang harus menjadi perhatian bagi industri jasa keuangan.

Bank Panin selalu mengerahkan upaya terbaiknya dalam menerapkan manajemen risiko operasional yang melekat pada semua aktivitas fungsional Bank sesuai Peraturan Otoritas Jasa Keuangan (POJK) Nomor 18/SEOJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum, dengan melakukan aktivitas-aktivitas sebagai berikut:

a) Memastikan terjaganya efektivitas dari Tata Kelola dan Fungsi Pengawasan atas praktek manajemen risiko Bank yang dilakukan oleh Direksi dan Dewan Komisaris.

b) Kecukupan pedoman kebijakan dan prosedur manajemen risiko operasional yang lengkap, kerangka kerja / pendelegasian tugas dan wewenang yang jelas (segregation of duties) disertai limit risiko mengenai pengelolaan risiko operasional.

c) Menjaga konsistensi dan efektivitas dari proses dan berjalannya mekanisme Identifikasi, Pengukuran, Pemantauan dan Pengendalian/ Mitigasi atas pemaparan risiko operasional pada setiap Unit Kerja. Bank Panin juga telah memanfaatkan sistem informasi manajemen risiko operasional yang disesuaikan dengan karakteristik, kegiatan dan kompleksitas usaha.

d) Melakukan kajian dan pemberian opini manajemen risiko operasional pada penerbitan produk baru dengan cakupan potensi risiko yang lebih komprehensif sesuai dengan pedoman dan standarisasi mengenai tata kelola yang berdasarkan ketentuan-ketentuan regulator maupun standar industri.

e) Melakukan perhitungan Aset Tertimbang Menurut Risiko (ATMR) Risiko Operasional dengan menggunakan pendekatan Standard (Standard Measurement Approach) sesuai SEOJK Nomor 6/SEOJK/2020.

f) Melakukan pemantauan dan pencatatan insiden kesalahan operasional Bank baik yang menimbulkan kerugian finansial (*loss event management*/LEM) maupun yang hampir menimbulkan kerugian finansial (*nearmisses*), serta langkah mitigasi yang dilakukan.

information technology and digital business has increased the potential for emerging risks, especially those related to data theft and misuse, which is a significant concern for the financial services industry.

Panin Bank consistently exerts its best efforts in effective management of operational risk exposures inherent to all functional activities of the Bank, in concurrence to Otoritas Jasa Keuangan Regulation (POJK) No. 18/SEOJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks, by carrying out the following activities:

a) Ensuring that the effective Governance and Overseeing Functions on Bank's risk management practices are carried out with by the Board of Directors and Board of Commissioners.

b) Adequacy of operational risk management policies and standard operating procedures, comprehensive framework/clear segregation of accountability/duties and authorities as well as definitions of operational risk limits.

c) Maintaining consistency and effectiveness of the process and practices of Identification, Measurement, Monitoring and Controling/ Mitigation mechanisms for operational risk exposure in all operational Work Unita. Panin Bank has been deploying an operational risk management information system which well suit to Bank’s business characteristics, activities and complexity

d) Conduct reviews and provide operational risk management opinions over inceptions of new products and services, with more comprehensive and in-depth coverage of potential risks in concurrence to guidelines and standardization of governance based on regulatory provisions and industry standards.

e) Conductioning Operational Risk Weighted Assets (RWA) by using the Standard Measurement Approach in concurrence to OJK Circular (SEOJK) Number 6/SEOJK/2020.

f) Monitoring and recording incidents of Bank operational errors, that cause financial losses (loss event management/LEM) and those that almost cause financial losses (nearmisses), as well as the mitigation steps taken.

g) Secara konsisten melakukan peningkatan dari efektifitas dan efisiensi dalam memantau penerapan manajemen risiko operasional, dengan memanfaatkan Aplikasi Operational Risk Assessor (OPRA) dan Aplikasi Risk Based Bank Rating (RBBR) yang telah diimplementasikan pada seluruh unit kerja Kantor Pusat atau Kantor Cabang. Aktivitas pengelolaan risiko operasional yang tersedia pada Aplikasi Operational Risk Assesor (OPRA) diantaranya:

- *Risk and Control Self-Assessmen*t (R-CSA), untuk mengidentifikasi dan mengukur pemaparan risiko, serta memprediksi tingkat risiko operasional dalam beberapa periode ke depan berdasarkan data historis dan efektifitas kontrol yang tersedia.
- *Loss Event Management* (LEM), yaitu proses pengelolaan Insiden yang berdampak/ menimbulkan kerugian finansial bagi Bank.
- *Nearmiss*, yaitu insiden risiko operasional yang tidak/hampir menimbulkan kerugian finansial bagi bank, namun tetap harus menjadi peringatan dini (early warning signal) agar tidak terulang di kemudian hari dan menjadi insiden LEM.
- *Key Risk Indicators*, yang merupakan indikator yang disusun sebagai bagian dari upaya memantau risiko-risiko yang ada secara risk-based dengan tujuan agar tindak lanjut dapat segera diambil sebelum terjadinya risiko.
- Register Risiko Teknologi Informasi, yang terdiri dari register risiko yang berbasis proses dan aset, serta dapat memberikan informasi risiko TI sehinggga Risk Owner/Risk Taking Units maupun pihak terkait lainnya dapat melakukan pemantauan maupun tindakan mitigasi agar sistem TI tetap terjaga dan mendukung operasional, bisnis dan layanan nasabah secara berkelanjutan.

h) Bank Panin juga telah mengembangkan Aplikasi *Integrated Reporting System* (IRS) yang berbasis web untuk mendukung pemantauan dan pengelolaan *risk appetite/risk tolerance* dan profil risiko Bank secara otomatis.

g) Consistently improve the effectiveness and efficiency in monitoring the implementation of operational risk management, by utilizing Operational Risk Assessor (OPRA) and Risk Based Bank Rating (RBBR) applications, which have been effectively deployed in all Head Office Units and Branch Offices. Operational risk management tools featured in the Operational Risk Assessor (OPRA) include:

- Risk and Control Self-Assessment (R-CSA), to identify and measure operational risk exposure, as well as to predict the level of operational risk exposures for the next 6 months period, based on historical data baselining and the effectiveness of controls practices.
- Loss Event Management (LEM), is the process of managing operational risk incidents that impacted/caused financial losses for the Bank.
- Nearmisses, are operational risk incidents that do not/nearly cause financial losses for the Bank, and must still be considered as an early warning signal to prevent future occurrence or operational loss event incidents.
- Key Risk Indicators (KRI), which are indicators previously defined together with the repective thresholds, as part of continuous monitoring over the state of existing risk exposures with the objective to enable early follow-up actions prior to occurrence of risk event.
- Information Technology Risk Register, which consists of process-based and asset-based risk registers, and can provide the mapping of IT risk information, so that Risk Owners/Risk Taking Units and other related parties can carry out monitoring and mitigation actions, in ensuring continuous IT services to support operations, business and customer service.

h) Panin Bank has as well developed a web-based Integrated Reporting System (IRS) to automate the monitoring and management of the Bank's risk appetite and risk profile.

i) Terus menyempurnakan program kesadaran akan risiko dengan tagar #PeduliKeamanan, untuk target internal (karyawan Bank) maupun eksternal (nasabah dan konsumen), yang dilakukan secara sistematis dan terukur efektivitasnya, diantaranya dengan mengadakan Workshop Penguatan *Risk Awareness* bagi pejabat dan karyawan kantor cabang, dan Workshop Pelindungan Data Pribadi yang diadakan secara hybrid dan diikuti oleh seluruh Karyawan dan Pimpinan Kantor Cabang. Pengukuran efektivitas dari program dilaksanakan pula melalui beberapa metode seperti *email phising test* karyawan, *controlled quizzes/questionnaires*, simulasi kesiapan/ *table top exercises*, dll.

i) Continuously improving the risk awareness program with the hashtag #PeduliKeamanan, targeting at both internal (bank employees) and external stakeholders (customers and consumers). Effectiveness is measured systematically through various initiatives such as risk awareness workshops for branch managers and employees, and hybrid data privacy workshops attended by all employees and branch managers. Measurement over program effectiveness was also conducted through different methodologies eg. Email phising test of Bank's staff, controlled quizzes/ questionnaires, readiness simulation/table top exercises, etc.

j) Memperluas cakupan dan meningkatkan kualitas dari pengelolaan risiko terkait Teknologi Informasi dan Digital melalui pembentukan fungsi-fungsi yang mengelola aspek-aspek keamanan dari Layanan Digital diantaranya operasionalisasi dari *CISO Office* yang menjalankan fungsi CISO – *Chief Information Security Officers*, DPO – *Data Protection Officer*, dan eskalasi CSIRT – *Cyber Security Incident Response Team*; serta operasionalisasi dari CSOC – *Cyber Security Operation Center* sebagai infrastruktur pendukung keamanan siber Bank, serta mengadakan pengujian kesiapan tanggap insiden siber (CISRT) dalam bentuk Facilitated Table Top Exercise.

j) Expanding the scope and enhancing the quality of risk management related to Information Technology and Digital aspects through the establishment of functions that manage the security aspects of Digital Services, including the operationalization of the CISO Office, which performs the roles of CISO – Chief Information Security Officer, DPO – Data Protection Officer, and the escalation of CSIRT – Cyber Security Incident Response Team; as well as the operationalization of the CSOC – Cyber Security Operation Center as the Bank's cybersecurity support infrastructure, and conducting cyber incident response readiness tests (CSIRT) in the form of Facilitated Tabletop Exercises.

Sebagai sistem pelaporan dan dasar pengawasan atas Proses Pengelolaan Risiko Operasional Bank, maka secara konsisten disampaikan Laporan Profil Risiko Operasional dan hasil Pemantauan *Risk Apetite /Risk Tolerance* kepada Komite Manajemen Risiko (Direksi) dan Komite Pemantau Risiko (Dewan Komisaris), untuk selanjutnya dilaporkan dalam bentuk Laporan Profil Risiko dan Laporan Tingkat Kesehatan Bank (*Risk Based Bank Rating*) kepada Regulator. Selain itu, dalam rangka pengelolaan risiko operasional terdapat laporan pengelolaan risiko operasional yang disampaikan kepada manajemen sebagai sarana monitoring dan bahan pertimbangan untuk mengambil tindakan prioritas.

As for reporting system and basis for supervisory over Bank's Operational Risk Management practices, the Bank is providing Operational Risk Profile Reports and Risk Appetite/Risk Tolerance Monitoring being consistently submitted to the Risk Management Committee (Board of Directors) and Risk Monitoring Committee (Board of Commissioners), and then subsequently reported to the Regulators (OJK/Bank Indonesia) in the form of Risk Profile Report and Bank's Soundness Level Report (Risk Based Bank Rating). Additionally, in the context of sound operational risk management practices, more detailed ad-hoc operational risk management reports are also provided to Bank's Management as a means of monitoring and consideration for taking priority actions.

**Manajemen Risiko Hukum**

Risiko hukum adalah risiko yang ditimbulkan akibat tuntutan hukum dan/atau kelemahan aspek yuridis yang disebabkan oleh ketiadaan peraturan perundang-undangan yang mendukung atau kelemahan perikatan seperti tidak dipenuhinya syarat sahnya kontrak dan kelengkapan pengikatan dokumen yang tidak memadai. Seiring dengan perkembangan bisnis dan perluasan cakupan kerjasama / ekosistem dengan pihak ketiga, maka pengelolaan risiko hukum menjadi penting.

**Legal Risk Management**

Legal risk is the risk arising from legal claims and/or weaknesses in judiciall aspects caused by the absence of supporting laws and regulations or weaknesses in the agreement such as not fulfilling the conditions for the validity of the contract and inadequate completeness of binding documents. As business develops and the scope of cooperation/ecosystem with third parties expands, legal risk management becomes important.

Untuk mencegah terjadinya perselisihan dikemudian hari, maka kerjasama dengan pihak ketiga wajib dilandasi perikatan Perjanjian Kerjasama (PKS) yang tertulis dengan cakupan klausala yang lengkap yang disepakati dan mengikat bagi para pihak. Selain itu Bank harus melakukan kaji ulang dan mengkinikan PKS yang telah dibuat sebelumnya dengan memasukan klausula-klausula baru yang belum tercakup, seperti klausula Pelindungan Data Pribadi (sesuai UU No.7 tahun 2022), Pelindungan Konsumen (UU No.8 tahun 1999) dan regulasi turunannya. Untuk memastikan kelengkapan klausula dalam PKS Bank dapat meminta kajian dan opini hukum kepada Bagian/ Departemen hukum Bank.

To prevent disputes from occurring in the future, cooperation with third parties must be based on a comprehensive contractual agreement (PKS-Perjanjian Kerjasama) with a complete scope of clauses that are agreed upon and binding on the parties. In addition, the Bank must review and update agreements that have been previously created by including new clauses that yet to be covered, such as the Personal Data Protection clause (according to Law No. 7 of 2022), Consumer Protection (Law No. 8 of 1999) and derivative regulations. To ensure completeness of the clauses in the PKS, all working Units in the Bank might request consultation and having legal reviews and opinions from the Bank's legal section/department.

Sebagai dasar bagi pengawasan atas proses Pengelolaan Risiko Hukum, maka Bank melaksanakan penilaian Profil Risiko Hukum secara triwulanan atas beberapa parameter indikator risiko sesuai ketentuan Regulator yang berlaku sehingga diperoleh gambaran mengenai tingkat potensi Risiko Hukum secara *bankwide*.

As the basis for supervision over Legal Risk Management practices, the Bank carries out quarterly Legal Risk Profile assessments on several risk indicators / risk parameters in accordance to applicable Regulatory provisions so as to obtain an overview of the potential level of bankwide Legal Risk state.

**Manajemen Risiko Stratejik**

**Strategic Risk Management**

Risiko stratejik dapat terjadi akibat ketidaktepatan Bank dalam mengambil keputusan dan/atau pelaksanaan suatu keputusan stratejik serta kegagalan dalam mengantisipasi perubahan lingkungan bisnis. Pengelolaan risiko stratejik menjadi penting untuk menjaga keberlanjutan operasional dan bisnis Bank dalam menghadapi kondisi lingkungan bisnis internal dan eksternal serta perkembangan global yang dapat mengganggu tujuan obyektif Bank.

Strategic risk can occur due to weaknesses in the Bank’s decision making processes and/or while implementing strategic decisions as well as failure to anticipate changes in the business environment. Strategic risk management is important to maintain the sustainability of the Bank's operations and businesses in facing dynamics of internal and external business environmental conditions as well as global developments which can disrupt the Bank's objectives.

Bank senantiasa melakukan analisis kesesuaian bisnis internal dengan lingkungan eskternal serta menganalisa realisasi pencapaian target rencana bisnis bank yang telah ditetapkan secara periodik, melakukan pengukuran realisasi pencapaian target aset, aset produktif, sumber dana, permodalan, laba sebelum pajak, produk baru, jaringan kantor dan lainnya dibanding proyeksi yang tercantum dalam Rencana Bisnis Bank.

Bank consistently carries out analysis over the suitability of its internal business directions with the external environment, as well as periodically analyzing the realization of the achievement of bank business plan/ targets which have been previously set, measuring the realization of the achievement of targets for assets, productive assets, sources of funds, capital, profit before tax, new products, office networks and others, and compared them to the projections stated in the Bank's Business Plan.

Sebagai dasar bagi pengawasan atas proses Pengelolaan Risiko Stratejik, maka Bank melaksanakan penilaian Profil Risiko Stratejik secara triwulanan atas beberapa parameter indikator risiko sesuai ketentuan regulator yang berlaku sehingga diperoleh gambaran mengenai tingkat potensi Risiko Stratejik secara *bankwide*.

As a basis for supervision over Strategic Risk Management practices, the Bank carries out quarterly Strategic Risk Profile assessments on several risk indicator/ parameters in accordance with applicable regulatory provisions so as to obtain an overview of the potential level of Strategic Risk exposures on a bankwide basis.

**Manajemen Risiko Reputasi**

Risiko reputasi adalah risiko akibat menurunnya tingkat kepercayaan pemangku kepentingan (stakeholders) yang bersumber dari persepsi negatif terhadap Bank, baik yang disebabkan operasional maupun pelanggaran etika bisnis. Bank senantiasa meningkatkan kualitas layanan melalui koordinasi dan redefinisi / pembagian dari masing-masing fungsi yang terkait dengan pengelolaan keluhan dan perlindungan nasabah, yaitu Satuan Kerja *Customer Service, Customer Complaint Handling, Call Center, Helpdesk, Corporate Secretary*, dan unit kerja terkait lainnya.

Bank telah menyediakan *Contact Center* sebagai sarana bagi nasabah untuk melakukan komunikasi/ memperoleh informasi dan melakukan pengaduan secara daring dalam periode 24/7. Selain itu Bank melakukan kerjasama dengan vendor media *listening* untuk memantau berita-berita terkait Bank pada media elektronik maupun media sosial agar dapat respon secara cepat dan akurat.

Sebagai dasar bagi pengawasan atas proses Pengelolaan Risiko Reputasi, Bank melaksanakan penilaian Profil Risiko Reputasi secara triwulanan atas beberapa parameter indikator risiko sesuai ketentuan regulator yang berlaku sehingga diperoleh gambaran mengenai tingkat potensi Risiko Reputasi secara *bankwide*.

**Reputation Risk Management**

Reputation risk is the risk resulted from the losing of stakeholder's trust due to negative perceptions over Bank, whether due to operational defect or violations of business ethics. The Bank continues to improve service quality through coordination and redefinition/clear division of functions related to complaint management and customer protection ie. Customer Service, Customer Complaint Handling, Call Center, Helpdesk, Corporate Secretary, and other related Working Units.

Bank has established a 24/7 Contact Center to provide customers with a communication channel for inquiries, information, and complaints. Additionally, the Bank has partnered with a media listening vendor to monitor news and social media for any mentions of the Bank, enabling prompt and accurate responses.

As a basis for overseeing over Reputation Risk Management practices, the Bank carries out quarterly Reputation Risk Profile assessments on several risk indicator/ parameters in accordance to applicable regulatory provisions to obtain an overview of the potential level of bankwide Reputation Risk.

**Manajemen Risiko Kepatuhan**

Risiko Kepatuhan adalah Risiko akibat Bank tidak mematuhi dan/atau tidak melaksanakan peraturan perundang-undangan dan ketentuan yang berlaku dalam kegiatan operasional dan bisnisnya. Bank melakukan pemantauan dan perbaikan terhadap teguran/reminding letter/sanksi denda dari regulator serta menindaklanjuti semua temuan Audit dari eksternal/regulator sesuai dengan waktu yang telah ditetapkan. Bank menyampaikan laporan hasil tindak lanjut Laporan Hasil Pemeriksaan (LHP), melakukan pemantauan atas sanksi denda kewajiban membayar yang dikenakan kepada bank dari regulator.

Sebagai dasar bagi pengawasan atas proses Pengelolaan Risiko Kepatuhan, Bank melaksanakan penilaian Profil Risiko Kepatuhan secara triwulanan atas beberapa parameter indikator risiko sesuai ketentuan regulator yang berlaku sehingga diperoleh gambaran mengenai tingkat potensi Risiko Kepatuhan secara bankwide.

**Compliance Risk Management**

Compliance risk is the risk resulted from the Bank of not complying to and/or not implementing applicable laws and regulations during its operational and business activities. Bank continuously monitors and timely make corrections over regulatory reminders/reprimands/fine/ sanctions imposed by Regulators and follows up on all audit findings from external/regulators according to the specified time. The bank submits a report on the results of the follow-up Audit Result Report (LHP), monitors the fines and penalties imposed on the bank by the regulator.

As a basis for oversight monitoring over Compliance Risk Management practices, the Bank carries out quarterly Compliance Risk Profile assessments on several risk indicator parameters in accordance to applicable regulatory provisions so as to obtain an overview of the potential level of Bank's Compliance Risk exposures.

## Analisis Perbedaan Jatuh Tempo Aset, Liabilitas Keuangan dan Dana Syirkah Temporer

Tabel dibawah ini menyajikan analisis jatuh tempo aset dan liabilitas Grup pada tanggal 30 September 2025 dan 31 Desember 2024, berdasarkan jangka waktu yang tersisa sampai tanggal jatuh tempo kontrak dan asumsi perilaku (*behavioral assumptions*):

## Maturity Mismatch Analysis of Financial Asset, Liabilities and Temporary Syirkah Funds

The table below showed the maturity gap analysis of the Group on September 30, 2025 and December 31, 2024 arranged by remaining days until maturity date and behavioral assumptions:

| | 30 September/ September 30, 2025 | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Lain-lain/ Others | Sampai dengan 1 bulan/ 1 month or less | >1 - 3 bulan/ >1- 3 months | >3 - 12 bulan/ >3 - 12 months | >1 - 2 tahun/ >1- 2 years | >2 - 5 tahun/ >2 - 5 years | >5 tahun/ >5 years | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta Rp Million | |
| Aset | | | | | | | | | Asset |
| Tanpa suku bunga | | | | | | | | | Without interest |
| Kas | - | 1,255,200 | - | - | - | - | - | 1,255,200 | Cash |
| Giro pada Bank Indonesia | - | 10,969,576 | - | - | - | - | - | 10,969,576 | Demand deposits with Bank Indonesia |
| Giro pada bank lain | - | 417 | - | - | - | - | - | 417 | Demand deposits with other banks |
| Tagihan derivatif | - | 12,069 | 9,378 | 12,084 | - | - | - | 33,531 | Derivative receivables |
| Kredit | (2,122) | 2,380 | 119 | 1,756 | 331 | 866 | - | 3,330 | Loans |
| Tagihan akseptasi | (5,036) | 377,044 | 676,229 | 489,684 | - | - | - | 1,537,921 | Acceptance receivables |
| Penyertaan dalam bentuk saham | - | - | - | - | - | - | 787,824 | 787,824 | Investments in share of stock |
| Aset lain-lain - bersih | (81,391) | 567,130 | 546,481 | - | 372,316 | - | 5,893 | 1,410,429 | Other assets - net |
| Suku bunga variabel | | | | | | | | | Variable interest rate |
| Giro pada bank lain | (9) | 612,475 | - | - | - | - | - | 612,466 | Demand deposits with other banks |
| Penempatan pada Bank Indonesia dan bank lain | - | 12 | - | - | - | - | - | 12 | Placement with Bank Indonesia and other banks |
| Kredit | (5,873,500) | 5,300,793 | 9,078,373 | 23,938,722 | 4,791,178 | 35,193,497 | 19,861,319 | 92,290,382 | Loans |
| Suku bunga tetap: | | | | | | | | | Fixed interest rate |
| Penempatan pada Bank Indonesia dan bank lain | (125) | 2,926,279 | 479,628 | - | - | - | - | 3,405,782 | Placement with Bank Indonesia and other banks |
| Efek-efek | (3) | 5,057,809 | 10,237,992 | 9,717,763 | 3,313,244 | 965,452 | 18,470,156 | 47,762,413 | Securities |
| Kredit | (691,545) | 1,081,671 | 508,970 | 4,378,576 | 2,913,951 | 7,780,501 | 18,674,983 | 34,647,107 | Loans |
| Efek yang dibeli dengan janji dijual kembali | (377) | 5,711,460 | - | - | - | - | - | 5,711,083 | Securities purchased with agreements to resell |
| Tagihan anjak piutang | (30,951) | 75,000 | - | - | - | - | - | 44,049 | Factoring receivable |
| Piutang jual dan sewa-balik | (235) | 7,094 | 11,758 | 50,619 | 29,498 | 5,115 | - | 103,849 | Sales and lease-back receivables |
| Piutang sewa pembiayaan | (13,696) | 53,594 | 70,980 | 266,883 | 221,293 | 82,988 | - | 682,042 | Finance leases receivables |
| Piutang pembiayaan konsumen | (182,727) | 396,224 | 698,890 | 2,371,620 | 2,511,555 | 2,317,001 | 13 | 8,112,576 | Consumer financing receivables |
| Aset lain-lain - bersih | - | 328 | 645 | 2,530 | 2,234 | 339 | 84 | 6,160 | Other assets - net |
| Jumlah Aset | (6,881,717) | 34,406,555 | 22,319,443 | 41,230,237 | 14,155,600 | 46,345,759 | 57,800,272 | 209,376,149 | Total Asset |
| Liabilitas | | | | | | | | | Liabilities |
| Tanpa suku bunga: | | | | | | | | | Without interest |
| Liabilitas segera | - | 313,643 | - | - | - | - | - | 313,643 | Liabilities payable immediately |
| Simpanan | - | 33,131 | 2,580 | 316 | - | - | - | 36,027 | Deposits |
| Simpanan dari bank lain | - | 50,412 | - | - | - | - | - | 50,412 | Deposits from other banks |
| Liabilitas derivatif | - | 14,976 | 11,478 | 11,898 | - | - | - | 38,352 | Derivative payables |
| Liabilitas akseptasi | - | 377,259 | 677,794 | 491,235 | - | - | - | 1,546,288 | Acceptance payables |
| Liabilitas lain-lain | - | 235,368 | 110,501 | - | - | 147,220 | 226,983 | 720,072 | Other liabilities |
| Suku bunga variabel: | | | | | | | | | Variable interest rate |
| Simpanan | - | 12,476,200 | 2,650,290 | 45,136,661 | 7,583 | 9,279 | 518 | 60,280,531 | Deposits |
| Simpanan dari bank lain | - | 32,680 | - | - | - | - | - | 32,680 | Deposits from other banks |
| Suku bunga tetap: | | | | | | | | | Fixed interest rate |
| Simpanan | - | 45,339,247 | 17,776,032 | 13,651,909 | 912 | - | - | 76,768,100 | Deposits |
| Simpanan dari bank lain | - | 2,991,435 | 4,000 | 6,500 | - | - | - | 3,001,935 | Deposits from other banks |
| Efek yang dijual dengan janji dibeli kembali | - | 145,748 | - | - | - | - | - | 145,748 | Securities sold with agreements to repurchase third parties |
| Surat berharga yang diterbitkan | - | - | - | - | - | 7,119,045 | - | 7,119,045 | Securities issued |
| Pinjaman yang diterima | - | 161,532 | 243,321 | 1,065,951 | 1,007,428 | 526,700 | - | 3,004,932 | Borrowings |
| Obligasi subordinasi | - | - | - | - | - | - | 48,140 | 48,140 | Subordinated bonds |
| Jumlah Liabilitas | - | 62,171,631 | 21,475,996 | 60,364,470 | 1,015,923 | 7,802,244 | 275,641 | 153,105,905 | Total Liabilities |
| Suku bunga variabel: | | | | | | | | | Variable interest rate |
| Dana syirkah temporer | - | 878,386 | - | - | - | - | - | 878,386 | Temporary syirkah funds |
| Suku bunga tetap: | | | | | | | | | Fixed interest rate |
| Dana syirkah temporer | - | 10,960,723 | 2,127,604 | 234,196 | - | - | - | 13,322,523 | Temporary syirkah funds |
| Jumlah Dana Syirkah Temporer | - | 11,839,109 | 2,127,604 | 234,196 | - | - | - | 14,200,909 | Total Temporary Syirkah Funds |
| Selisih | (6,881,717) | (39,604,185) | (1,284,157) | (19,368,429) | 13,139,677 | 38,543,515 | 57,524,631 | 42,069,335 | Difference |

| | 31 Desember/ December 31, 2024 | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Lain-lain/ Others | Sampai dengan 1 bulan/ 1 month or less | >1 - 3 bulan/ >1 - 3 months | >3 - 12 bulan/ >3 - 12 months | >1 - 2 tahun/ >1 - 2 years | >2 - 5 tahun/ >2 - 5 years | >5 tahun/ >5 years | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta Rp Million | |
| Aset | | | | | | | | | Asset |
| Tanpa suku bunga | | | | | | | | | Without interest |
| Kas | - | 1,809,940 | - | - | - | - | - | 1,809,940 | Cash |
| Giro pada Bank Indonesia | - | 9,286,821 | - | - | - | - | - | 9,286,821 | Demand deposits with Bank Indonesia |
| Giro pada bank lain | - | - | - | - | - | - | - | - | Demand deposits with other bank |
| Tagihan derivatif | - | 16,368 | 18,233 | 5,409 | - | - | - | 40,010 | Derivative receivables |
| Kredit | (796) | 366 | 345 | 1,996 | 534 | 696 | - | 3,141 | Loans |
| Tagihan akseptasi | (6,358) | 327,357 | 729,424 | 358,298 | - | - | - | 1,408,721 | Acceptance receivables |
| Penyertaan dalam bentuk saham | - | - | - | - | - | - | 775,604 | 775,604 | Investments in share of stock |
| Aset lain-lain - bersih | (78,477) | 627,021 | 597,798 | - | 360,418 | - | 5,815 | 1,512,575 | Other assets - net |
| Suku bunga variabel | | | | | | | | | Variable interest rate |
| Giro pada bank lain | (17) | 683,870 | - | - | - | - | - | 683,853 | Demand deposits with other banks |
| Penempatan pada Bank Indonesia dan bank lain | - | 12 | - | - | - | - | - | 12 | Placement with Bank Indonesia and other banks |
| Kredit | (6,787,119) | 4,945,401 | 9,591,997 | 27,333,014 | 5,242,288 | 31,872,601 | 25,316,273 | 97,514,455 | Loans |
| Suku bunga tetap: | | | | | | | | | Fixed interest rate |
| Penempatan pada Bank Indonesia dan bank lain | (641) | 5,821,759 | 253,233 | - | - | - | - | 6,074,351 | Placement with Bank Indonesia and other banks |
| Efek-efek | (21) | 7,512,739 | 2,134,111 | 20,931,098 | 11,170,562 | 4,920,744 | 15,619,968 | 62,289,201 | Securities |
| Kredit | (643,367) | 600,280 | 669,257 | 3,600,496 | 2,824,414 | 8,754,244 | 19,182,661 | 34,987,985 | Loans |
| Efek yang dibeli dengan janji dijual kembali | (693) | 1,095,467 | - | - | - | - | - | 1,094,774 | Securities purchased with agreements to resell |
| Tagihan anjak piutang | (30,951) | 75,000 | - | - | - | - | - | 44,049 | Factoring receivable |
| Piutang jual dan sewa-balik | (210) | 4,927 | 38,743 | 29,433 | 19,314 | 5,670 | - | 97,877 | Sales and lease-back receivables |
| Piutang sewa pembiayaan | (14,953) | 48,650 | 64,595 | 233,649 | 190,087 | 66,235 | - | 588,263 | Finance leases receivables |
| Piutang pembiayaan konsumen | (215,888) | 405,087 | 563,578 | 2,485,581 | 2,618,825 | 2,707,682 | 883 | 8,565,748 | Consumer financing receivables |
| Aset lain-lain - bersih | - | 382 | 751 | 3,071 | 3,412 | 1,248 | 264 | 9,128 | Other assets - net |
| Jumlah Aset | (7,779,491) | 33,261,447 | 14,662,065 | 54,982,045 | 22,429,854 | 48,329,120 | 60,901,468 | 226,786,508 | Total Asset |
| Liabilitas | | | | | | | | | Liabilities |
| Tanpa suku bunga: | | | | | | | | | Without interest |
| Liabilitas segera | - | 169,356 | - | - | - | - | - | 169,356 | Liabilities payable immediately |
| Simpanan | - | 50,563 | 3,135 | 790 | - | - | - | 54,488 | Deposits |
| Simpanan dari bank lain | - | 35,104 | - | - | - | - | - | 35,104 | Deposits from other banks |
| Liabilitas derivatif | - | 17,941 | 19,984 | 5,383 | - | - | - | 43,308 | Derivative payables |
| Liabilitas akseptasi | - | 327,514 | 730,771 | 359,763 | - | - | - | 1,418,048 | Acceptance payables |
| Liabilitas lain-lain | - | 264,031 | 133,263 | - | - | 166,658 | 195,628 | 759,580 | Other liabilities |
| Suku bunga variabel: | | | | | | | | | Variable interest rate |
| Simpanan | - | 7,224,707 | 2,346,526 | 54,907,871 | 5,817 | 10,486 | 587 | 64,495,994 | Deposits |
| Simpanan dari bank lain | - | 475,391 | - | - | - | - | - | 475,391 | Deposits from other banks |
| Suku bunga tetap: | | | | | | | | | Fixed interest rate |
| Simpanan | - | 48,619,951 | 18,877,332 | 9,596,040 | 48,826 | - | - | 77,142,149 | Deposits |
| Simpanan dari bank lain | - | 770,300 | 8,500 | 500 | - | - | - | 779,300 | Deposits from other banks |
| Efek yang dijual dengan janji dibeli kembali | - | 21,189,337 | - | - | - | - | - | 21,189,337 | Securities sold with agreements to repurchase third parties |
| Surat berharga yang diterbitkan | - | - | - | - | - | 3,934,213 | - | 3,934,213 | Securities issued |
| Pinjaman yang diterima | - | 113,674 | 192,010 | 851,066 | 1,048,666 | 732,341 | - | 2,937,757 | Borrowings |
| Obligasi subordinasi | - | - | - | 1,301,212 | - | - | 47,962 | 1,349,174 | Subordinated bonds |
| Jumlah Liabilitas | - | 79,257,869 | 22,311,521 | 67,022,625 | 1,103,309 | 4,843,698 | 244,177 | 174,783,199 | Total Liabilities |
| Suku bunga variabel: | | | | | | | | | Variable interest rate |
| Dana syirkah temporer | - | 576,068 | - | - | - | - | - | 576,068 | Temporary syirkah funds |
| Suku bunga tetap: | | | | | | | | | Fixed interest rate |
| Dana syirkah temporer | - | 7,082,277 | 2,779,478 | 1,224,140 | - | - | - | 11,085,895 | Temporary syirkah funds |
| Jumlah Dana Syirkah Temporer | - | 7,658,345 | 2,779,478 | 1,224,140 | - | - | - | 11,661,963 | Total Temporary Syirkah Funds |
| Selisih | (7,779,491) | (53,654,767) | (10,428,934) | (13,264,720) | 21,326,545 | 43,485,422 | 60,657,291 | 40,341,346 | Difference |

## 57. KONTINJENSI, IKATAN DAN PERJANJIAN SIGNIFIKAN LAINNYA

### Bank

a. Bank mengadakan Perjanjian Induk Bancassurance dengan PT Asuransi Multi Artha Guna Tbk (AMAG) berdasarkan Perjanjian Kerjasama tanggal 27 Juni 2016 mengenai persetujuan Bank untuk mempromosikan, memperkenalkan dan menjelaskan produk-produk AMAG kepada para nasabah Bank berdasarkan perjanjian yang telah disepakati dengan nilai fasilitas awal adalah sebesar Rp 601.976 juta. Salah satu bentuk promosi produk AMAG adalah dalam bentuk asuransi kendaraan bermotor yang dibiayai dengan fasilitas KPM di seluruh kantor cabang dan perwakilan yang menjadi wewenang Bank, dengan syarat dan prosedur penutupan objek pertanggungan ditentukan oleh AMAG.

## 57. CONTINGENCIES, COMMITMENTS AND OTHER SIGNIFICANT AGREEMENTS

### Bank

a. The Bank entered into Master Bancassurance Agreement with PT Asuransi Multi Artha Guna Tbk (AMAG) based on joint agreement dated June 27, 2016 regarding the Bank consent to promote, introduce and explain AMAG's products to Bank's customers based on agreement with upfront facilitation fee amounting to Rp 601,976 million. Among others, the promotion of AMAG's product is in motor vehicle insurance funded by KPM facility in all Bank's branches and Bank's authorized representative with terms and procedures of coverage determine by AMAG.

Pada tanggal 31 Desember 2020, Bank mengadakan perubahan atas perjanjian kerjasama *Bancassurance*, dimana pembayaran atas komisi dilakukan setiap tahun dengan jangka waktu perjanjian 20 tahun terhitung dari tanggal 1 Juli 2020.

On December 31, 2020 the Bank has amend the Bancassurance agreement, whereby the payment of commission is made annually with 20 years tenor start from July 1, 2020.

Magna Sehat

Bank mengadakan perjanjian kerjasama pemasaran referensi produk *Bancassurance* Magna Sehat dengan AMAG berdasarkan Perjanjian Kerjasama tanggal 1 November 2018.

Pada tanggal 8 November 2019 Bank mengadakan perubahan pertama atas Perjanjian Produk *Bancassurance* Asuransi Magna Sehat, dimana kedua pihak sepakat untuk menambahkan ketentuan yang mengatur proses pemasaran kepada Nasabah Individu.

Pada tanggal 26 Maret 2024 Bank mengadakan perubahan kedua atas Perjanjian Produk Bancassurance Asuransi Magna Sehat, dimana kedua pihak sepakat untuk perpanjangan jangka waktu, menambah ketentuan prosedur pemasaran asuransi, merubah kewajiban dan hak para pihak, dan merubah pernyataan dan jaminan.

Magna Sehat

The Bank entered into a joint agreement of Bancassurance product reference marketing of Magna Sehat with AMAG based on agreement dated on November 1, 2018.

On November 8, 2019 the Bank has its first amendment of Bancassurance Agreement Magna Sehat, whereby both parties agree to to the additional of terms regarding marketing process to individual customers.

On March 26 2024, the Bank made a second amendment to the Magna Sehat Insurance Bancassurance Product Agreement, where both parties agreed to extend the term, add provisions to insurance marketing procedures, change the obligations and rights of the parties, and change representations and warranties.

Asuransi Kecelakaan Diri

Bank mengadakan perjanjian kerjasama pemasaran referensi produk Bancassurance Asuransi Kecelakaan Diri dengan AMAG berdasarkan Perjanjian Kerjasama tanggal 9 April 2019.

Pada tanggal 1 Agustus 2019 Bank mengadakan perubahan pertama atas Perjanjian Produk *Bancassurance* Asuransi Kecelakaan Diri, dimana kedua pihak sepakat untuk menambahkan ketentuan yang mengatur proses penutupan polis kepada nasabah KEP dan menambahkan ketentuan pada ayat 1 pasal 17.

Pada tanggal 7 Juni 2021 Bank mengadakan perubahan kedua atas Perjanjian Produk Bancassurance Asuransi Kecelakaan Diri, dimana kedua pihak sepakat untuk mengubah fitur produk, proses penutupan polis dan proses klaim.

Pada tanggal 2 April 2024 Bank mengadakan perubahan ketiga atas Perjanjian Produk Bancassurance Asuransi Kecelakaan Diri, dimana kedua pihak sepakat untuk perpanjangan jangka waktu, menambah ketentuan prosedur pemasaran asuransi, merubah kewajiban dan hak para pihak, dan merubah pernyataan dan jaminan.

Asuransi Kecelakaan Diri

The Bank entered into a joint agreement of Bancassurance product reference marketing Asuransi Kecelakaan Diri with AMAG based on agreement dated on April 9, 2019.

On August 1, 2019 the Bank has its first amendment of joint agreement of Bancassurance Product Asuransi Kecelakaan Diri, whereby both parties agreed to add some policies regarding the process of the closure of insurance policy of KEP customers and add some policies to article 17 verse 1.

On June 7, 2021 The Bank enter into second amendment of joint agreement of Bancassurance Product Asuransi Kecelakaan Diri, whereby both parties agreed to modified product feature, policy closing process and claim process.

On April 2 2024, the Bank made the third amendment to the Personal Accident Insurance Bancassurance Product Agreement, where both parties agreed to extend the term, add provisions to insurance marketing procedures, change the obligations and rights of the parties, and change representations and warranties.

Magna Properti

Bank mengadakan perjanjian kerjasama pemasaran referensi produk *Bancassurance* Asuransi Non Kendaraan Bermotor dengan PT Panin Insurance berdasarkan Perjanjian Kerjasama tanggal 21 Juni 2011.

Pada tanggal 17 Oktober 2017, Bank mengadakan perubahan ketiga atas perjanjian kerjasama pemasaran referensi produk Bancassurance Asuransi Non Kendaraan Bermotor, dimana kedua pihak sepakat untuk menambah ketentuan referensi produk.

Pada tanggal 29 Maret 2019, Bank mengadakan perubahan keempat atas perjanjian kerjasama pemasaran referensi produk *Bancassurance* Asuransi Non Kendaraan Bermotor, dimana kedua pihak sepakat untuk menambah ketentuan perluasan penawaran asuransi.

Bank mengadakan perjanjian kerjasama pemasaran distribusi produk Bancassurance Magna Properti dengan AMAG berdasarkan Perjanjian Kerjasama tanggal 1 November 2023.

Magna Secure

Bank mengadakan perjanjian kerjasama pemasaran referensi produk *Bancassurance* Magna Secure dengan AMAG berdasarkan Perjanjian Kerjasama tanggal 20 November 2017.

Pada tanggal 15 November 2019, Bank mengadakan perubahan kedua atas Perjanjian Produk *Bancassurance* Asuransi Magna Secure, dimana kedua pihak sepakat untuk menambahkan ketentuan perluasan penawaran Asuransi.

Magna Mobil

Bank mengadakan perjanjian kerjasama pemasaran referensi produk Bancassurance Magna Mobil dengan AMAG berdasarkan Perjanjian Kerjasama tanggal 16 Maret 2022.

Asuransi Kecelakaan Diri

Bank mengadakan perjanjian kerjasama pemasaran distribusi produk Bancassurance Asuransi Kecelakaan Diri dengan AMAG berdasarkan Perjanjian Kerjasama tanggal 1 November 2023.

Precious Medicare Insurance

Bank mengadakan perjanjian kerjasama pemasaran referensi produk *Bancassurance* Precious Medicare Insurance dengan AMAG berdasarkan Perjanjian Kerjasama tanggal 4 September 2024.

Magna Property

The Bank entered into a joint agreement of Bancassurance product marketing Non-Vehicle Insurance with PT Panin Insurance based on Joint Agreement dated June 21, 2011.

On October 17, 2017 the Bank has the third amendment of the joint agreement of Bancassurance Reference Product, Non-Vehicle Insurance, whereby the both parties has agreed to add the policies regarding the product reference.

On March 29, 2019 the Bank has its fourth amendment of the agreement of Bancassurance product reference marketing of Non-Vehicle Insurance, where both parties agree to the additional of terms regarding insurance offerings.

The Bank enters the agreement of product marketing distribution of Bancassurance Magna Properti with AMAG based on the agreement dated November 1, 2023.

Magna Secure

The Bank enters the agreement of product reference marketing of Bancassurance Magna Secure with AMAG based on the agreement dated November 20, 2017.

On November 15, 2019 the Bank has its second amendment of the agreement of Bancassurance Product Magna Secure Insurance, whereby both parties agree to the additional of terms regarding Insurance offerings.

Magna Mobil

The Bank enters the agreement of product reference marketing of Bancassurance Magna Mobil with AMAG based on the agreement dated March 16, 2022.

Self Accident Insurance

The Bank enters the agreement of product marketing distribution of Bancassurance Self Accident Insurance with AMAG based on the agreement dated November 1, 2023.

Precious Medicare Insurance

The Bank enters the agreement of product reference marketing of Bancassurance Precious Medicare Insurance with AMAG based on the agreement dated September 4, 2024.

Magna Wisata Domestik

Bank mengadakan perjanjian kerjasama pemasaran referensi produk *Bancassurance* Magna Wisata Domestik dengan AMAG berdasarkan Perjanjian Kerjasama tanggal tanggal 4 September 2024.

Magna Wisata Overseas

Bank mengadakan perjanjian kerjasama pemasaran referensi produk *Bancassurance* Magna Wisata Overseas dengan AMAG berdasarkan Perjanjian Kerjasama tanggal tanggal 4 September 2024.

Asuransi Magna Usaha Mikro

Bank mengadakan perjanjian kerjasama pemasaran referensi produk *Bancassurance* Asuransi Magna Usaha Mikro dengan AMAG berdasarkan Perjanjian Kerjasama tanggal tanggal 7 Oktober 2024.

b. Bank mengadakan perjanjian kerjasama pemasaran produk Bancassurance Panin Dana Pasti dengan PT Panin Life berdasarkan Perjanjian Kerjasama No.254-A/Dir/006/06.11, No. 254-B/Dir/006/06.11 dan No. 254-C/Dir/006/06.11 tanggal 22 Juni 2011.

Dalam perjanjian tersebut Bank bertindak sebagai agen pemasaran dengan memperoleh kompensasi berupa komisi, dengan jangka waktu perjanjian selama 5 tahun dan dapat diperpanjang kembali.

Pada tanggal 20 Mei 2013, Bank mengadakan perubahan perjanjian kerjasama, dimana kedua pihak sepakat untuk mengubah mekanisme penarikan nilai tunai Produk Asuransi Panin Dana Pasti. Pada tanggal 4 November 2013, PT Panin Life berubah nama menjadi PT Panin Dai-ichi Life.

Pada tanggal 26 September 2016, Bank mengadakan perubahan perjanjian kerjasama, dimana kedua pihak sepakat untuk memperpanjang jangka waktu perjanjian sampai dengan tanggal 21 Juni 2021 dan perubahan komisi yang diterima Bank menjadi sebesar 0,33%.

Pada tanggal 22 Juni 2021, Bank mengadakan perubahan perjanjian kerjasama, dimana kedua pihak sepakat untuk memperpanjang jangka waktu perjanjian selama 5 tahun sampai dengan tanggal 21 Juni 2026.

Pada tanggal 16 Desember 2022 ditandatangani Pengakhiran Perjanjian atas Perjanjian Kerjasama Distribusi (Bancassurance) Produk Panin Dana Pasti. Pengakhiran kerjasama dimaksud adalah untuk penjualan baru,

Magna Wisata Domestik

The Bank enters the agreement of product reference marketing of Bancassurance Magna Wisata Domestik with AMAG based on the agreement dated September 4, 2024.

Magna Wisata Overseas

The Bank enters the agreement of product reference marketing of Bancassurance Magna Wisata Overseas with AMAG based on the agreement dated September 4, 2024.

Asuransi Magna Usaha Mikro

The Bank enters the agreement of product reference marketing of Bancassurance Magna Usaha Mikro with AMAG based on the agreement dated October 7, 2024.

b. The Bank entered into a joint agreement of Bancassurance with PT Panin Life based on Agreement Letter No. 254-A/Dir/006/06.11, No. 254-B/Dir/006/06.11 and No. 254-C/Dir/006/06.11 dated June 22, 2011.

Based on the agreement, the Bank act as marketing agent and obtains compensation such as commission, for 5 years and can be renewed.

On May 20, 2013, Bank amended the cooperation agreement whereby both parties agreed to change the mechanism of the withdrawal of value cash Produk Asuransi Panin Dana Pasti. On November 4, 2013, PT Panin Life changed its name into PT Panin Dai-ichi Life.

On September 26, 2016 the Bank has amended the cooperation agreement whereby both parties agreed to extend the period of the agreement up to June 21, 2021 and the changes of the commision earned by Bank to 0.33%.

On June 22, 2021, the Bank has amended the cooperation agreement where by both parties agreed to extend the period of the agreement up to June 21, 2026.

On December 16, 2022, the Termination Agreement was signed for the Distribution Joint Agreement (Bancassurance) for Panin Fixed Fund Products. Termination of the intended collaboration is for new sales, while existing

sementara polis-polis yang sedang aktif (*existing*) akan tetap dikelola oleh PT Panin Dai-Ichi Life sesuai syarat umum dan ketentuan yang berlaku.

policies will continue to be managed by PT Panin Dai-Ichi Life in accordance with the general terms and conditions that apply.

c. Panin Premier Protection

Bank mengadakan perjanjian kerjasama pemasaran referensi produk *Bancassurance* Panin Premier Protection dengan PT Panin Dai-ichi Life berdasarkan Perjanjian Kerjasama tanggal 23 Juli 2013.

Pada tanggal 6 Agustus 2019 Bank mengadakan perubahan kedua belas atas Perjanjian Produk Bancassurance, dimana kedua pihak sepakat untuk mengubah pasal mengenai kepatuhan dan data nasabah dan spesifikasi produk.

Pada tanggal 18 Mei 2020 Bank mengadakan perubahan ketiga belas atas Perjanjian Produk *Bancassurance*, dimana kedua pihak sepakat untuk mengubah spesifikasi produk Panin Premier Protection.

Pada tanggal 16 Juni 2023 Bank telah mengakhiri Perjanjian Kerjasama Referensi Tidak Dalam Rangka Produk Bank (Bancassurance) Produk Panin Premier Protection.

c. Panin Premier Protection

The Bank entered into a joint agreement of Bancassurance product reference marketing with PT Panin Dai-ichi Life based on Agreement Letter dated July 23, 2013.

On August 6, 2019 the Bank has the twelfth amendment of Agreement of Bancassurance, whereby the both parties has agreed to amend the article about compliance and customer data and product specification.

On May 18, 2020 the Bank has its thirteenth amendment of the bancassurance agreement, whereby both parties agree to change the product specification of Panin Premier Protection.

On June 16, 2023 the Bank has terminated the Non-Bank Product Reference Joint Agreement (Bancassurance) for Panin Premier Protection Products.

Critical Illness Infinite Protection

Bank mengadakan perjanjian kerjasama pemasaran distribusi produk *Bancassurance Critical Illness Infinite Protection* dengan PT Panin Dai-ichi Life berdasarkan Perjanjian Kerjasama tanggal 15 Februari 2016.

Pada tanggal 26 Oktober 2016 Bank mengadakan perubahan pertama atas Perjanjian Produk *Bancassurance Critical Illness Infinite Protection*, dimana kedua pihak sepakat untuk mengubah seluruh Standard Operating Procedure dan menambahkan pasal mengenai *twisting*/*churning*.

Pada tanggal 5 Februari 2021 Bank mengadakan perubahan kedua atas Perjanjian Produk *Bancassurance Critical Illness Infinite Protection*, dimana kedua pihak sepakat untuk mengubah pasal mengenai jangka waktu perjanjian.

Pada tanggal 2 Februari 2022 Bank mengadakan perubahan ketiga atas Perjanjian Produk Bancassurance Critical Illness Infinite Protection, dimana kedua pihak sepakat untuk mengubah pasal mengenai jangka waktu perjanjian.

Critical Illness Infinite Protection

The Bank has entered into joint agreement of Bancassurance Marketing Product Distribution, Critical Illness Infinite Protection with PT Panin Dai-ichi Life based on joint agreement dated February 15, 2016.

On October 26, 2016 the Bank has its first amendment of into joint agreement of Bancassurance Marketing Product, Critical Illness Infinite Protection, whereby both parties agreed to amend all Standard Operating Procedures and add the article about twisting/ churning.

On February 5, 2021, Bank has its second amendment of Bancassurance Marketing Product, Critical Illness Infinite Protection, whereby both parties agreed to amend the article about tenor of the agreement.

On February 2, 2022, Bank has entered into third amendment of Bancassurance Product Agreement, Critical Illness Infinite Protection, whereby both parties agreed to amend the article about tenor of the agreement.

Bank mengadakan perjanjian kerjasama pemasaran referensi produk Bancassurance Critical Illness Infinite Protection dengan PT Panin Dai-ichi Life berdasarkan Perjanjian Kerjasama tanggal 23 Maret 2022.

Pada tanggal 16 Juni 2023 Bank telah mengakhiri Perjanjian Kerjasama Distribusi (Bancassurance) Produk Critical Illness Infinite Protection.

The Bank has entered into joint agreement of Bancassurance Marketing Reference Product, Critical Ilness Infinite Protection with PT Panin Dai-ichi Life, based on Joint Agreement dated March 23, 2022.

On June 16, 2023 the Bank has terminated the Distribution Joint Agreement (Bancassurance) for Critical Illness Infinite Protection Products.

Solusi Garda Asuransi Prima

Bank mengadakan perjanjian kerjasama pemasaran reference produk *Bancassurance* Solusi Garda Asuransi Prima dengan PT Panin Dai-ichi Life berdasarkan Perjanjian Kerjasama tanggal 20 November 2015.

Pada tanggal 1 November 2017 Bank mengadakan perubahan pertama atas Perjanjian Produk *Bancassurance* Solusi Garda Asuransi Prima, dimana kedua pihak sepakat untuk mengubah lampiran spesifikasi produk.

Pada tanggal 20 November 2020 Bank mengadakan perubahan kedua atas Perjanjian Produk *Bancassurance* Solusi Garda Asuransi Prima, dimana kedua pihak sepakat untuk mengubah pasal mengenai jangka waktu perjanjian.

Solusi Garda Asuransi Prima

The Bank has entered into joint agreement of Bancassurance Marketing Product Reference, Solusi Garda Asuransi Prima with PT Panin Dai-ichi Life based on joint agreement dated November 20, 2015.

On November 1, 2017 the Bank has its first amendment of the agreement of Bancassurance Marketing Product, Solusi Garda Asuransi Prima, whereby both parties has agreed to change the product specification appendix.

On November 20, 2020, Bank has its second amendment of the agreement of Bancassurance Marketing Product, Solusi Garda Asuransi Prima, whereby both parties has agreed to change tenor of the agreement.

Premier Maxima Protection

Bank mengadakan perjanjian kerjasama pemasaran referensi produk *Bancassurance* Premier Maxima Protection dengan PT Panin Dai-ichi Life berdasarkan Perjanjian Kerjasama tanggal 21 Mei 2018.

Pada tanggal 18 Mei 2020 Bank mengadakan perubahan ketiga atas Perjanjian Produk *Bancassurance* Premier Maxima Protection, dimana kedua pihak sepakat untuk menambah spesifikasi produk Premier Maxima Protection.

Pada tanggal 16 Juni 2023 Bank telah mengakhiri Perjanjian Kerjasama Referensi Tidak Dalam Rangka Produk Bank (Bancassurance) Produk Premier Maxima Protection.

Premier Maxima Protection

The Bank has entered into joint agreement of Bancassurance Marketing Product Reference, Premier Maxima Protection with PT Panin Dai-ichi Life based on agreement dated May 21, 2018.

On May 18, 2020 Bank has its third amendment to Bancassurance product agreement of Premier Maxima Protection whereby both parties agreed to have additional product specification on Premier Maxima Protection.

On June 16, 2023 the Bank has terminated the Reference Cooperation Agreement Not in the Context of Bank Products (Bancassurance) for Premier Maxima Protection Products.

Asuransi Jiwa Kredit

Bank mengadakan perjanjian kerjasama pemasaran referensi produk *Bancassurance* Asuransi Jiwa Kredit dengan PT Panin Dai-ichi Life berdasarkan Perjanjian Kerjasama No.275/Dir/006.12.21 tanggal 10 Desember 2021.

Asuransi Jiwa Kredit

The Bank entered into a marketing cooperation agreement for the reference product of Asuransi Jiwa Kredit Bancassurance with PT Panin Dai-ichi Life based on the Cooperation Agreement No. 275/Dir/006.12.21 dated December 10, 2021.

Pada tanggal 3 Januari 2022 Bank mengadakan perubahan pertama atas perjanjian kerjasama pemasaran referensi produk Bancassurance Asuransi Jiwa Kredit dengan PT Panin Dai-ichi Life, dimana kedua pihak sepakat untuk mengubah pasal mengenai definisi, cara kerjasama pemasaran, hak dan kewajiban para pihak dan materi pemasaran.

On January 3, 2022 Bank has its first ammendment of the joint agreement for the marketing reference of bancassuranse product, Asuransi Jiwa Kredit with PT Panin Dai-ichi Life, whereby both parties agreed to ammend the articles about definition, marketing joint procedures, rights and obligations of both parties and marketing substance.

Pada tanggal 18 Januari 2024 Bank mengadakan perubahan kedua atas perjanjian kerjasama pemasaran referensi produk Bancassurance Asuransi Jiwa Kredit dengan PT Panin Dai-ichi Life, dimana kedua pihak sepakat untuk mengubah pasal mengenai pembayaran premi, hak dan kewajiban para pihak, materi pemasaran dan Lampiran II SOP.

On January 18, 2024 Bank has its second ammendment of the joint agreement for the marketing reference of bancassuranse product, Asuransi Jiwa Kredit with PT Panin Dai-ichi Life, whereby both parties agreed to ammend the articles about premium, rights and obligations of both parties, marketing substance and Appendix II regarding SOP.

Pada tanggal 28 November 2024 Bank mengadakan perubahan ketiga atas perjanjian kerjasama pemasaran referensi produk Bancassurance Asuransi Jiwa Kredit dengan PT Panin Dai-ichi Life, dimana kedua pihak sepakat untuk mengubah Lampiran I Spesifikasi Produk dan Lampiran II SOP.

On November 28, 2024 Bank has its third ammendment of the joint agreement for the marketing reference of bancassuranse product, Asuransi Jiwa Kredit with PT Panin Dai-ichi Life, whereby both parties agreed to ammend the Appendix I regarding product spesification and Appendix II regarding SOP.

Smart Term Protection

Smart Term Protection

Bank mengadakan perjanjian kerjasama pemasaran referensi produk Bancassurance Smart Term Protection dengan PT Panin Dai-ichi Life berdasarkan perjanjian kerjasama tanggal 23 Maret 2022.

The Bank entered into a marketing cooperation agreement for the reference of bancassurance product, Smart Term Protection with PT Panin Dai-ichi Life based on the joint agreement dated March 23, 2022.

Panin Global Health Plan

Panin Global Health Plan

Bank mengadakan perjanjian kerjasama pemasaran referensi produk Bancassurance Panin Global Health Plan dengan PT Panin Daiichi Life berdasarkan Perjanjian Kerjasama tanggal 5 April 2022.

The Bank entered into a marketing cooperation agreement for the reference of bancassurance product, Panin Global Health Plan with PT Panin Dai-ichi Life based on the joint agreement dated April 5, 2022.

Pada tanggal 1 November 2024 Bank telah mengakhiri Perjanjian Kerjasama Referensi Tidak Dalam Rangka Produk Bank (Bancassurance) Produk Panin Global Health Plan.

On November 1 2024, the Bank has terminated the Agreement for The Reference Not in the Reference of Bank Products (Bancassurance) Panin Global Health Plan Products.

Panin Smart Secure Wealth

Panin Smart Secure Wealth

Bank mengadakan perjanjian kerjasama pemasaran referensi produk Bancassurance Panin Smart Secure Wealth dengan PT Panin Dai-ichi Life berdasarkan Perjanjian Kerjasama tanggal 15 September 2022.

The Bank entered into a marketing cooperation agreement for the reference of bancassurance product Panin Smart Secure Wealth with PT Panin Dai-ichi Life based on the joint agreement dated September 15, 2022.

Panin Wholelife Protection

Bank mengadakan perjanjian kerjasama referensi produk Bancassurance Panin Wholelife Protection dengan PT Panin Dai-ichi Life berdasarkan Perjanjian Kerjasama tanggal 6 Maret 2023.

Panin Proteksi Terjamin

Bank mengadakan perjanjian kerjasama referensi produk Bancassurance Panin Proteksi Terjamin dengan Panin Dai-ichi Life berdasarkan Perjanjian Kerjasama tanggal 1 Februari 2024.

Panin Flexi Health Plan

Bank mengadakan perjanjian kerjasama referensi produk Bancassurance Panin Flexi Health Plan dengan Panin Dai-ichi Life berdasarkan Perjanjian Kerjasama tanggal 12 Desember 2024.

Panin Credit Life

Bank mengadakan perjanjian kerjasama distribusi produk Bancassurance Panin Credit Life dengan Panin Dai-ichi Life berdasarkan Perjanjian Kerjasama tanggal 9 September 2014.

Pada tanggal 28 November 2024, Bank mengadakan perubahan kelima atas perjanjian kerjasama distribusi produk Bancassurance Panin Credit Life dengan Panin Dai-ichi Life, dimana kedua pihak sepakat untuk melakukan perpanjangan jangka waktu, perubahan Lampiran I Spesifikasi Produk dan Lampiran II SOP.

Asuransi Jiwa Kredit Mikro

Bank mengadakan perjanjian kerjasama referensi produk Bancassurance Asuransi Jiwa Kredit Mikro dengan Panin Dai-ichi Life berdasarkan Perjanjian Kerjasama tanggal 20 Juli 2016.

Pada tanggal 28 November 2024, Bank mengadakan perubahan keempat atas perjanjian kerjasama referensi produk Bancassurance Asuransi Jiwa Kredit Mikro dengan Panin Dai-ichi Life, dimana kedua pihak sepakat untuk mengubah Lampiran I Spesifikasi Produk dan Lampiran II SOP.

Panin Wholelife Protection

The Bank entered into a marketing cooperation agreement for the reference of bancassurance product Panin Wholelife Protection with PT Panin Dai-ichi Life based on the joint agreement dated March 6, 2023.

Panin Proteksi Terjamin

The Bank entered into marketing cooperation for the reference of bancassurance product Panin Proteksi Terjamin with PT Panin Dai-ichi Life based on the joint agreement dated February 1, 2024.

Panin Flexi Health Plan

The Bank entered into marketing cooperation for the reference of bancassurance product Panin Flexi Health Plan with PT Panin Dai-ichi Life based on the joint agreement dated December 12, 2024.

Panin Credit Life

The Bank entered into agreement for the distribution of bancassurance product Panin Credit Life with PT Panin Dai-ichi Life based on the joint agreement dated September 9, 2014.

On November 28, 2024 Bank has its fifth ammendment of the joint agreement for the distribution of bancassuranse product, Panin Credit Life with PT Panin Dai-ichi Life, whereby both parties agreed to extend the agreement, ammend the Appendix I regarding product spesification and Appendix II regarding SOP.

Asuransi Jiwa Kredit Mikro

The Bank entered into agreement for the reference of bancassurance product Asuransi Jiwa Kredit Mikro with PT Panin Dai-ichi Life based on the joint agreement dated July 20, 2016.

On November 28, 2024 Bank has its fourth ammendment of the joint agreement for the reference of bancassuranse product, Asuransi Jiwa Kredit Mikro with PT Panin Dai-ichi Life, whereby both parties agreed to extend the agreement, ammend the Appendix I regarding product spesification and Appendix II regarding SOP.

Asuransi Jiwa Kredit (referensi tidak dalam rangka produk bank)

Bank mengadakan perjanjian kerjasama pemasaran referensi produk Bancassurance Asuransi Jiwa Kredit dengan PT Panin Dai-ichi Life berdasarkan Perjanjian Kerjasama tanggal 9 Februari 2015.

Pada tanggal 4 Desember 2024, Bank mengadakan perubahan keenam atas perjanjian kerjasama referensi produk Bancassurance Asuransi Jiwa Kredit dengan PT Panin Dai-ichi Life, dimana kedua pihak sepakat untuk mengubah Lampiran I Spesifikasi Produk dan Lampiran II SOP.

Pada tanggal 4 Februari 2025, Bank mengadakan perubahan ketujuh atas perjanjian kerjasama referensi produk Bancassurance Asuransi Jiwa Kredit dengan PT Panin Dai-ichi Life, dimana kedua pihak sepakat untuk melakukan perpanjangan jangka waktu.

d. Bank mengadakan perjanjian kerjasama pemasaran produk *Bancassurance* Citra Jiwa Proteksi Kredit Ultima dengan PT Asuransi Ciputra Indonesia berdasarkan Perjanjian Kerjasama tanggal 15 Juli 2021.

Pada tanggal 26 Juni 2023, Bank mengadakan perubahan pertama atas perjanjian kerjasama pemasaran referensi produk Bancassurance Citra Jiwa Proteksi Kredit Ultima dengan PT Asuransi Ciputra Indonesia, dimana kedua pihak sepakat untuk melakukan penyesuaian POJK dan menambah prosedur pengaduan nasabah.

Pada tanggal 28 November 2024, Bank mengadakan perubahan kedua atas perjanjian kerjasama pemasaran referensi produk *Bancassurance* Citra Jiwa Proteksi Kredit Ultima dengan PT Asuransi Ciputra Indonesia, dimana kedua pihak sepakat untuk melakukan penyesuaian POJK.

e. Bank mengadakan perjanjian kerjasama pemasaran produk *Bancassurance* Avrist Mortgage Protector dengan PT Avrist Assurance berdasarkan Perjanjian Kerjasama No.111/LEG-AVR/XII/2021 tanggal 10 Desember 2021.

Pada tanggal 25 Februari 2025, Bank mengadakan perubahan pertama atas perjanjian kerjasama pemasaran produk *Bancassurance* Avrist Mortgage Protector dengan PT Avrist Assurance, dimana kedua pihak sepakat untuk untuk melakukan penyesuaian POJK dan Lampiran.

Asuransi Jiwa Kredit (not in the reference of bank's product)

The Bank entered into marketing cooperation for the reference of bancassurance product Asuransi Jiwa Kredit n with PT Panin Dai-ichi Life based on the joint agreement dated February 9, 2015.

On December 4, 2024 Bank has its sixth ammendment of the joint agreement for the marketing reference of bancassuranse product, Asuransi Jiwa Kredit with PT Panin Dai-ichi Life, whereby both parties agreed to ammend the Appendix I regarding product spesification and Appendix II regarding SOP.

On February 4, 2025, Bank has its seventh amendment of the joint agreement for the marketing reference bancassurance product, Asuransi Jiwa Kredit with PT Panin Dai-ichi life, whereby both parties agreed to extend the period of the agreement.

d. The Bank entered into a marketing cooperation agreement for the Bancassurance Citra Jiwa Proteksi Kredit Ultima with PT Asuransi Ciputra Indonesia based on Cooperation Agreement dated July 15, 2021.

On June 26, 2023, Bank has first amendment for product reference marketing of Bancassurance Citra Jiwa Proteksi Kredit Ultima with PT Asuransi Ciputra Indonesia, whereas both parties agreed to adjust with POJK and add some customer complain procedures.

On November, 2024, Bank has its second amendment for product reference marketing of Bancassurance Citra Jiwa Proteksi Kredit Ultima with PT Asuransi Ciputra Indonesia, whereas both parties agreed to adjust with POJK.

e. The Bank entered into a marketing cooperation agreement for the Bancassurance Avrist Mortgage Protector product with PT Avrist Assurance based on the Cooperation Agreement No.111/LEG-AVR/XII/2021 dated December 10, 2021.

On February 25, 2025, Bank has its first amendment of the joint agreement for the marketing reference bancassurance product, Avrist Mortgage Protector with PT Avrist Assurance, whereby both parties agreed to adjust with POJK and appendix.

f. Bank mengadakan perjanjian kerjasama pemasaran Bahana Reksa Panin Terproteksi III dan IV dengan PT Bahana TCW Investment Management berdasarkan Perjanjian Kerjasama No. 014/BTIM-BANKPANIN/0808 tanggal 22 Agustus 2008.

Dalam perjanjian tersebut Bank bertindak sebagai agen penjual dengan memperoleh kompensasi berupa imbal jasa.

Pada tanggal 25 Agustus 2011 Bank mengadakan perubahan perjanjian kerjasama, dimana kedua pihak sepakat untuk mengubah daftar reksadana yang ditawarkan menjadi Bahana Reksadana Panin Terproteksi VI, VII, VIII, IX, XI, XII, XIII, XIV, XV dan AXVIII.
Pada tanggal 20 Juli 2012, Bank mengadakan perubahan perjanjian kerjasama pemasaran dimana kedua pihak sepakat untuk mengubah jangka waktu perjanjian selama 5 tahun dan dapat diperpanjang kembali.

Reksadana Bahana

Bank mengadakan perjanjian kerjasama dengan PT Bahana TCW Investment Management berdasarkan Perjanjian Kerjasama tanggal 28 Oktober 2014 dalam memasarkan Reksa Dana Ganesha Abadi, Reksa Dana Bahana Dana Infrastruktur dan Reksa Dana Dana Ekuitas Prima.

Pada tanggal 17 Oktober 2019 Bank mengadakan perubahan ketiga atas Perjanjian Kerjasama, dimana kedua pihak sepakat untuk memperpanjang jangka waktu perjanjian.

Pada tanggal 18 November 2020 Bank mengadakan perubahan keempat atas Perjanjian Kerjasama, dimana kedua pihak sepakat dan setuju untuk memperbarui rincian informasi produk Reksa Dana Ganesha Abadi menjadi Reksa Dana Ganesha Abadi Kelas G serta menambahkan Fitur baru dengan nama produk Reksa Dana Ganesha Abadi Kelas D.

g. Bank mengadakan perjanjian kerjasama penjualan efek Reksa Dana Terproteksi Bahana Core Protected Fund 132 dengan PT Bahana TCW Investment Management berdasarkan kerjasama No. 014/BTIM-PANIN/X/14 tanggal 28 Oktober 2014.

Pada tanggal 3 Oktober 2016, Bank mengadakan perubahan perjanjian kerjasama melalui Addendum I No. 026/BTIM-PANIN/X/16.

Pada tanggal 9 Februari 2017, Bank mengadakan perubahan perjanjian kerjasama melalui Addendum II No. 004/BTIM-PANIN/II/17 Reksa Dana.

f. The Bank entered into a joint agreement in marketing Bahana Reksa Panin Terproteksi III and IV with PT Bahana TCW Investment Management based of Agreement Letter No. 014/BTIM-BANKPANIN/0808 dated August 22, 2008.

Based on the agreement, the Bank acts as the sole sales agent and obtain compensation in the form of service fees.

On August 25, 2011 the Bank has amended the cooperation agreement whereby both parties agreed to change the list of mutual funds offered to become Bahana Reksadana Panin Terproteksi VI, VII, VIII, IX, XI, XII, XIII, XIV, XV and AXVIII.
On July 20, 2012 the Bank made changes on the joint agreement in marketing, wherein both sides agreed to change the period of the agreement for 5 years and can be renewed.

Bahana Mutual Funds

The Bank has entered into joint agreement with PT Bahana TCW Investment Management based on the agreement dated October 28, 2014 in marketing Ganesha Abadi Mutual Funds, Bahana Dana Infrastruktur Mutual Funds and Dana Ekuitas Prima Mutual Funds.

On October 17, 2019 the Bank has its third amendment of the agreement, whereby both parties agreed to extend the period of the agreement.

On November 18, 2020 the Bank has its fourth amendment on the agreement whereby both parties agreed to renew detail information of mutual fund product of Reksa Dana Ganesha Abadi and to name the product as Reksa Dana Ganesha Abadi Class G also to add new feature and name the product Reksa Dana Ganesha Abadi Class D.

g. The Bank entered into a marketing agreement of the sale of Reksa Dana Terproteksi Bahana Core Protected Fund 132 with PT Bahana TCW Investment Management based on Agreement No. 014/BTIM-PANIN/X/14 dated October 28, 2014.

On October 3, 2016 the Bank made changes on the joint agreement based on Addendum I No. 026/BTIM-PANIN/X/16.

On February 9, 2017, the Bank made changes on the joint agreement based on Addendum II No. 004/BTIM-PANIN/II/17 Reksa Dana.

Pada tanggal 17 Oktober 2019, Bank mengadakan perubahan perjanjian kerjasama melalui Addendum III No. 038/BTIM-PANIN/X/19.

Pada tanggal 18 November 2020, Bank mengadakan perubahan perjanjian kerjasama melalui Addendum IV No. 045/BTIM-PANIN/XI/2020.

Pada tanggal 14 September 2023, Bank mengadakan perubahan perjanjian kerjasama melalui Addendum V No. 069/BTIM-PANIN/IX/2023.

Pada tanggal 5 Juni 2025, Bank mengadakan perubahan perjanjian kerjasama melalui Addendum VI No. 051/BTIM-PANIN/VI/2025.

On October 17, 2019, the Bank made changes on the joint agreement based on Addendum III No. 038/BTIM-PANIN/X/19.

On November 18, 2020, the Bank made changes on the joint agreement based on Addendum IV No. 045/BTIM-PANIN/XI/2020.

On September 14, 2023, the Bank made changes on the joint agreement based on Addendum V No. 069/BTIM-PANIN/IX/2023.

On June 5, 2025, the Bank made changes on the joint agreement based on Addendum VI No. 051/BTIM-PANIN/VI/2025.

h. Bank mengadakan perjanjian kerjasama dengan PT Panin Asset Management berdasarkan Perjanjian Kerjasama tanggal 15 September 2014 dalam memasarkan Reksa Panin Dana Utama Plus II, Reksa Dana Panin Dana Prioritas, Reksa Dana Panin Dana Unggulan dan Reksa Dana Panin Dana Prima.

   Pada tanggal 17 Juni 2015 Bank mengadakan perubahan pertama atas Perjanjian Kerjasama, di mana kedua pihak sepakat untuk mengubah biaya Administrasi yang dibayarkan kepada Agen Penjual sebagaimana tercantum dalam Lampiran C Perjanjian mengenai Imbal Jasa menjadi Komisi atas *Management Fee*.

   Pada tanggal 20 Mei 2019 Bank mengadakan perubahan kedua atas Perjanjian Kerjasama di mana kedua pihak sepakat untuk mengubah Lampiran A Pejabat Berwenang, Lampiran B Perjanjian Daftar Reksa Dana Untuk Penjualan Non-Ekslusif dan Lampiran C Perjanjian Imbal Jasa.

   Pada tanggal 13 September 2019 Bank mengadakan perubahan ketiga atas Perjanjian Kerjasama, dimana kedua pihak sepakat untuk mengubah definisi dan pengertian, kewajiban dan tanggung jawab Agen Penjual dan jangka waktu perjanjian.

h. The Bank entered into a joint agreement with PT Panin Asset Management based on the agreement dated September 15, 2014 in marketing Reksa Panin Dana Utama Plus II, Panin Dana Prioritas Mutual Funds, Panin Dana Unggulan Mutual Funds, Panin Dana Prima Mutual Funds.

   On June 17, 2015 the Bank made the first amendment to the Cooperation Agreement, in which both parties agreed to change the Administration fee paid to the Selling Agent as stated in Appendix C of the Agreement on Fees for Services to a Commission on Management Fee.

   On May 20, 2019 the Bank made a second amendment to the Cooperation Agreement in which both parties agreed to amend Appendix A to the Authorized Officer, Appendix B to the Mutual Fund List Agreement for Non-Exclusive Sales and Appendix C to the Fee Agreement.

   On September 13, 2019 the Bank has third amendment of the agreement, whereby both parties agreed to change the definition and meaning, liabilities and responsibility of Selling Agent and the term of agreement.

i. Bank mengadakan perjanjian kerjasama dengan Direktorat Jendral Pengelolaan Pembiayaan dan Risiko, dimana Bank bertindak sebagai Mitra Distribusi Pemerintah dalam rangka penjualan Surat Berharga Ritel Pemerintah di Pasar Perdana Domestik. Perjanjian kerjasama berlaku surut dari tanggal 1 Januari – 31 Desember 2024.

   Bank mengadakan perjanjian kerjasama dengan Direktorat Jendral Pengelolaan Pembiayaan dan Risiko, dimana Bank bertindak sebagai Mitra

i. The Bank entered into a joint agreement with the Directorate General of Financing and Risk Management, in which the Bank acts as a Government Distribution Partner in the context of selling Government Retail Bonds on the Domestic Primary Market. The joint agreement is retroactive from January 1, – December 31, 2024.

   The Bank entered into a joint agreement with the Directorate General of Financing and Risk Management, in which the Bank acts as a

Distribusi Pemerintah dalam rangka penjualan Surat Berharga Ritel Pemerintah di Pasar Perdana Domestik. Perjanjian kerjasama berlaku surut dari tanggal 1 Januari – 31 Desember 2025.

Bank mengadakan perjanjian kerjasama dengan Direktorat Jendral Pengelolaan Pembiayaan dan Risiko, dimana Bank bertindak sebagai Mitra Distribusi Pemerintah dalam rangka penjualan Surat Berharga Syariah Negara Ritel Pemerintah di Pasar Perdana Domestik. Perjanjian kerjasama berlaku surut dari tanggal 1 Januari – 31 Desember 2024.

Bank mengadakan perjanjian kerjasama dengan Direktorat Jendral Pengelolaan Pembiayaan dan Risiko, dimana Bank bertindak sebagai Mitra Distribusi Pemerintah dalam rangka penjualan Surat Berharga Syariah Negara Ritel Pemerintah di Pasar Perdana Domestik. Perjanjian kerjasama berlaku surut dari tanggal 1 Januari – 31 Desember 2025.

j. Pada tanggal 30 Juli 2024, Bank mengadakan perjanjian kerjasama dengan PT Evergreen Sekuritas Indonesia (Evergreen) dimana Bank bertindak sebagai Mitra Pemasaran Pedagang Efek Kelembagaan Level I, dengan menawarkan nasabah atau calon nasabah Bank untuk membuka rekening efek di Evergreen. Perjanjian ini berlaku selama 5 tahun sejak ditandatangani.

k. Pada tanggal 30 Juli 2024, Bank mengadakan perjanjian kerjasama dengan PT Panin Sekuritas dimana Bank bertindak sebagai Mitra Pemasaran Pedagang Efek Kelembagaan Level I, dengan menawarkan nasabah atau calon nasabah Bank untuk membuka rekening efek di Panin Sekuritas. Perjanjian ini berlaku selama 5 tahun sejak ditandatangani.

**CFI**

a. CFI mengadakan perjanjian kerjasama penyaluran pembiayaan bersama (*joint financing*) dengan Bank, pihak berelasi, berdasarkan akta No. 32 tanggal 22 November 2017 yang dibuat oleh Nanny Wiana Setiawan, S.H., notaris di Jakarta. Dalam perjanjian tersebut, disebutkan bahwa Bank akan mendanai piutang-piutang yang dimiliki CFI terhadap pihak- pihak ketiga yang telah membeli mobil baik baru maupun bekas yang dibiayai oleh CFI. Tujuan dari kerjasama/ fasilitas pembiayaan ini adalah untuk pembiayaan pembelian kendaraan pihak ketiga (konsumen) secara porsi pembiayaan bersama adalah CFI sebesar 10% dari nilai pembiayaan bersama dan Bank sebesar 90% dari nilai pembiayaan bersama.

Government Distribution Partner in the context of selling Government Retail Bonds on the Domestic Primary Market. The joint agreement is retroactive from January 1, – December 31, 2025.

The Bank entered into a joint agreement with the Directorate General of Financing and Risk Management, in which the Bank acts as a Government Distribution Partner in the context of selling Government Retail Sharia Bonds on the Domestic Primary Market. The joint agreement is retroactive from January 1, – December 31, 2024.

The Bank entered into a joint agreement with the Directorate General of Financing and Risk Management, in which the Bank acts as a Government Distribution Partner in the context of selling Government Retail Sharia Bonds on the Domestic Primary Market. The joint agreement is retroactive from January 1, – December 31, 2025.

j. On July 30 2024, the Bank entered into a joint agreement with PT Evergreen Sekuritas Indonesia (Evergreen) where the Bank acts as a Level I Institutional Securities Dealer Marketing Partner, by offering customers or prospective Bank customers to open a securities account at Evergreen. This agreement is valid for 5 years from signing date.

k. On July 30 2024, the Bank entered into a joint agreement with PT Panin Sekuritas where the Bank acts as a Level I Institutional Securities Dealer Marketing Partner, by offering customers or prospective Bank customers to open a securities account at Panin Sekuritas. This agreement is valid for 5 years from signing date.

**CFI**

a. CFI enters into joint financing agreement with the Bank, related party, based on deed No. 32 dated November 22, 2017, made by Nanny Wiana Setiawan, S.H., notary in Jakarta. In that agreement, noted that the Bank will finance receivables owned by CFI from third parties that buys new and used car that financed by CFI. The purpose of this agreement is to finance the purchase of vehicles by third parties, by proportion. CFI will finance 10% of the outstanding and the Bank will finance 90% from the outstanding of the joint finance.

Berdasarkan akta No. 28 tanggal 9 Mei 2019 yang dibuat oleh Sri Rahayuningsih, S.H., Notaris di Jakarta. CFI memperoleh tambahan fasilitas kerjasama pembiayaan bersama (*Joint Finance*) dengan jumlah pokok yang tidak melebihi Rp 6.000 miliar dan jangka waktu pinjaman sampai dengan 22 November 2027. Periode ketersediaan dana untuk fasilitas ini adalah 72 bulan untuk pembiayaan mobil penumpang dan 60 bulan untuk pembiayaan mobil komersial.

Based on notarial deed No. 28 dated May 9, 2019 by Sri Rahayuningsih, S.H., notary in Jakarta. CFI obtain additional joint finance facility with maximum principle amount Rp 6,000 billion until November 22, 2027. Fund availability for this facility are 72 months for financing passanger vehicle and 60 months for financing commercial vehicle.

Jumlah pokok pembiayaan konsumen sehubungan dengan perjanjian kerjasama pembiayaan bersama sebesar Rp 1.129.267 juta pada tanggal 30 September 2025 dan Rp 2.038.567 juta pada 31 Desember 2024.

Total principal of consumer financing receivable under Joint Financing Agreement was Rp 1,129,267 million as of September 30, 2025 and Rp 2,038,567 million as of December 31, 2024.

b. CFI menghadapi berbagai kasus hukum yang belum terselesaikan, tuntutan administrasi, dan gugatan sehubungan dengan kegiatan usaha CFI. Tidak memungkinkan bagi CFI untuk memperkirakan dengan pasti apakah CFI akan berhasil dalam setiap kasus hukum tersebut, atau jika tidak, dampak yang mungkin timbul.

b. CFI is a party to various unresolved legal actions, administrative proceedings, and claims in the ordinary course of its business. It is not possible to predict with certainty whether or not the CFI will ultimately be successful in any of these legal matters or, if not, what the impact might be.

**PDSB**

PDSB menghadapi berbagai kasus hukum yang belum terselesaikan, tuntutan administrasi, dan gugatan sehubungan dengan kegiatan usaha PDSB. Tidak memungkinkan bagi PDSB untuk memperkirakan dengan pasti apakah PDSB akan berhasil dalam setiap kasus hukum tersebut, atau jika tidak, dampak yang mungkin timbul.

**PDSB**

PDSB is a party to various unresolved legal actions, administrative proceedings, and claims in the ordinary course of its business. It is not possible to predict with certainty whether or not the PDSB will ultimately be successful in any of these legal matters or, if not, what the impact might be.

## 58. INFORMASI TAMBAHAN YANG TIDAK DIPERSYARATKAN OLEH STANDAR AKUNTANSI KEUANGAN

Informasi tambahan ini disyaratkan oleh regulasi yang berlaku dan bukan merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Keuangan di Indonesia. Informasi tambahan ini merupakan bagian dari Catatan 60 laporan keuangan konsolidasian:

### a. GIRO PADA BANK INDONESIA

Sesuai PBI No. 20/3/PBI/2018, PBI No. 24/04/PBI/2022 dan PADG No. 24/8/PADG/2022 tentang Giro Wajib Minimum dalam Rupiah dan Valuta Asing bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah, dan perubahan terakhir PADG No. 8 Tahun 2025, Bank wajib melakukan pemenuhan GWM dalam mata uang Rupiah yang ditetapkan sebesar persentase tertentu dari dana pihak ketiga dalam Rupiah yang dipenuhi secara harian sebesar 0% dan secara rata-rata sebesar 9%. GWM dalam valuta asing secara harian ditetapkan sebesar 2% dan secara rata-rata sebesar 2% dari dana pihak ketiga dalam valuta asing. Selanjutnya sesuai PADG No. 24/8/PADG/2022 dan perubahan terakhir PADG No. 21 tahun 2024 tentang Peraturan Pelaksanaan Insentif bagi Bank yang Memberikan Penyediaan Dana untuk Kegiatan Ekonomi Tertentu dan Inklusif, Bank Indonesia memberikan insentif kepada Bank yang melakukan penyediaan dana untuk kegiatan ekonomi tertentu dan inklusif berupa pelonggaran atas kewajiban pemenuhan GWM dalam rupiah yang wajib dipenuhi secara rata-rata paling tinggi sebesar 5%. Parameter kebijakan insentif makroprudensial diatur dalam PADG No. 11 tahun 2023 dan perubahan terakhir PADG No. 4 tahun 2024. Sesuai PBI No. 20/4/PBI/2018 dan perubahan terakhirnya dalam PBI No.24/16/PBI/2022 dan PADG No. 21/22/PADG/2019 dan perubahan terakhirnya sesuai PADG No. 11 tahun 2025 tentang Rasio Intermediasi Makroprudensial (RIM) dan Penyangga Likuiditas Makroprudensial Bagi Bank Umum Konvensional, Bank Umum Syariah dan Unit Usaha Syariah, Penyangga Likuiditas Makroprudensial (PLM) ditetapkan sebesar 4% dari dana pihak ketiga dalam Rupiah.

## 58. ADDITIONAL INFORMATION IS NOT REQUIRED BY FINANCIAL ACCOUNTING STANDARDS

This additional information is required by applicable regulations and is not information required by Financial Accounting Standards in Indonesia. This additional information is part of Note 60 of the consolidated financial statements:

### a. DEMAND DEPOSITS WITH BANK INDONESIA

In accordance with PBI No. 20/3/PBI/2018, PBI No. 24/04/PBI/2022 and PADG No. 24/8/PADG/2022 concerning Statutory Reserve Requirement (GWM) in Rupiah and Foreign Currency for Conventional Bank, Sharia Bank, and Sharia Unit, and its latest amendment PADG No. 8 Year 2025, Bank is required to fulfill the GWM in Rupiah in certain percentage from total third party funds in Rupiah which is set daily at 0% and on an average at 9%. GWM in foreign currencies is set daily at 2% and average of 2% from total third-party funds in foreign currencies. Furthermore, in accordance with PADG No. 24/8/PADG/2022 and its last amendment in PADG No. 21 year 2024 concerning Incentives for Banks Providing Funds for Certain and Inclusive Economic Activities, Bank Indonesia provides incentives for Banks that provide funds for certain and inclusive economic activities in the form of easing of the obligation to fulfill the GWM in rupiah which must be fulfilled on average at a maximum of 5%. The macroprudential incentive policy parameters are regulated in PADG No.11 year 2023 and the latest amendment in PADG No. 4 year 2024. In accordance with PBI No. 20/4/PBI/2018 and its latest amendment in PBI No. 24/16/PBI/2022 and PADG No. 21/22/PADG/2019 and the latest amendment in PADG No. 11 year 2025 regarding Macroprudential Intermediation Ratio (RIM) and Macroprudential Liquidity Buffer for Conventional Banks, Sharia Commercial Banks and Sharia Business Units, Macroprudential Liquidity Buffer (PLM) is set at 4% of total third party funds in Rupiah.

Berikut adalah persentase minimum giro wajib minimum dan yang telah Bank penuhi:

The Bank's minimum statutory reserves and required minimum percentage are as follows:

| | 30 September/ September 30, 2025 | | 31 Desember/ December 31, 2024 | | |
|---|---|---|---|---|---|
| | | Minimal/ Minimum | | Minimal/ Minimum | |
| | % | % | % | % | |
| Konvensional | | | | | Conventional |
| Rupiah | | | | | Rupiah |
| GWM Primer | | | | | Primary GWM |
| GWM Harian | 7.52 | 0.00 | 6.44 | 0.00 | Daily GWM |
| GWM Rata-rata *) | 4.21 | 9.00 | 6.52 | 9.00 | Average GWM *) |
| Penyangga Likuiditas Makroprudensial | 36.70 | 4.00 | 47.47 | 5.00 | Macroprudential Intermediation Ratio |
| Dollar Amerika Serikat | | | | | United States Dollar |
| GWM Primer | | | | | Primary GWM |
| GWM Harian | 4.01 | 2.00 | 4.02 | 2.00 | Daily GWM |
| GWM Rata-rata | 4.01 | 2.00 | 4.02 | 2.00 | Average GWM |
| Entitas Anak Syariah | | | | | Sharia Subsidiary |
| Rupiah | | | | | Rupiah |
| GWM Primer | | | | | Primary GWM |
| GWM Harian | 0.00 | 0.00 | 0.00 | 0.00 | Daily GWM |
| GWM Rata-rata **) | 2.76 | 2.50 | 5.40 | 5.10 | Average GWM **) |
| Penyangga Likuiditas Makroprudensial | 18.21 | 2.50 | 15.19 | 3.50 | Macroprudential Intermediation Ratio |
| Dollar Amerika Serikat | | | | | United States Dollar |
| GWM Primer | | | | | Primary GWM |
| GWM Harian | 4.95 | 1.00 | 7.08 | 1.00 | Daily GWM |

*) Sejak 1 Juli 2022, Bank yang melakukan penyediaan dana untuk kegiatan ekonomi tertentu dan inklusif mendapatkan insentif berupa kelonggaran atas kewajiban pemenuhan GWM Rata-rata Rupiah sebesar 1% dan berubah menjadi 2% pada tanggal 1 September 2022 sebagaimana dimaksud dalam PADG No. 24/8/PADG/2022. Insentif tersebut lalu mengalami perubahan terakhir menjadi 5% sejak 1 April 2025 sesuai PADG No. 8 Tahun 2025.

*) Since July 1, 2022, Bank that provide funds for certain and inclusive economic activities will receive incentives in the form of relaxation on the obligation to fulfill the Average Statutory Reserves in Rupiah amounting to 1% and change to 2% since September 1, 2022, according to PADG No. 24/8/PADG/2022. This incentive has amended, amounting to 5% since April 1, 2025 according to PADG No. 8 year 2025.

**) Insentif yang diterima Bank atas penyaluran pembiayaan sebagaimana diatur dalam peraturan BI mengenai Kebijakan Insentif Likuiditas Makroprudensial berupa remunerasi atau insentif terhadap pemenuhan GWM Rupiah pada 30 September 2025 sebesar 5,00%. Dengan demikian, pemenuhan GWM pada 30 September 2025 secara rata-rata 7,50% menjadi 2,50%

**) Incentive received by the bank on providing financing which regulated in Bank Indonesia regulation related to Macroprudential Liquiditiy Incentive as remuneration or incentive to fulfil Statutory Reserves in Rupiah on September 30, 2025 amounted to 5.00%. Then, on September 30, 2025, the fulfilment of Statutory Reserves in Rupiah which should be which should be 7.50% an average become 2.50%

Pada tanggal 30 September 2025 dan Desember 2024, Bank telah memenuhi giro wajib minimum yang harus disediakan sesuai dengan ketentuan Bank Indonesia.

As of September 30, 2025 and December 31, 2024, the Bank has complied with the required minimum deposit balances under the Bank Indonesia regulation.

## b. KREDIT

### a) Sektor Ekonomi

## b. LOANS

### a) By Economic Sector

| | 30 September/ September 30, 2025 | | | | | | |
|---|---|---|---|---|---|---|---|
| | Lancar/ Current | Dalam Perhatian Khusus/ Special mention | Kurang Lancar/ Substandard | Diragukan/ Doubtful | Macet/ Loss | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Rupiah | | | | | | | Rupiah |
| Jasa | 32.571.594 | 3.393.215 | 16.358 | 92.230 | 411.564 | 36.484.961 | Services |
| Industri | 22.235.452 | 287.274 | 129.344 | 94.597 | 576.253 | 23.322.920 | Industry |
| Perdagangan | 22.411.435 | 544.437 | 107.489 | 66.444 | 386.426 | 23.516.231 | Trading |
| Konstruksi | 11.583.860 | 4.408.202 | 103.504 | 166.115 | 1.348.299 | 17.609.980 | Construction |
| Lain-lain | 24.032.859 | 1.098.790 | 89.603 | 129.925 | 409.189 | 25.760.366 | Others |
| Jumlah - Rupiah | 112.835.200 | 9.731.918 | 446.298 | 549.311 | 3.131.731 | 126.694.458 | Total - Rupiah |
| Valuta asing | | | | | | | Foreign currencies |
| Industri | 2.959.760 | - | - | - | 62.406 | 3.022.166 | Industry |
| Jasa | 2.288.243 | 121.159 | - | - | - | 2.409.402 | Services |
| Konstruksi | 1.343.139 | - | - | - | - | 1.343.139 | Construction |
| Perdagangan | 38.821 | - | - | - | - | 38.821 | Trading |
| Jumlah - Valuta asing | 6.629.963 | 121.159 | - | - | 62.406 | 6.813.528 | Total - Foreign currencies |
| Jumlah | 119.465.163 | 9.853.077 | 446.298 | 549.311 | 3.194.137 | 133.507.986 | Total |
| Cadangan kerugian penurunan nilai | | | | | | (6.567.167) | Allowance for impairment losses |
| Jumlah Kredit - Bersih | | | | | | 126.940.819 | Total Loans - Net |

| | 31Desember/ December 31, 2024 | | | | | | |
|---|---|---|---|---|---|---|---|
| | Lancar/ Current | Dalam Perhatian Khusus/ Special mention | Kurang Lancar/ Substandard | Diragukan/ Doubtful | Macet/ Loss | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Rupiah | | | | | | | Rupiah |
| Jasa | 33,697,910 | 3,335,678 | 16,423 | 20,631 | 880,725 | 37,951,367 | Services |
| Industri | 22,838,171 | 625,102 | 373,799 | 9,808 | 370,586 | 24,217,466 | Industry |
| Perdagangan | 22,731,938 | 519,321 | 71,651 | 29,470 | 495,228 | 23,847,608 | Trading |
| Konstruksi | 13,706,026 | 5,082,434 | 51,374 | 131,210 | 1,059,268 | 20,030,312 | Construction |
| Lain-lain | 26,113,677 | 1,092,765 | 75,724 | 110,637 | 401,567 | 27,794,370 | Others |
| Jumlah - Rupiah | 119,087,722 | 10,655,300 | 588,971 | 301,756 | 3,207,374 | 133,841,123 | Total - Rupiah |
| Valuta asing | | | | | | | Foreign currencies |
| Industri | 2,956,376 | - | - | - | 60,271 | 3,016,647 | Industry |
| Jasa | 1,564,312 | 121,435 | - | - | - | 1,685,747 | Services |
| Konstruksi | 1,367,202 | - | - | - | - | 1,367,202 | Construction |
| Perdagangan | 26,144 | - | - | - | - | 26,144 | Trading |
| Jumlah - Valuta asing | 5,914,034 | 121,435 | - | - | 60,271 | 6,095,740 | Total - Foreign currencies |
| Jumlah | 125,001,756 | 10,776,735 | 588,971 | 301,756 | 3,267,645 | 139,936,863 | Total |
| Cadangan kerugian penurunan nilai | | | | | | (7,431,282) | Allowance for impairment losses |
| Jumlah Kredit - Bersih | | | | | | 132,505,581 | Total Loans - Net |

Sektor ekonomi lain-lain terdiri dari administrasi dan rumah tangga.

Other economic sectors consist of administration and household.

b) Rasio kredit usaha kecil terhadap kredit yang diberikan adalah sebesar 8,15% dan 8,73% masing-masing pada tanggal 30 September 2025 dan 31 Desember 2024.

b) The ratio of small business loans to total loans as of September 30, 2025 and December 31, 2024 are 8.15% and 8.73%, respectively.

c) Pada tanggal 30 September 2025 dan 31 Desember 2024, rincian kredit yang direstrukturisasi menurut jenis pinjaman adalah sebagai berikut:

c) As of September 30, 2025 and December 31, 2024, the details of restructured loans classified based on types of loans are as follows:

| | 30 September/ September 30, 2025 | | | | | | |
|---|---|---|---|---|---|---|---|
| | Lancar/ Current | Dalam Perhatian Khusus/ Special Mention | Kurang Lancar/ Substandard | Diragukan/ Doubtful | Macet/ Loss | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Rupiah | | | | | | | Rupiah |
| Kredit investasi | 3.470.078 | 6.470.741 | 30.986 | 95.245 | 479.430 | 10.546.480 | Investment loans |
| Kredit modal kerja | 463.026 | 521877 | 217.900 | 12.799 | 936.433 | 2.152.035 | Working capital loans |
| Kredit konsumsi | 488.208 | 238.059 | 19.675 | 27.308 | 66.991 | 840.241 | Consumer loans |
| Pinjaman rekening koran | 375.258 | 92.981 | 39.500 | 11605 | 93.394 | 612.738 | Demand loans |
| Jumlah - Rupiah | 4.796.570 | 7.323.658 | 308.061 | 146.957 | 1576.248 | 14.151494 | Total - Rupiah |
| Valuta asing | | | | | | | Foreign currencies |
| Kredit investasi | 898.817 | 121159 | - | - | - | 1019.976 | Investment loans |
| Jumlah Kredit - Bersih | 5.695.387 | 7.444.817 | 308.061 | 146.957 | 1576.248 | 15.171470 | Total Loans - Net |

| | 31Desember/ December 31, 2024 | | | | | | |
|---|---|---|---|---|---|---|---|
| | Lancar/ Current | Dalam Perhatian Khusus/ Special Mention | Kurang Lancar/ Substandard | Diragukan/ Doubtful | Macet/ Loss | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Rupiah | | | | | | | Rupiah |
| Kredit investasi | 3,817,400 | 6,612,951 | 316 | 2,558 | 1,024,785 | 11,458,010 | Investment loans |
| Kredit modal kerja | 713,394 | 509,858 | 390,422 | 12,260 | 614,734 | 2,240,668 | Working capital loans |
| Kredit konsumsi | 642,059 | 256,458 | 17,672 | 22,413 | 158,056 | 1,096,658 | Consumer loans |
| Pinjaman rekening koran | 449,989 | 174,635 | 40,111 | 5,824 | 199,236 | 869,795 | Demand loans |
| Jumlah - Rupiah | 5,622,842 | 7,553,902 | 448,521 | 43,055 | 1,996,811 | 15,665,131 | Total - Rupiah |
| Valuta asing | | | | | | | Foreign currencies |
| Kredit investasi | 908,580 | 121,435 | - | - | - | 1,030,015 | Investment loans |
| Jumlah Kredit - Bersih | 6,531,422 | 7,675,337 | 448,521 | 43,055 | 1,996,811 | 16,695,146 | Total Loans - Net |

Selama periode sembilan bulan di tahun 2025 dan sepanjang tahun 2024, Bank telah melakukan penyelamatan kembali atas kredit untuk beberapa debitur masing-masing sebesar Rp 2.595.242 juta dan Rp 5.514.918 juta.

For the nine month period of 2025 and along the year of 2024, the Bank has restructured loans for some debtors, which amounted to Rp 2,595,242 million and Rp 5,514,918 million, respectively.

Sehubungan dengan penanganan dampak ekonomi akibat wabah Covid-19, sesuai dengan Siaran Pers OJK Keluarkan Paket Kebijakan Lanjutan Stimulus Covid-19 No. SP 37/DHMS/OJK/V/2020 tanggal 28 Mei 2020 dan POJK No. 11/POJK.03/2020 tertanggal 16 Maret 2020, yang telah mengalami perubahan dua kali atas POJK No. 48/POJK.03/2020 tanggal 1 Desember 2020 tentang Perubahan atas Peraturan Otoritas Jasa Keuangan No.11/POJK.03/2020 tentang Stimulus Ekonomi Nasional Sebagai Kebijakan *Countercyclical* terhadap Dampak Penyebaran *Corona Virus Disease* 2019 dan POJK No. 17/POJK.03/2021 tanggal 10 September 2021 tentang Perubahan Kedua atas Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2020 tentang Stimulus Ekonomi Nasional Sebagai Kebijakan *Countercyclical* dari Dampak Penyebaran *Coronavirus Disease* 2019, serta siaran pers OJK No. SP 85/DHMS/OJK/XI/ 2022 tanggal 28

Due to the handling of economic impact due to Covid-19 pandemic, according to OJK Press Conference to Launch Covid-19 Advance Stimulus Package Policy No. SP 37/DHMS/OJK/V/2020 dated May 28, 2020 and POJK No. 11/POJK.03/2020 dated March 16, 2020 which has been amended twice to POJK No. 48/POJK.03/2020 dated December 1, 2020 concerning Amendments to Financial Services Authority Regulation No.11/POJK.03/2020 concerning National Economic Stimulus as a Countercyclical Policy on the Impact of the Spread of Corona Virus Disease 2019 and POJK No. 17/POJK.03/2021 dated September 10, 2021 concerning the Second Amendment to the Financial Services Authority Regulation No 11/POJK.03/2020 Concerning National Economic Stimulus as a Countercyclical Policy on the Impact of the Spread of Coronavirus Disease 2019, as well as OJK press release No. SP 85/DHMS/OJK/XI/2022 dated November

November 2022 tentang Perpanjangan Kebijakan Restrukturisasi dan Pembiayaan Kredit Secara Terukur dan Sektoral untuk Mengatasi Dampak Pasca Pandemi Covid-19. Kredit tersebut direstrukturisasi dengan kualitas lancar.

28, 2022 concerning Extension of Credit Restructuring and Financing Policies on a Targeted and Sectoral Basis to Address the After-Effect of the Covid-19 Pandemic. Loans have restructured with current collectibility.

Sampai dengan 30 September 2025 dan 31 Desember 2024, rincian kredit yang direstrukturisasi sesuai Kebijakan Stimulus Covid-19 adalah sebagai berikut:

As of September 30, 2025 and December 31, 2024, the details of restructured loan based on Covid-19 Stimulus Policy are as follows:

| | 30 September/ September 30, 2025 | | | 31Desember/ December 31, 2024 | | | |
|---|---|---|---|---|---|---|---|
| | Rupiah | Valuta asing/ Foreign currency | Jumlah/ Total | Rupiah | Valuta asing/ Foreign currency | Jumlah/ Total | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Lancar | 934,097 | 130,600 | 1,064,698 | 1,334,451 | 132,748 | 1,467,199 | Current |
| Dalam perhatian khusus | 1,006,965 | - | 1,006,965 | 1,176,761 | - | 1,176,761 | Special mention |
| Kurang lancar | 132,203 | - | 132,203 | 328,067 | - | 328,067 | Substandard |
| Diragukan | 51,732 | - | 51,732 | 30,583 | - | 30,583 | Doubtful |
| Macet | 426,074 | - | 426,074 | 969,113 | - | 969,113 | Loss |
| Jumlah | 2,551,072 | 130,600 | 2,681,672 | 3,838,975 | 132,748 | 3,971,723 | Total |

d) Pada tanggal 30 September 2025 dan 31 Desember 2024, rincian kredit bermasalah menurut sektor ekonomi adalah sebagai berikut:

d) As of September 30, 2025 and December 31, 2024, the details of non-performing loans based on economic sector are as follows:

| | 30 September/ September 30, 2025 | | 31Desember/ December 31, 2024 | | |
|---|---|---|---|---|---|
| | Kredit bermasalah/ Non-performing loans | Cadangan kerugian penurunan nilai/ Allowance for impairment losses | Kredit bermasalah/ Non-performing loans | Cadangan kerugian penurunan nilai/ Allowance for impairment losses | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Rupiah | | | | | Rupiah |
| Konstruksi | 1.617.918 | 883.687 | 1.241.852 | 708.616 | Construction |
| Jasa | 520.152 | 412.064 | 917.779 | 858.789 | Services |
| Industri | 800.194 | 546.169 | 754.193 | 489.780 | Industry |
| Perdagangan | 560.359 | 408.518 | 596.349 | 490.757 | Trading |
| Lain-lain | 628.717 | 429.260 | 587.928 | 409.769 | Others |
| Jumlah - Rupiah | 4.127.340 | 2.679.698 | 4.098.101 | 2.957.711 | Total - Rupiah |
| Valuta asing | | | | | Foreign currency |
| Industri | 62.406 | 62.406 | 60.271 | 33.284 | Industry |
| Jumlah | 4.189.746 | 2.742.104 | 4.158.372 | 2.990.995 | Total |

e) Rasio *non-performing loan* (NPL) yang dihitung berdasarkan Surat Edaran OJK No. 43/SEOJK.03/2016 tanggal 28 September 2016 adalah sebagai berikut:

e) Non-performing loan (NPL) ratio calculated based on Circular Letter No. 43/SEOJK.03/2016 dated September 28, 2016 are as follows:

| | 30 September/ September 30, 2025 | | 31 Desember/ December 31, 2024 | | |
|---|---|---|---|---|---|
| | Konsolidasi/ Consolidated | Bank | Konsolidasi/ Consolidated | Bank | |
| NPL Bruto | 3.16% | 3.04% | 3.05% | 2.92% | Gross NPL |
| NPL Neto | 1.11% | 0.86% | 0.90% | 0.69% | Net NPL |

**c. Kewajiban Penyediaan Modal Minimum (KPMM)**

Kewajiban Penyediaan Modal Minimum pada tanggal 30 September 2025 dan 2024 dihitung berdasarkan Peraturan Otoritas Jasa Keuangan (POJK) No. 11/POJK.03/2016 tanggal 2 Februari 2016 dan perubahannya POJK No. 27 tahun 2022 tanggal 28 Desember 2022, tentang Kewajiban Penyediaan Modal Minimum Bank Umum dimana bank wajib membentuk *Capital Conservation Buffer* secara bertahap mulai 1 Januari 2016 sampai dengan 1 Januari 2019. Pada tanggal 30 September 2025 dan 2024, *Capital Conservation Buffer* yang wajib dibentuk oleh Bank masing-masing adalah sebesar 2,500% dari ATMR.

Berdasarkan profil risiko Bank pada tanggal 30 September 2025 dan 2024, yaitu masing-masing peringkat 2 (dua), maka KPMM minimum ditetapkan masing-masing sebesar 9% sampai dengan kurang dari 10% pada 30 September 2025 dan 2024.

Rasio kewajiban penyediaan modal Bank dengan memperhatikan risiko kredit, risiko operasional dan risiko pasar pada tanggal 30 September 2025 dan 2024 masing-masing dihitung sebagai berikut:

**c. Capital Adequacy Ratio (CAR)**

Capital Adequacy Ratio (CAR) on September 30, 2025 and 2024 is calculated based on Financial Services Authority Regulation (POJK) No. 11/POJK.03/2016 dated February 2, 2016 and its amendment No. 27 year 2022 dated December 28, 2022 regarding Concerning Capital Adequacy Ratio of Commercial Bank where as is mandatory for the bank to establish Capital Conservation Buffer gradually starting from January 1, 2016 until January 1, 2019. On September 30, 2025 and 2024, Capital Conservation Buffer which should be established by the Bank amounted to 2.500% respectively from Risk Weighted Assets.

Based on the Bank' risk profile, which is level 2 (two) respectively as of September 30, 2025 and 2024, therefore minimum CAR is set to 9% to less than 10% as September 30, 2025 and 2024.

The Bank's capital adequacy ratio with consideration for credit, operational and market risks as of September 30, 2025 and 2024, are as follows:

| | 30 September/ September 30, | | |
|---|---|---|---|
| | 2025 | 2024 | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| **Konsolidasian** | | | **Consolidated** |
| Modal Inti (Tier 1) | | | Core Capital (Tier 1) |
| Modal Inti Utama (CET 1) | 52,216,693 | 49,617,965 | Prime Core Capital (CET 1) |
| Modal Pelengkap (Tier 2) | 1,400,912 | 1,679,695 | Supplementary Capital (Tier 2) |
| Total Modal | 53,617,605 | 51,297,660 | Total Capital |
| Aset Tertimbang Menurut Risiko (ATMR) | | | Risk Weighted Assets |
| ATMR untuk risiko kredit *) | 131,277,479 | 135,847,507 | for credit risk *) |
| ATMR untuk risiko pasar **) | 2,868,525 | 5,757,148 | for market risk **) |
| ATMR untuk risiko operasional ***) | 8,946,359 | 8,949,435 | for operational risk ***) |
| Total ATMR | 143,092,363 | 150,554,090 | Total risk weighted assets |
| Rasio KPMM | | | CAR Ratio |
| Rasio CET 1 | 36.49% | 32.96% | Ratio CET 1 |
| Rasio Tier 1 | 36.49% | 32.96% | Ratio Tier 1 |
| Rasio Tier 2 | 0.98% | 1.12% | Ratio Tier 2 |
| Rasio Total | 37.47% | 34.08% | Total Ratio |
| Rasio KPMM berdasarkan profil risiko | 9.51% | 9.56% | CAR ratio based on risk profile |
| CET 1 untuk *Buffer* | 27.96% | 24.52% | CET 1 for Buffer |
| Persentase *Buffer* yang wajib dipenuhi oleh Bank | | | The percentage of the Buffer that must be fulfilled by the Bank |
| *Capital Conservation Buffer* | 2.500% | 2.500% | Capital Conservation Buffer |
| *Countercyclical Buffer* | 0.000% | 0.000% | Countercyclical Buffer |
| *Capital Surcharge* untuk Bank Sistemik | 1.000% | 1.000% | Capital Surcharge for Systemic Bank |

| | 30 September/ September 30, 2025<br>Rp Juta/ Rp Million | 2024<br>Rp Juta/ Rp Million | |
|---|---|---|---|
| **Bank** | | | **Bank** |
| Modal Inti (Tier 1) | | | Core Capital (Tier 1) |
| Modal Inti Utama (CET 1) | 46,734,199 | 44,098,435 | Prime Core Capital (CET 1) |
| Modal Pelengkap (Tier 2) | 1,205,942 | 1,490,413 | Supplementary Capital (Tier 2) |
| Total Modal | 47,940,141 | 45,588,848 | Total Capital |
| Aset Tertimbang Menurut Risiko (ATMR) | | | Risk Weighted Assets |
| ATMR untuk risiko kredit *) | 112,054,654 | 117,932,155 | for credit risk *) |
| ATMR untuk risiko pasar **) | 2,868,525 | 5,764,030 | for market risk **) |
| ATMR untuk risiko operasional ***) | 7,955,960 | 8,016,975 | for operational risk ***) |
| Total ATMR | 122,879,139 | 131,713,160 | Total risk weighted assets |
| Rasio CAR | | | CAR Ratio |
| Rasio CET 1 | 38.03% | 33.48% | Ratio CET 1 |
| Rasio Tier 1 | 38.03% | 33.48% | Ratio Tier 1 |
| Rasio Tier 2 | 0.98% | 1.13% | Ratio Tier 2 |
| Rasio Total | 39.01% | 34.61% | Total Ratio |
| Rasio KPMM berdasarkan profil resiko | 9.47% | 9.53% | CAR ratio based on risk profile |
| CET 1 untuk *Buffer* | 29.54% | 25.08% | CET 1 for Buffer |
| Persentase *Buffer* yang wajib dipenuhi oleh Bank | | | The percentage of the Buffer that must be fulfilled by the Bank |
| *Capital Conservation Buffer*****) | 2.500% | 2.500% | Capital Conservation Buffer ****) |
| *Countercyclical Buffer* | 0.000% | 0.000% | Countercyclical Buffer |
| *Capital Surcharge* untuk Bank Sistemik | 1.000% | 1.000% | Capital Surcharge for Systemic Bank |

Pada tanggal 30 September 2025 dan 2024, Bank telah memenuhi rasio sesuai yang disyaratkan oleh Bank Indonesia untuk rasio kecukupan modal.

On September 30, 2025 and 2024, the Bank has complied with required ratio set by Bank Indonesia for capital adequacy ratio.

*) Rasio ATMR untuk risiko kredit dihitung berdasarkan Surat Edaran Otoritas Jasa Keuangan No.24/SEOJK.03/2021 tanggal 7 Oktober 2021.

*) Risk weighted assets ratio for credit risk is calculated based on OJK's Circular Letter No.24/SEOJK.03/2021 dated October 7, 2021.

**) Rasio ATMR untuk risiko pasar dihitung berdasarkan Surat Edaran Otoritas Jasa Keuangan No.23/SEOJK.03/2022 tanggal 7 Desember 2022.

**) Risk weighted assets ratio for market risk is calculated based on OJK's Circular Letter No.23/SEOJK.03/2022 dated December 7, 2022.

***) Rasio ATMR untuk risiko operasional dihitung berdasarkan Surat Edaran Otoritas Jasa Keuangan No.6/SEOJK.03/2020 tanggal 29 April 2020.

***) Risk weighted assets ratio for operational risk is calculated based on OJK's Circular Letter No.6/SEOJK.03/2020 dated April 29, 2020.

Rasio aset produktif yang diklasifikasikan terhadap total aset produktif dan non produktif pada tanggal 30 September 2025 dan 2024 masing-masing sebesar 2,56% dan 2,77%.

The ratio of classified earning assets to total earning assets and non-earning assets as of September 30, 2025 and 2024 are 2.56% and 2.77%, respectively.

### d. Batas Maksimum Pemberian Kredit (BMPK)

Pada tanggal 30 September 2025 dan 31 Desember 2024, tidak terdapat pelampauan BMPK kepada pihak terkait maupun pihak tidak terkait.

### d. Legal Lending Limit (LLL)

As of September 30, 2025 and December 31, 2024, there was no excess of Legal Lending Limit (LLL) to both related parties and non-related parties.

Perhitungan BMPK disusun berdasarkan Peraturan OJK No. 38/POJK.03/2019 tentang Penerapan Manajemen Risiko secara Konsolidasi bagi Bank yang Melakukan Pengendalian terhadap Perusahaan Anak dalam perhitungan BMPK Bank yang mulai berlaku tanggal 1 Januari 2020.

LLL calculation is prepared based on regulation No. 38/POJK.03/2019 regarding the implementation of consolidated risk management to the subsidiaries which are controlled by the Bank in the Bank's LLL calculation which is effective starting on January 1, 2020.

Batas Maksimum Penyediaan Dana diatur sebagai berikut:

- Kepada pihak terkait tidak melebihi 10% dari modal Bank.
- Kepada satu peminjam yang bukan pihak terkait tidak melebihi 25% dari modal inti Bank.
- Kepada satu kelompok peminjam yang bukan pihak terkait tidak melebihi 25% dari modal inti Bank.

The maximum lending limit is as follows:

- To related parties not exceed than 10% from Bank's capital.
- To one non-related party debtor not exceed than 25% of the Bank's tier 1 capital.
- To one non-related party group debtors not exceed than 25% of the Bank's tier 1 capital.

Berikut ini adalah saldo penyediaan dana kepada pihak berelasi per tanggal 30 September 2025 dan 2024 sesuai dengan ketentuan Bank Indonesia, tentang Batas Maksimum Pemberian Kredit (BMPK):

The following are the balances of amounts with affiliates as of September 30, 2025 and 2024 in accordance with the Legal Lending Limit (LLL) regulation of Bank Indonesia:

| | 30 September/ September 30, | | |
|---|---|---|---|
| | 2025 | 2024 | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Giro pada bank lain | 74,281 | 58,845 | Demand deposits with other banks |
| Kredit | 1,833,658 | 2,315,730 | Loans |
| Penyertaan dalam bentuk saham | 16,500 | 16,500 | Investments in shares of stock |
| Rekening administratif | 116,884 | 137,615 | Administrative accounts |
| Jumlah | 2,041,323 | 2,528,690 | Total |

Batas maksimum pemberian kredit kepada pihak berelasi per tanggal 30 September 2025 dan 2024 masing-masing sebesar Rp 4.794.014 juta dan Rp 4.558.885 juta (10% dari modal Bank).

Maximum legal lending limit to affiliates as of September 30, 2025 and 2024 amounted to Rp 4,794,014 million and Rp 4,558,885 million (10% of the Bank's capital), respectively.

**e. POSISI DEVISA NETO (PDN)**

Untuk mengelola dan memitigasi risiko nilai tukar, batas maksimum posisi devisa neto yang dapat dipegang oleh Bank adalah sebesar 20% dari modal, mengikuti aturan dari regulator.

Pada Triwulan III 2025 Posisi devisa neto Bank sebesar Rp 220.367 juta atau 0,46% dan berada dalam kisaran antara Rp 29.260 juta – Rp 373.560 juta (0,06% - 0.79% dari modal Bank). Value at Risk per 30 September 2025 yaitu sebesar Rp 1.480 juta atau sebesar 0,46% dari Posisi Devisa Neto.

**e. NET OPEN POSITION**

To manage and mitigate exchange rate risk, the maximum net open position that Bank can withhold is as much as 20% from the Bank's capital, adhering to the regulator's provision.

In the third quarter of 2025 the bank's Net Open Position is Rp 220,367 million or 0.46% and within the range of Rp 29,260 million – Rp 373,560 million (0.06% - 0.79% of the Bank's capital). Value at Risk as of September 30, 2025 is Rp 1.480 million or 0.46% of Net Open Position.

Tabel di bawah ini menyajikan Posisi Devisa Neto Bank per mata uang pada posisi tanggal 30 September 2025 dan 31 Desember 2024.

The table below presents the Bank's Net Open Position per currency as of September 30, 2025 and December 31, 2024.

| | 30 September/ September 30, 2025 | | | |
|---|---|---|---|---|
| Mata Uang | Aset dan tagihan komitmen dan kontinjensi/ Assets, commitment and contingent receivables | Liabilitas dan liabilitas komitmen dan kontinjensi/ Liabilities, commitment and contingent liabilities | Bersih absolut/ Net absolute | Currencies |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Dollar Amerika Serikat | 24,672,310 | 24,521,880 | 150,430 | United States Dollar |
| Dollar Australia | 1,453,699 | 1,449,714 | 3,985 | Australian Dollar |
| Dollar Singapura | 1,424,976 | 1,446,317 | 21,341 | Singapore Dollar |
| Euro | 765,803 | 764,449 | 1,354 | Euro |
| Yen Jepang | 603,650 | 603,216 | 434 | Japanese Yen |
| Yuan China | 162,211 | 130,717 | 31,494 | Chinese Yuan |
| Poundsterling Inggris | 183,930 | 182,341 | 1,589 | Great Britain Poundsterling |
| Dollar Kanada | 73,256 | 71,418 | 1,838 | Canadian Dollar |
| Dollar Selandia Baru | 64,953 | 65,536 | 583 | New Zealand Dollar |
| Dollar Hongkong | 31,756 | 25,599 | 6,157 | Hongkong Dollar |
| Franc Swiss | 12,211 | 13,373 | 1,162 | Swiss Franc |
| Jumlah | 29,448,755 | 29,274,560 | 220,367 | Total |
| Jumlah Modal | | | 47,703,068 | Total Capital |
| Persentase PDN terhadap modal | | | 0.46% | Percentage of NOP to capital |

| | 31 Desember/ December 31, 2024 | | | |
|---|---|---|---|---|
| Mata Uang | Aset dan tagihan komitmen dan kontinjensi/ Assets, commitment and contingent receivables | Liabilitas dan liabilitas komitmen dan kontinjensi/ Liabilities, commitment and contingent liabilities | Bersih absolut/ Net absolute | Currencies |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Dollar Amerika Serikat | 22,676,928 | 22,862,230 | 185,302 | United States Dollar |
| Dollar Australia | 2,169,193 | 2,165,869 | 3,324 | Australian Dollar |
| Dollar Singapura | 1,311,190 | 1,315,830 | 4,640 | Singapore Dollar |
| Euro | 748,107 | 740,218 | 7,889 | Euro |
| Yen Jepang | 946,247 | 944,547 | 1,700 | Japanese Yen |
| Poundsterling Inggris | 193,256 | 191,795 | 1,461 | Great Britain Poundsterling |
| Yuan China | 231,731 | 226,822 | 4,909 | Chinese Yuan |
| Dollar Hongkong | 21,251 | 17,182 | 4,069 | Hongkong Dollar |
| Dollar Kanada | 94,720 | 94,440 | 280 | Canadian Dollar |
| Dollar Selandia Baru | 99,266 | 99,179 | 87 | New Zealand Dollar |
| Franc Swiss | 14,435 | 13,420 | 1,015 | Swiss Franc |
| Jumlah | 28,506,324 | 28,671,532 | 214,676 | Total |
| Jumlah Modal | | | 45,469,154 | Total Capital |
| Persentase PDN terhadap modal | | | 0.47% | Percentage of NOP to capital |

Berdasarkan tabel diatas dapat dilihat bahwa rasio PDN sebesar 0,60%, cenderung rendah jauh berada dibawah ketentuan regulasi Bank Indonesia yaitu dibawah 20% dari modal. Pada akhir triwulan III 2025, komposisi PDN terbesar yang dimiliki oleh bank adalah mata uang USD sebesar 68,26% dari total PDN, diikuti oleh mata uang CNY yaitu sebesar 14,29% dari total PDN dan SGD sebesar 9,68%.

Based on the table above it can be seen that the NOP Ratio is as much as 0.60%, it is still below the Bank Indonesia regulation which is under 20% from capital. At the end of third quarter 2025, the largest NOP composition held by the bank is USD currency as much as 68.26% from the total NOP, followed by CNY currency which is 14.29% and SGD currency is 9.68%.

## f. MANAJAMEN RISIKO

## f. RISK MANAGEMENT

### Manajemen Risiko Pasar

### Market Risk Management

Risiko pasar dibagi menjadi dua bagian, yaitu:

Market risk is divided into two parts, specifically:

### 1. Risiko Nilai Tukar

### 1. Exchange Rate Risk

Tabel di bawah ini menyajikan VaR Posisi Devisa Neto Bank selama periode sembilan bulan tahun 2025 dan sepanjang tahun 2024.

The table below presents VaR on the Bank's Net Open Position for the nine month period of 2025 and along the year of 2024.

| Valuta asing | 30 September/ September 30, 2025 | | | | Foreign currencies |
|---|---|---|---|---|---|
| | Rata-rata/ Average | Tertinggi/ Maximum | Terendah/ Minimum | VaR akhir periode/ Period-end VaR | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Dolar Australia | 100.10 | 246.39 | 10.84 | 43.07 | Australian Dollar |
| Dolar Kanada | 14.71 | 16.11 | 12.61 | 15.41 | Canadian Dollar |
| Swiss Franc | 7.64 | 11.74 | 5.47 | 11.74 | Switzerland Franc |
| Euro | 36.33 | 94.38 | 1.34 | 13.27 | Euro |
| Poundsterling Inggris | 7.52 | 16.10 | 2.85 | 16.10 | Great Britain Poundsterling |
| Dolar Hongkong | 37.89 | 54.18 | 10.37 | 54.18 | Hongkong Dollar |
| Yen Jepang | 13.66 | 19.93 | 4.63 | 4.63 | Japan Yen |
| Dolar Selandia Baru | 13.27 | 16.90 | 6.92 | 6.92 | New Zealand Dollar |
| Dolar Singapura | 85.57 | 154.14 | 41.62 | 154.14 | Singapore Dollar |
| Dolar Amerika Serikat | 1,173.29 | 2,092.82 | 167.12 | 1,259.94 | United States Dollar |
| Yuan Cina | 159.69 | 249.35 | 3.36 | 249.35 | Chinese Yuan |

| Valuta asing | 31 Desember/ December 31, 2024 | | | | Foreign currencies |
|---|---|---|---|---|---|
| | Rata-rata/ Average | Tertinggi/ Maximum | Terendah/ Minimum | VaR akhir periode/ Period-end VaR | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Dolar Australia | 37.59 | 69.81 | 13.07 | 29.90 | Australian Dollar |
| Dolar Kanada | 6.78 | 9.39 | 2.22 | 2.22 | Canadian Dollar |
| Swiss Franc | 5.33 | 10.23 | 1.91 | 10.23 | Switzerland Franc |
| Euro | 42.03 | 69.18 | 8.60 | 69.18 | Euro |
| Poundsterling Inggris | 16.20 | 20.59 | 11.74 | 16.26 | Great Britain Poundsterling |
| Dolar Hongkong | 28.38 | 39.71 | 10.90 | 39.71 | Hongkong Dollar |
| Yen Jepang | 90.76 | 242.81 | 8.56 | 20.92 | Japan Yen |
| Dolar Selandia Baru | 11.36 | 27.49 | 0.81 | 0.81 | New Zealand Dollar |
| Dolar Singapura | 88.24 | 147.90 | 29.43 | 29.43 | Singapore Dollar |
| Dolar Amerika Serikat | 1,111.71 | 1,768.96 | 4.35 | 1,768.96 | United States Dollar |
| Yuan Cina | 52.56 | 73.04 | 42.00 | 42.65 | Chinese Yuan |

**Sensitivitas Nilai Tukar**

Analisis sensitivitas nilai tukar diukur dengan kemampuan ekses modal Bank untuk menyerap potensi kerugian dari nilai tukar, yaitu dengan membuat asumsi perubahan/fluktuasi nilai tukar yang berlawanan arah dengan masing-masing posisi nilai tukar. Pada posisi September 2025, selisih lebih modal Bank mampu meng-cover risiko nilai tukar sebesar 562,93 kali turun dibandingkan triwulan sebelumnya. Dengan demikian, Bank dinilai tidak rentan terhadap pergerakan nilai tukar.

**Exchange Rate Sensitivity**

Exchange rate sensitivity analysis is measured by Bank's capital excess ability to absorb potential loss from the exchange rate, namely by creating assumption of changes/fluctuation of exchange rate that are in opposition with each exchange rate position. In September 2025 position, the bank's capital excess has the adequacy to cover exchange rate risk as much as 562.93 times, decreased compared to previous quarter. Nevertheless, the Bank is not considered vulnerable to exchange rate movements.

**2. Risiko Suku Bunga**

Berikut tabel hasil repricing terhadap perubahan shock suku bunga pada banking book dengan 6 (enam) shock scenarios suku bunga untuk EVE dan 2 (dua) shock scenarios suku bunga untuk NII.

Tabel mata uang Rupiah adalah sebagai berikut:

**2. Interest Rate Risk**

The following is the repricing results table for changes in interest rate shocks in the banking book with 6 (six) interest rate shocks for EVE and 2 (two) interest rate shocks for NII.

Below is table for Rupiah currency:

| | 30 September/ September 30, 2025 | | | | |
|---|---|---|---|---|---|
| | ΔEVE | | ΔNII | | |
| **Shock scenarios/ Shock Scenarios** | Tanggal laporan/ Reporting date (T) | Tanggal laporan sebelumnya/ Previous reporting date (T-1) | Tanggal laporan/ Reporting date (T) | Tanggal laporan sebelumnya/ Previous reporting date (T-1) | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Parallel up (400 bps) | (1,052,347) | (417,829) | 2,592,881 | (838,950) | Parallel up (400 bps) |
| Parallel down (400 bps) | 1,906,817 | 608,584 | (519,109) | 3,061,205 | Parallel down (400 bps) |
| Steepener (500 bps, 350 bps) | (662,232) | 499,395 | - | - | Steepener (500 bps, 350 bps) |
| Flattener (500 bps, 350 bps) | 794,762 | (223,816) | - | - | Flattener (500 bps, 350 bps) |
| Short rate up (500 bps) | (54,219) | (568,142) | - | - | Short rate up (500 bps) |
| Short rate down (500 bps) | (553,990) | (134,104) | - | - | Short rate down (500 bps) |
| Nilai maksimum negatif (absolut) | (1,052,347) | (568,142) | (519,109) | (838,950) | Negative maximum value (absolute) |
| Modal tier 1 (ΔEVE) atau projected income (ΔNII) | 54,876,763 | 53,684,911 | 8,875,828 | 8,875,586 | Capital tier 1 (ΔEVE) or projected income (ΔNII) |
| Nilai maksimum dibagi modal tier 1 atau projected income | 1.92% | 1.06% | 5.85% | 9.45% | Maximum value divided by capital tier 1 or projected income |

| | 31 Desember/ December 31, 2024 | | | | |
|---|---|---|---|---|---|
| | ΔEVE | | ΔNII | | |
| **Shock scenarios/ Shock Scenarios** | Tanggal laporan/ Reporting date (T) | Tanggal laporan sebelumnya/ Previous reporting date (T-1) | Tanggal laporan/ Reporting date (T) | Tanggal laporan sebelumnya/ Previous reporting date (T-1) | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Parallel up (400 bps) | (786,848) | (1,637,204) | 3,463,016 | (961,036) | Parallel up (400 bps) |
| Parallel down (400 bps) | 1,413,722 | 2,589,974 | (1,529,575) | 3,304,264 | Parallel down (400 bps) |
| Steepener (500 bps, 350 bps) | (145,193) | (171,535) | - | - | Steepener (500 bps, 350 bps) |
| Flattener (500 bps, 350 bps) | 357,362 | 282,883 | - | - | Flattener (500 bps, 350 bps) |
| Short rate up (500 bps) | (542,507) | (787,887) | - | - | Short rate up (500 bps) |
| Short rate down (500 bps) | (147,243) | 112,719 | - | - | Short rate down (500 bps) |
| Nilai maksimum negatif (absolut) | (786,848) | (1,637,204) | (1,529,575) | (961,036) | Negative maximum value (absolute) |
| Modal tier 1 (ΔEVE) atau projected income (ΔNII) | 52,285,395 | 52,167,067 | 9,700,618 | 9,210,608 | Capital tier 1 (ΔEVE) or projected income (ΔNII) |
| Nilai maksimum dibagi modal tier 1 atau projected income | 1.50% | 3.14% | 15.77% | 10.43% | Maximum value divided by capital tier 1 or projected income |

Perhitungan IRRBB dilakukan untuk level konsolidasi atas mata uang Dollar Amerika Serikat periode 30 September 2025 dan 31 Desember 2024 adalah sebagai berikut:

The IRRBB calculation for the consolidated level of United States Dollar currency for the period September 30, 2025 and December 31, 2024 is as follows:

| Shock scenarios/ Shock Scenarios | 30 September/ September 30, 2025 | | | | |
|---|---|---|---|---|---|
| | ΔEVE | | ΔNII | | |
| | Tanggal laporan/ Reporting date (T) | Tanggal laporan sebelumnya/ Previous reporting date (T-1) | Tanggal laporan/ Reporting date (T) | Tanggal laporan sebelumnya/ Previous reporting date (T-1) | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Parallel up (400 bps) | 163,148 | 189,222 | 26,484 | 374,219 | Parallel up (400 bps) |
| Parallel down (400 bps) | (164,348) | (192,987) | 52,196 | 1,953 | Parallel down (400 bps) |
| Steepener (500 bps, 350 bps) | (49,806) | (48,572) | - | - | Steepener (500 bps, 350 bps) |
| Flattener (500 bps, 350 bps) | 89,213 | 94,143 | - | - | Flattener (500 bps, 350 bps) |
| Short rate up (500 bps) | 142,704 | 157,819 | - | - | Short rate up (500 bps) |
| Short rate down (500 bps) | (155,282) | (171,638) | - | - | Short rate down (500 bps) |
| Nilai maksimum negatif (absolut) | (164,348) | (192,987) | 26,484 | 1,953 | Negative maximum value (absolute) |
| Modal tier 1 (ΔEVE) atau projected income (ΔNII) | 54,876,763 | 53,684,911 | 1,604,575 | 1,604,333 | Capital tier 1 (ΔEVE) or projected income (ΔNII) |
| Nilai maksimum dibagi modal tier 1 atau projected income | 0.30% | 0.36% | 1.65% | 0.12% | Maximum value divided by capital tier 1 or projected income |

| Shock scenarios/ Shock Scenarios | 31 Desember/ December 31, 2024 | | | | |
|---|---|---|---|---|---|
| | ΔEVE | | ΔNII | | |
| | Tanggal laporan/ Reporting date (T) | Tanggal laporan sebelumnya/ Previous reporting date (T-1) | Tanggal laporan/ Reporting date (T) | Tanggal laporan sebelumnya/ Previous reporting date (T-1) | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Parallel up (200 bps) | 181,423 | 232,612 | (12,774) | 91,192 | Parallel up (200 bps) |
| Parallel down (200 bps) | (183,637) | (239,129) | 85,955 | (31,883) | Parallel down (200 bps) |
| Steepener (300 bps, 150 bps) | (47,851) | (48,943) | - | - | Steepener (300 bps, 150 bps) |
| Flattener (300 bps, 150 bps) | 92,001 | 105,173 | - | - | Flattener (300 bps, 150 bps) |
| Short rate up (300 bps) | 152,435 | 185,134 | - | - | Short rate up (300 bps) |
| Short rate down (300 bps) | (165,768) | (200,976) | - | - | Short rate down (300 bps) |
| Nilai maksimum negatif (absolut) | (183,637) | (239,129) | (12,774) | (31,883) | Negative maximum value (absolute) |
| Modal tier 1 (ΔEVE) atau projected income (ΔNII) | 52,285,395 | 52,167,067 | 2,571,252 | 2,081,242 | Capital tier 1 (ΔEVE) or projected income (ΔNII) |
| Nilai maksimum dibagi modal tier 1 atau projected income | 0.35% | 0.46% | 0.50% | 1.53% | Maximum value divided by capital tier 1 or projected income |

Bank juga menganalisis kemungkinan perubahan tingkat suku bunga yang berdampak pada laba rugi portofolio Bank. Tabel di bawah ini menyajikan perubahan tingkat suku bunga posisi *trading book* dan *banking book* dan pengaruhnya terhadap laba rugi maupun ekuitas Bank.

The Bank also analyzes the possibility of interest rate changes which have an impact on the Bank's portfolio of profit and loss. The table below presents the interest rate changes for trading book and banking book position and its effect on the Bank's income and equity.

| | 30 September/ September 30, 2025 | | | | | |
|---|---|---|---|---|---|---|
| | Perubahan pada tingkat suku bunga/ Change on interest rate | Pengaruh penurunan suku bunga pada laba sebelum pajak/ Effect of decrease on interest rate to profit before tax | Pengaruh peningkatan suku bunga pada laba sebelum pajak/ Effect of increase on interest rate to profit before tax | Pengaruh penurunan suku bunga pada ekuitas/ Effect of decrease on interest rate to equity | Pengaruh peningkatan suku bunga pada ekuitas/ Effect of increase on interest rate to equity | |
| | | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Aset keuangan | | | | | | Financial assets |
| Efek-efek | | | | | | Securities |
| Diukur pada nilai wajar melalui penghasilan komprehensif lain | 327 bps | - | - | 664,213 | (628,457) | Measured at fair value through other comprehensive income |
| Diukur pada nilai wajar melalui laba rugi | 498 bps | 125,171 | (132,360) | - | - | Measured at fair value through profit and loss |
| Kredit | 169 bps | (1,722,488) | 1,722,488 | - | - | Loans |
| Liabilitas keuangan | | | | | | Financial liabilities |
| Simpanan | | | | | | Deposits |
| Giro | 2 bps | 2,972 | (2,972) | - | - | Demand deposits |
| Tabungan | 2 bps | 20,373 | (20,373) | - | - | Savings |
| Pinjaman yang diterima | 0 bps | - | - | - | - | Borrowings |

| | 31 Desember/ December 31, 2024 | | | | | |
|---|---|---|---|---|---|---|
| | Perubahan pada tingkat suku bunga/ Change on interest rate | Pengaruh penurunan suku bunga pada laba sebelum pajak/ Effect of decrease on interest rate to profit before tax | Pengaruh peningkatan suku bunga pada laba sebelum pajak/ Effect of increase on interest rate to profit before tax | Pengaruh penurunan suku bunga pada ekuitas/ Effect of decrease on interest rate to equity | Pengaruh peningkatan suku bunga pada ekuitas/ Effect of increase on interest rate to equity | |
| | | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Aset keuangan | | | | | | Financial assets |
| Efek-efek | | | | | | Securities |
| Diukur pada nilai wajar melalui penghasilan komprehensif lain | 350 bps | - | - | 4,106,016 | (3,282,208) | Measured at fair value through other comprehensive income |
| Diukur pada nilai wajar melalui laba rugi | 595 bps | 694,139 | (535,148) | - | - | Measured at fair value through profit and loss |
| Kredit | 3 bps | (35,730) | 35,730 | - | - | Loans |
| Liabilitas keuangan | | | | | | Financial liabilities |
| Simpanan | | | | | | Deposits |
| Giro | 2 bps | 2,865 | (2,865) | - | - | Demand deposits |
| Tabungan | 1 bps | 7,791 | (7,791) | - | - | Savings |
| Pinjaman yang diterima | 0 bps | - | - | - | - | Borrowings |

**Manajemen Risiko Likuiditas**

Pada triwulan III 2025 likuiditas Bank masih terjaga sangat baik dengan rata-rata *Liquidity Coverage Ratio* (LCR) sebesar 240,52%, turun dibandingkan triwulan sebelumnya. Bank telah memenuhi kewajiban minimum pemenuhan LCR sesuai dengan ketentuan dari OJK sebesar 100%.

**Liquidity Risk Management**

In Quarter III 2025 the Bank's liquidity has been maintained very well with a quarterly average LCR of 240.52%, decrease compared to the previous quarter. The Bank has meet the minimum LCR requirement in accordance with OJK regulations, which are set at 100%.

## 59. TANGGUNG JAWAB MANAJEMEN DAN PERSETUJUAN LAPORAN KEUANGAN KONSOLIDASIAN DAN INFORMASI TAMBAHAN

Penyusunan dan penyajian wajar laporan keuangan konsolidasian dari halaman 1 sampai dengan 219 dan informasi tambahan dari halaman 220 sampai dengan 225 merupakan tanggung jawab manajemen, dan telah disetujui oleh Direksi Bank untuk diterbitkan pada tanggal 27 Oktober 2025.

## 59. MANAGEMENT RESPONSIBILITY AND APPROVAL OF CONSOLIDATED FINANCIAL STATEMENTS AND SUPPLEMENTARY INFORMATION

The preparation and fair presentation of the consolidated financial statement of page 1 to 219 and supplementary information on page 220 to 225 are the responsibilities of the management and, are approved and authorized for issue by the Director on October 27, 2025.

## 60. DASAR PENYUSUNAN LAPORAN KEUANGAN ENTITAS INDUK

Laporan keuangan tersendiri entitas induk disusun sesuai dengan Pernyataan Standar Akuntansi Keuangan (“PSAK”) No.227 (revisi 2024), “Laporan Keuangan Tersendiri”. Kebijakan akuntansi yang diterapkan dalam penyusunan laporan keuangan tersendiri entitas induk adalah sama dengan kebijakan akuntansi yang diterapkan dalam penyusunan laporan keuangan konsolidasian sebagaimana diungkapkan pada Catatan 3 atas laporan keuangan konsolidasian, kecuali untuk penyertaan pada entitas anak yang disajikan pada biaya perolehan.

## 60. BASIS PREPARATION PARENT ENTITY’S STATEMENT OF FINANCIAL POSITION

The separate financial statements of parent entity are prepare in accordance with the statement of Financial Accounting Standards (“PSAK”) No.227 (revised 2024), “Separate Financial Statements”. Accounting policies adopted in the preparation of the parent entity separate financial statements are the same as the accounting policies adopted in the preparation of the consolidated financial statements as disclosed in Note 3 to the consolidated financial statements, except for investments in subsidiaries which are stated at cost.

**PT BANK PAN INDONESIA Tbk**
**ENTITAS INDUK SAJA**
**INFORMASI KEUANGAN TAMBAHAN**
**LAPORAN POSISI KEUANGAN *)**
**30 SEPTEMBER 2025 (TIDAK DIAUDIT) DAN 31 DESEMBER 2024 (DIAUDIT)**

**PT BANK PAN INDONESIA Tbk**
**PARENT ENTITY ONLY**
**SUPPLEMENTARY FINANCIAL**
**INFORMATION OF FINANCIAL POSITION *)**
**SEPTEMBER 30, 2025 (UNAUDITED) AND DECEMBER 31, 2024 (AUDITED)**

| | 30 SEPTEMBER/ SEPTEMBER 30, 2025 | 31 DESEMBER/ DECEMBER 31, 2024 | |
|---|---|---|---|
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| **ASET** | | | **ASSETS** |
| **KAS** | 1,237,584 | 1,798,494 | **CASH** |
| **GIRO PADA BANK INDONESIA** | 10,794,160 | 9,170,142 | **DEMAND DEPOSITS WITH BANK INDONESIA** |
| **GIRO PADA BANK LAIN** | | | **DEMAND DEPOSITS WITH OTHER BANKS** |
| Pihak berelasi | 74,281 | 101,290 | Related parties |
| Pihak ketiga | 518,528 | 562,964 | Third parties |
| Cadangan kerugian penurunan nilai | (9) | (17) | Allowance for impairment losses |
| Bersih | 592,800 | 664,237 | Net |
| **PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN** | | | **PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS** |
| Pihak berelasi | 100,000 | - | Related parties |
| Pihak ketiga | 2,436,919 | 4,963,504 | Third parties |
| Cadangan kerugian penurunan nilai | (125) | (641) | Allowance for impairment losses |
| Bersih | 2,536,794 | 4,962,863 | Net |
| **EFEK-EFEK** | | | **SECURITIES** |
| Pihak ketiga | 45,202,035 | 59,940,572 | Third parties |
| Cadangan kerugian penurunan nilai | (3) | (21) | Allowance for impairment losses |
| Bersih | 45,202,032 | 59,940,551 | Net |
| **TAGIHAN DERIVATIF - PIHAK KETIGA** | 33,531 | 40,010 | **DERIVATIVE RECEIVABLES - THIRD PARTIES** |
| **EFEK YANG DIBELI DENGAN JANJI DIJUAL KEMBALI** | | | **SECURITIES PURCHASED WITH AGREEMENTS TO RESELL** |
| Pihak ketiga | 5,711,460 | 1,095,467 | Third parties |
| Cadangan kerugian penurunan nilai | (377) | (693) | Allowance for impairment losses |
| Bersih | 5,711,083 | 1,094,774 | Net |
| **KREDIT** | | | **LOANS** |
| Pihak berelasi | 2,044,380 | 2,419,326 | Related parties |
| Pihak ketiga | 119,236,386 | 126,834,067 | Third parties |
| Cadangan kerugian penurunan nilai | (6,355,135) | (7,211,919) | Allowance for impairment losses |
| Bersih | 114,925,631 | 122,041,474 | Net |
| **TAGIHAN AKSEPTASI** | | | **ACCEPTANCES RECEIVABLE** |
| Pihak ketiga | 1,542,957 | 1,415,079 | Third parties |
| Cadangan kerugian penurunan nilai | (5,036) | (6,358) | Allowance for impairment losses |
| Bersih | 1,537,921 | 1,408,721 | Total |
| **PENYERTAAN DALAM BENTUK SAHAM** | 3,652,617 | 3,640,956 | **INVESTMENTS IN SHARES OF STOCK** |
| **BIAYA DIBAYAR DI MUKA** | 242,521 | 76,784 | **PREPAID EXPENSES** |
| **ASET TETAP DAN ASET HAK GUNA - BERSIH** | 9,343,030 | 9,462,560 | **PREMISES AND EQUIPMENT AND RIGHT-OF-USE ASSETS - NET** |
| **ASET PAJAK TANGGUHAN - BERSIH** | - | 86,470 | **DEFERRED TAX ASSETS - NET** |
| **ASET TAKBERWUJUD** | 611,994 | 563,285 | **INTANGIBLE ASSETS** |
| **ASET LAIN-LAIN - BERSIH** | 6,073,195 | 6,118,878 | **OTHER ASSETS - NET** |
| **JUMLAH ASET** | 202,494,893 | 221,070,199 | **TOTAL ASSETS** |

***) DISAJIKAN DENGAN METODE BIAYA**

***) PRESENTED UNDER COST METHOD**

| | 30 SEPTEMBER/ SEPTEMBER 30, 2025<br>Rp Juta/ Rp Million | 31 DESEMBER/ DECEMBER 31, 2024<br>Rp Juta/ Rp Million | |
|---|---|---|---|
| **LIABILITAS DAN EKUITAS** | | | **LIABILITIES AND EQUITY** |
| **LIABILITAS** | | | **LIABILITIES** |
| **LIABILITAS SEGERA** | 303,297 | 171,676 | **LIABILITIES PAYABLE IMMEDIATELY** |
| **SIMPANAN** | | | **DEPOSITS** |
| Pihak berelasi | 1,182,564 | 1,477,569 | Related parties |
| Pihak ketiga | 135,105,073 | 138,477,433 | Third parties |
| Jumlah | 136,287,637 | 139,955,002 | Total |
| **SIMPANAN DARI BANK LAIN** | | | **DEPOSITS FROM OTHER BANKS** |
| Pihak berelasi | 23,300 | 14,385 | Related parties |
| Pihak ketiga | 3,019,490 | 806,444 | Third parties |
| Jumlah | 3,042,790 | 820,829 | Total |
| **EFEK YANG DIJUAL DENGAN JANJI DIBELI KEMBALI - PIHAK KETIGA** | 145,748 | 21,189,337 | **SECURITIES SOLD WITH AGREEMENTS TO REPURCHASE - THIRD PARTIES** |
| **LIABILITAS DERIVATIF - PIHAK KETIGA** | 38,352 | 43,308 | **DERIVATIVE PAYABLES - THIRD PARTIES** |
| **LIABILITAS AKSEPTASI - PIHAK KETIGA** | 1,546,288 | 1,418,048 | **ACCEPTANCES PAYABLE - THIRD PARTIES** |
| **SURAT BERHARGA YANG DITERBITKAN - BERSIH** | 7,119,045 | 3,934,213 | **SECURITIES ISSUED - NET** |
| **UTANG PAJAK** | 116,003 | 134,333 | **TAXES PAYABLE** |
| **LIABILITAS IMBALAN PASCA KERJA** | 734,435 | 857,880 | **POST-EMPLOYMENT BENEFIT OBLIGATIONS** |
| **BEBAN YANG MASIH HARUS DIBAYAR DAN LIABILITAS LAIN-LAIN** | 854,096 | 884,032 | **ACCRUALS AND OTHER LIABILITIES** |
| **OBLIGASI SUBORDINASI - BERSIH** | 48,140 | 1,349,174 | **SUBORDINATED BONDS - NET** |
| **JUMLAH LIABILITAS** | 150,376,978 | 170,757,832 | **TOTAL LIABILITIES** |
| **EKUITAS** | | | **EQUITY** |
| **MODAL SAHAM** - nilai nominal Rp 100 per saham<br>Modal dasar - 96.000.000.000 saham<br>Modal ditempatkan dan disetor penuh - 24.087.645.998 saham | 2,408,765 | 2,408,765 | **CAPITAL STOCK -** par value of Rp 100 per share<br>Authorized - 96,000,000,000 shares<br>Subscribed and paid-up - 24,087,645,998 shares |
| **SAHAM TREASURI** | (2,187) | (610) | **TREASURY STOCK** |
| **TAMBAHAN MODAL DISETOR** | 3,421,684 | 3,440,707 | **ADDITIONAL PAID-IN CAPITAL** |
| **PENGHASILAN KOMPREHENSIF LAIN** | 7,714,511 | 7,042,109 | **OTHER COMPREHENSIVE INCOME** |
| **SALDO LABA** | | | **RETAINED EARNINGS** |
| Ditentukan penggunaannya | 140,000 | 140,000 | Appropriated |
| Tidak ditentukan penggunaannya | 38,435,142 | 37,281,396 | Unappropriated |
| **JUMLAH EKUITAS** | 52,117,915 | 50,312,367 | **TOTAL EQUITY** |
| **JUMLAH LIABILITAS DAN EKUITAS** | 202,494,893 | 221,070,199 | **TOTAL LIABILITIES AND EQUITY** |

***) DISAJIKAN DENGAN METODE BIAYA**

***) PRESENTED UNDER COST METHOD**

**PT BANK PAN INDONESIA Tbk**
**ENTITAS INDUK SAJA**
**INFORMASI KEUANGAN TAMBAHAN LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN *)**
**UNTUK PERIODE SEMBILAN BULAN YANG BERAKHIR 30 SEPTEMBER 2025 DAN 2024 (TIDAK DIAUDIT)**

**PT BANK PAN INDONESIA Tbk**
**PARENT ENTITY ONLY**
**SUPPLEMENTARY FINANCIAL INFORMATION STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME *)**
**FOR THE NINE-MONTH PERIODS ENDED SEPTEMBER 30, 2025 AND 2024 (UNAUDITED)**

| | 30 SEPTEMBER/ SEPTEMBER 30, 2025 Rp Juta/ Rp Million | 30 SEPTEMBER/ SEPTEMBER 30, 2024 Rp Juta/ Rp Million | |
|---|---|---|---|
| **PENDAPATAN (BEBAN) OPERASIONAL** | | | **OPERATING REVENUES (EXPENSES)** |
| **Pendapatan Bunga** | | | **Interest Revenues** |
| Bunga yang diperoleh | 9,656,079 | 9,194,348 | Interest earned |
| Provisi dan komisi kredit | 233,209 | 339,268 | Loan commissions and fees |
| Jumlah Pendapatan Bunga | 9,889,288 | 9,533,616 | Total Interest Revenues |
| **Beban Bunga** | (4,306,613) | (3,933,660) | **Interest Expenses** |
| **Pendapatan Bunga - Bersih** | 5,582,675 | 5,599,956 | **Interest Revenues - Net** |
| **Pendapatan Operasional Lainnya** | | | **Other Operating Revenues** |
| Keuntungan bersih penjualan efek | 235,816 | 138,242 | Net gain on sale of securities |
| Perubahan nilai wajar efek yang diukur pada nilai wajar melalui laba rugi | 193,278 | 59,190 | Changes in fair value of securities measured at fair value through profit or loss |
| Pendapatan transaksi valuta asing - bersih | 89,489 | 95,498 | Gain on foreign exchange transactions - net |
| Provisi dan komisi selain kredit - bersih | 87,022 | 106,927 | Commissions and fees from transactions other than loans - net |
| Lainnya | 946,020 | 918,899 | Others |
| **Jumlah Pendapatan Operasional Lainnya** | 1,551,625 | 1,318,756 | **Total Other Operating Revenues** |
| **Beban Operasional Lainnya** | | | **Other Operating Expenses** |
| Umum dan administrasi | (1,413,407) | (1,409,331) | General and administrative |
| Tenaga kerja | (1,512,773) | (1,533,729) | Personnel expenses |
| Beban pensiun dan imbalan pasca kerja | (236,261) | (351,615) | Pension and employee benefits |
| Lainnya | (474,004) | (503,265) | Others |
| **Jumlah Beban Operasional Lainnya** | (3,636,445) | (3,797,940) | **Total Other Operating Expenses** |
| **Beban Operasional Lainnya - Bersih** | (2,084,820) | (2,479,184) | **Other Operating Expenses - Net** |
| **Pemulihan (Beban) Kerugian Penurunan Nilai** | | | **Reversal (Provision for) of Impairment Losses** |
| Aset keuangan | (772,073) | (464,587) | Financial assets |
| Aset non-keuangan | 8,483 | 1,867 | Non-financial assets |
| **Jumlah Beban Kerugian Penurunan Nilai** | (763,590) | (462,720) | **Total Provision for Impairment Losses** |
| **LABA OPERASIONAL** | 2,734,265 | 2,658,052 | **INCOME FROM OPERATIONS** |
| **(Beban) Pendapatan Non Operasional** | | | **Non Operating (Expenses) Revenues** |
| Hasil sewa | 7,290 | 6,973 | Rental revenues |
| Lainnya - bersih | (56,338) | (61,419) | Others - net |
| **BEBAN NON OPERASIONAL - BERSIH** | (49,048) | (54,446) | **NON OPERATING EXPENSES - NET** |
| **LABA SEBELUM BEBAN PAJAK** | 2,685,217 | 2,603,606 | **INCOME BEFORE TAX EXPENSE** |
| **BEBAN PAJAK PENGHASILAN - BERSIH** | (558,280) | (564,310) | **INCOME TAX EXPENSE - NET** |
| **LABA BERSIH PERIODE BERJALAN** | 2,126,937 | 2,039,296 | **NET INCOME FOR THE PERIOD** |
| **PENGHASILAN KOMREHENSIF LAIN** | | | **OTHER COMPREHENSIVE INCOME** |
| Pos yang tidak akan direklasifikasi ke laba rugi | | | Item that will not be reclassified subsequently to profit or loss |
| Pajak penghasilan terkait pos yang tidak akan direklasifikasi ke laba rugi | 4,788 | 9,580 | Income tax relating to item that will not be reclassified subsequently to profit or loss |
| Sub jumlah | 4,788 | 9,580 | Sub total |
| Pos yang akan direklasifikasi ke laba rugi | | | Item that will be reclassified subsequently to profit or loss |
| Perubahan nilai wajar efek diukur pada nilai wajar melalui penghasilan komprehensif lain | 902,623 | 317,666 | Changes in fair value of securities measured at fair value through other comprehensive income |
| Pajak penghasilan terkait pos yang akan direklasifikasi ke laba rugi | (197,438) | (67,446) | Income tax relating to item that will be reclassified subsequently to profit or loss |
| Sub jumlah | 705,185 | 250,220 | Sub total |
| Jumlah penghasilan komprehensif periode berjalan setelah pajak | 709,973 | 259,800 | Total other comprehensive income for the current period net of tax |
| **JUMLAH LABA KOMPREHENSIF** | 2,836,910 | 2,299,096 | **TOTAL COMPREHENSIVE INCOME** |
| **LABA PER SAHAM (dalam Rupiah penuh)** | | | **EARNINGS PER SHARE (in full Rupiah amount)** |
| Dasar/Dilusian | 88.30 | 84.66 | Basic/Diluted |

***) DISAJIKAN DENGAN METODE BIAYA**

***) PRESENTED UNDER COST METHOD**

**PT BANK PAN INDONESIA Tbk**
**ENTITAS INDUK SAJA**
**INFORMASI KEUANGAN TAMBAHAN LAPORAN PERUBAHAN EKUITAS *)**
**UNTUK PERIODE SEMBILAN BULAN YANG BERAKHIR 30 SEPTEMBER 2025 DAN 2024 (TIDAK DIAUDIT)**

**PT BANK PAN INDONESIA Tbk**
**PARENT ENTITY ONLY**
**SUPPLEMENTARY FINANCIAL INFORMATION STATEMENT OF CHANGES IN EQUITY *)**
**FOR THE NINE-MONTH PERIODS ENDED SEPTEMBER 30, 2025 AND 2024 (UNAUDITED)**

| | | | | Penghasilan komprehensif lain/ Other comprehensive income | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Modal saham/ Capital stock | Saham treasuri/ Treasury stock | Tambahan modal disetor/ Additional paid-in capital | Surplus revaluasi aset tetap/ Gain on revaluation of premises and equipment | Pengukuran kembali kewajiban imbalan pasti/ Remeasurement of defined benefit obligation | Perubahan nilai wajar atas efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain/ Changes in fair value on marketable securities measured at fair value through other comprehensive income | Saldo Laba/Retained Earnings: Ditentukan penggunaannya/ Appropriated | Saldo Laba/Retained Earnings: Tidak ditentukan penggunaannya/ Unappropriated | Jumlah Ekuitas/ Total Equity | |
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| Saldo per 1 Januari 2024 | 2,408,765 | (610) | 3,440,707 | 7,600,190 | 191,966 | (445,047) | 140,000 | 34,523,478 | 47,859,449 | Balance as of January 1, 2024 |
| Laba bersih periode berjalan | - | - | - | - | - | - | - | 2,039,296 | 2,039,296 | Net income for the period |
| Pemindahan surplus revaluasi aset tetap ke saldo laba akibat penjualan aset tetap yang telah direvaluasi | - | - | - | (141,402) | - | - | - | 141,402 | - | Transfer of surplus revaluation of premises and equipment to retained earnings arising from sale of revalued premises and equipment |
| Pendapatan komprehensif lainnya - setelah pajak | - | - | - | 9,580 | - | 250,220 | - | - | 259,800 | Other comprehensive income - net of tax |
| Saldo per 30 September 2024 | 2,408,765 | (610) | 3,440,707 | 7,468,368 | 191,966 | (194,827) | 140,000 | 36,704,176 | 50,158,545 | Balance as of September 30, 2024 |
| Laba bersih periode berjalan | - | - | - | - | - | - | - | 538,218 | 538,218 | Net income for the period |
| Pemindahan surplus revaluasi aset tetap ke saldo laba akibat penjualan aset tetap yang telah direvaluasi | - | - | - | (39,002) | - | - | - | 39,002 | - | Transfer of surplus revaluation of premises and equipment to retained earnings arising from sale of revalued premises and equipment |
| Pendapatan komprehensif lainnya - setelah pajak | - | - | - | 153,112 | (156,727) | (380,781) | - | - | (384,396) | Other comprehensive income - net of tax |
| Saldo per 31 Desember 2024 | 2,408,765 | (610) | 3,440,707 | 7,582,478 | 35,239 | (575,608) | 140,000 | 37,281,396 | 50,312,367 | Balance as of December 31, 2024 |
| Laba bersih periode berjalan | - | - | - | - | - | - | - | 2,126,937 | 2,126,937 | Net income for the period |
| Saham treasuri | - | (1,577) | - | - | - | - | - | - | (1,577) | Treasury Stock |
| Tambahan modal disetor | - | - | (19,023) | - | - | - | - | - | (19,023) | Additional paid-in capital |
| Pembagian dividen | - | - | - | - | - | - | - | (1,010,762) | (1,010,762) | Distribution of dividends |
| Pemindahan surplus revaluasi aset tetap ke saldo laba akibat penjualan aset tetap yang telah direvaluasi | - | - | - | (37,571) | - | - | - | 37,571 | - | Transfer of surplus revaluation of premises and equipment to retained earnings arising from sale of revalued premises and equipment |
| Pendapatan komprehensif lainnya - setelah pajak | - | - | - | 4,788 | - | 705,185 | - | - | 709,973 | Other comprehensive income - net of tax |
| Saldo per 30 September 2025 | 2,408,765 | (2,187) | 3,421,684 | 7,549,695 | 35,239 | 129,577 | 140,000 | 38,435,142 | 52,117,915 | Balance as of September 30, 2025 |

***) DISAJIKAN DENGAN METODE BIAYA**

***) PRESENTED UNDER COST METHOD**

**PT BANK PAN INDONESIA Tbk**
**ENTITAS INDUK SAJA**
**INFORMASI KEUANGAN TAMBAHAN**
**LAPORAN ARUS KAS *)**
**UNTUK PERIODE SEMBILAN BULAN YANG BERAKHIR**
**30 SEPTEMBER 2025 DAN 2024 (TIDAK DIAUDIT)**

**PT BANK PAN INDONESIA Tbk**
**PARENT ENTITY ONLY**
**SUPPLEMENTARY FINANCIAL INFORMATION**
**STATEMENT OF CASH FLOWS *)**
**FOR THE NINE-MONTH PERIODS ENDED**
**SEPTEMBER 30, 2025 AND 2024 (UNAUDITED)**

| | 30 SEPTEMBER/ SEPTEMBER 30, 2025 | 30 SEPTEMBER/ SEPTEMBER 30, 2024 | |
|---|---|---|---|
| | Rp Juta/ Rp Million | Rp Juta/ Rp Million | |
| **ARUS KAS DARI AKTIVITAS OPERASI** | | | **CASH FLOWS FROM OPERATING ACTIVITIES** |
| Bunga, provisi dan komisi kredit yang diterima | 9,795,248 | 9,357,658 | Interest, loan commissions and fees received |
| Bunga, hadiah, provisi dan komisi dana yang dibayar | (4,341,289) | (3,930,786) | Interest, prizes, fund commissions and fees paid |
| Penerimaan pendapatan operasional lainnya | 866,198 | 1,161,923 | Other operating revenues received |
| Pembayaran beban operasional lainnya | (3,548,539) | (3,572,620) | Other operating expenses paid |
| Keuntungan dari transaksi valuta asing - bersih | 95,734 | 102,547 | Gain on foreign exchange transactions - net |
| Pembayaran beban non operasional - bersih | (48,575) | (50,176) | Non-operating expenses paid - net |
| Pembayaran beban pajak penghasilan | (505,147) | (552,502) | Income tax expense paid |
| Arus kas operasi sebelum perubahan dalam aset dan liabilitas operasi | 2,313,630 | 2,516,044 | Operating cash flows before changes in operating assets and liabilities |
| Penurunan (kenaikan) aset operasi | | | Decrease (increase) in operating assets |
| Efek-efek (diukur pada nilai wajar melalui laba rugi) | 10,985,338 | (1,170,434) | Securities (measured at fair value through profit or loss) |
| Kredit | 6,477,824 | (1,361,328) | Loans |
| Efek yang dibeli dengan janji dijual kembali | (4,615,993) | 4,827,120 | Securities purchased with agreement to resell |
| Aset lain-lain | (80,014) | 132,312 | Other assets |
| Kenaikan (penurunan) liabilitas operasi | | | Increase (decrease) in operating liabilities |
| Liabilitas segera | 65,369 | 72,374 | Liabilities payable immediately |
| Simpanan | (3,667,365) | 8,340,295 | Deposits |
| Simpanan dari bank lain | 2,221,961 | (980,230) | Deposits from other banks |
| Liabilitas akseptasi | 362 | 1,027 | Acceptances payable |
| Efek yang dijual dengan janji dibeli kembali | (21,043,589) | 1,158,143 | Securities sold with agreement to repurchase |
| Liabilitas lain-lain | 11,325 | (32,547) | Other liabilities |
| Kas Bersih (Digunakan untuk) Diperoleh dari Aktivitas Operasi | (7,331,152) | 13,502,776 | Net Cash (Used in) Provided by Operating Activities |
| **ARUS KAS DARI AKTIVITAS INVESTASI** | | | **CASH FLOWS FROM INVESTING ACTIVITIES** |
| Perolehan aset tak berwujud | (84,582) | (88,068) | Acquisitions of intangible assets |
| Hasil penjualan aset tetap | 4,760 | 4,253 | Proceeds from sale of premises and equipment |
| Perolehan aset tetap | (147,685) | (219,991) | Acquisitions of premises and equipment |
| Penerimaan dividen | 152,147 | 52,102 | Dividends received |
| Penerimaan dari efek-efek yang di jual dan jatuh tempo (selain diukur pada nilai wajar melalui laba rugi) | 25,800,616 | 3,900,000 | Proceed from securities sold and matured (other than those measured at fair value through profit or loss) |
| Pembelian efek-efek (selain diukur pada nilai wajar melalui laba rugi) | (20,867,431) | (17,816,886) | Securities purchased (other than those measured at fair value through profit or loss) |
| Kas Bersih Diperoleh dari (Digunakan untuk) Aktivitas Investasi | 4,857,825 | (14,168,590) | Net Cash Provided by (Used in) Investing Activities |
| **ARUS KAS DARI AKTIVITAS PENDANAAN** | | | **CASH FLOWS FROM FINANCING ACTIVITIES** |
| Pembayaran liabilitas sewa | (60,838) | (60,290) | Lease liability payment |
| Pelunasan obligasi subordinasi yang diterbitkan | (1,302,000) | (2,400,000) | Redemption of subordinated bonds issued |
| Penerbitan surat berharga | 3,200,000 | 50,000 | Issuance of securities |
| Penerbitan obligasi subordinasi | - | 50,000 | Issuance of subordinated bonds |
| Biaya emisi obligasi yang diterbitkan | (19,017) | (2,091) | Bonds issuance cost |
| Biaya emisi obligasi subordinasi yang diterbitkan | - | (2,147) | Subordinated bonds issuance cost |
| Dividen tunai yang dibayarkan | (1,009,653) | - | Cash dividends paid |
| Pembelian saham treasuri | (20,600) | - | Purchased of treasury stock |
| Kas Bersih Diperoleh dari (Digunakan untuk) Aktivitas Pendanaan | 787,892 | (2,364,528) | Net Cash Provided by (Used in) Financing Activities |
| **PENURUNAN BERSIH KAS DAN SETARA KAS** | (1,685,435) | (3,030,342) | **NET DECREASE IN CASH AND CASH EQUIVALENTS** |
| **KAS DAN SETARA KAS AWAL PERIODE** | 16,596,394 | 14,361,736 | **CASH AND CASH EQUIVALENTS AT THE BEGINNING OF PERIOD** |
| Pengaruh perubahan kurs valuta asing | 250,513 | (49,957) | Effect of foreign exchange rate changes |
| **KAS DAN SETARA KAS AKHIR PERIODE** | 15,161,472 | 11,281,437 | **CASH AND CASH EQUIVALENTS AT THE END OF PERIOD** |
| **PENGUNGKAPAN TAMBAHAN** | | | **SUPPLEMENTAL DISCLOSURES** |
| Kas dan setara kas terdiri dari: | | | Cash and cash equivalents consist of: |
| Kas | 1,237,584 | 1,054,843 | Cash on hand |
| Giro pada Bank Indonesia | 10,794,160 | 4,511,599 | Demand deposits with Bank Indonesia |
| Giro pada bank lain | 592,809 | 905,776 | Demand deposits with other banks |
| Penempatan pada Bank Indonesia dan bank lain | 2,536,919 | 4,809,219 | Placement with Bank Indonesia and other bank |
| Jumlah | 15,161,472 | 11,281,437 | Total |

***) DISAJIKAN DENGAN METODE BIAYA**

***) PRESENTED UNDER COST METHOD**

| | Persentase Pemilkan/ Percentage of Ownership | | |
|---|---|---|---|
| | 2025 | 2024 | |
| | % | % | |
| **Entitas Anak** | | | **Subsidiaries** |
| **Lembaga Pembiayaan** | | | **Financing** |
| PT Clipan Finance Indonesia Tbk (CFI) | 51.49 | 51.49 | PT Clipan Finance Indonesia Tbk (CFI) |
| **Bank Syariah** | | | **Sharia Banking** |
| PT Bank Panin Dubai Syariah Tbk (PDSB) | 67.30 | 67.30 | PT Bank Panin Dubai Syariah Tbk (PDSB) |
| **Entitas Asosiasi** | | | **Associate** |
| **Sekuritas** | | | **Securities** |
| PT Panin Sekuritas Tbk | 29.00 | 29.00 | PT Panin Sekuritas Tbk |
| **Lembaga Pembiayaan** | | | **Financing** |
| PT Mizuho Leasing Indonesia Tbk (MLI) | 25.06 | 25.06 | PT Mizuho Leasing Indonesia Tbk (MLI) |

Seluruh entitas anak dan entitas asosiasi berdomisili di Jakarta

All subsidiaries and associate are domiciled in Jakarta

Investasi dalam entitas anak dan entitas asosiasi dalam informasi keuangan tersendiri entitas induk disajikan dengan metode biaya

Investment in subsidiaries and associate in financial information of the parent entity only are presented using the cost method